

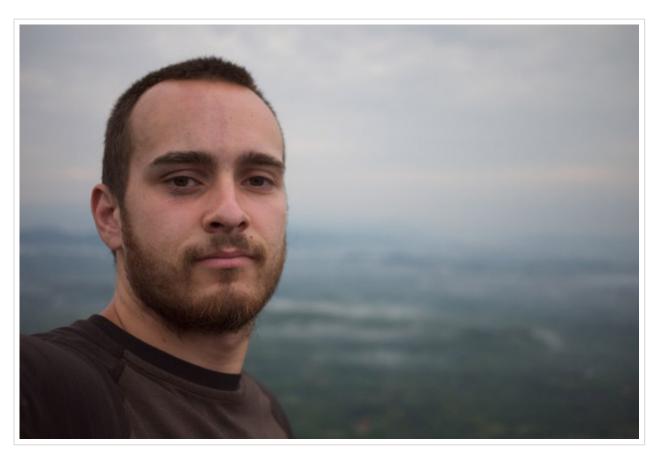
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## Travel on \$500 per month, Interview with Digital Nomad Raam Dev



Don't have enough money to travel? Raam Dev went on a six month trip after bankruptcy, living on about \$500 per month. He then went on to coordinate an ebook, **Small Ways to Make a Big Difference**, with 40 contributing authors that has been downloaded 27,000 times. He is another great example of what can be accomplished

with the right mindset, talent and hardwork. Raam Dev is a fantastic writer with thoughtful and inspiring blog posts. I highly recommend subscribing to his blog at **raamdev.com**.

## Please tell us about yourself.

In my late teens I decided to skip college and focus on building a career in the IT industry. Self-directed education wasn't new to me: I had been home-schooled my entire childhood and began teaching myself at the 8th grade when my parents became too busy with the growing family business.

Technology has always come naturally for me so a career in the IT industry seemed like the best opportunity. I have since held titles like Lead Support Engineer and Software Developer. Although technology is what I'm good at, what I truly love is spending time outdoors, exploring the natural world, and traveling.

For most of my life, I followed opportunity in exchange for following my dreams. I listened to the advice of my elders and worked hard to secure a good job and build a fat bank account. But those were never goals that interested me. Getting rich or finding a high paying job weren't *my* dreams. They were what society was telling me my dreams should be.

# You started traveling after going bankrupt, didn't you need a lot of savings to get started?

I bought my first real estate investment property a month before my 21st birthday with a \$15k downpayment and a great first-time home buyer program.

Using the rapidly increasing equity of my first property, I bought another rental property. A year after that I bought a third property.

Traveling the world was always something I wanted to do, but I never felt that I had enough money to do it. It was my hope that these real estate investments would give me the financial security I needed to start traveling in my late 30s and early 40s.

A few years later I was hit hard by the 2007 mortgage crisis in the United States. I managed to sell one of the properties but lost the other two to foreclosure. The following year I filed for bankruptcy. I suddenly found myself with new opportunities: I had no major debt to pay off and I was no longer tied down.

The bankruptcy encouraged me to get rid of unnecessary possessions and simplify my life. I began looking more seriously at what it would cost to fulfill my lifelong dream and start traveling the world. I discovered that I didn't need very much if I went to a third world country and lived simply. In my research, I found other bloggers who were traveling and living in many places on \$250-\$500 a month.

So I sold my gas-guzzling pickup truck for \$1,200 and bought a round-trip plane ticket to India. I quit my job with about \$1,500 in the bank and \$2,000 in savings. With that in mind, I set a budget of \$250 a month for six months (\$1,500) and decided to use whatever was in my savings for backup funding.

Not going on this trip and waiting until I had saved more money felt riskier than not going at all, so I wasn't too worried about having a big safety net.

## What countries did you visit on your first six months of travel?

I spent the first three months in India, slowly making my way over land from Bangalore in the south to Delhi in the north. I then flew to Vietnam to tag along with a friend and his Vietnamese wife for two weeks as they visited family in Saigon and Hue.

Then I flew to Nepal and spent two months in Kathmandu and Pokhara, trekking in the Annapurna region of the Himalayan mountains and visiting a non-profit who invited me to tour their project sites. They were helping build schools in remote Himalayan villages for children who would otherwise have no access to education.

My return flight departed from India, so I flew back to Delhi and spent another two weeks in India before flying back to the United States.

#### How much money did you actually spend on your six months of travel?

My plan was to spend <u>six months</u>, <u>exploring three</u> <u>countries</u>, <u>on a total budget of \$3,000</u> (that amount included my round-trip ticket to India). To show how this was possible, I began keeping a very detailed record of exactly where my money went each day. At the end of each month, I compiled and published a report of my expenses and described how I lived and traveled for that month.

Although my original budget was \$3,000, I ended up

spending a total of \$5,102.67 for the entire trip. I attribute the extra cost to eating at restaurants when I could've made my own food, occasionally traveling by plane when I could've gone overland, and otherwise not making a consistent effort to be frugal.

I have no doubt that I could do the same thing again on \$3,000 and the **Frugal Travel Reports** show how that's possible.

## Did you have health insurance coverage on your travels?

Nope, no health insurance coverage. Before I left, I had researched and read lots of horror stories of people who would've died if they didn't have coverage. But the truth was, I couldn't afford it. Even a few hundred dollars would be cutting way into my budget.

Instead of getting insurance, I spent my money getting vaccines and malaria pills. Since I hadn't planned on doing anything particularly risky and I already considered myself fairly healthy, going without insurance was a chance I was willing to take.

## Did you have any serious travel problems?

Throughout most of India, you can find people who speak at least some English. Signs are often written in English and people are very friendly and welcoming.

However, when I got off the train in the city of Surat to find a bus that would take me to Udaipur, it was as if I had gotten off in a different country. Not a single sign was in English, the people seemed less friendly, and

even the ticket attendants and bus station officials didn't (or wouldn't) speak English. Everybody seemed to ignore me.

It was the first time on my trip where I really felt alone, confused, and incapable of finding my way around. I'm sure my experience was very localized: It was late at night and I was at a bus station where lots of people from different areas were in a rush to get somewhere. Thankfully, an English-speaking young man noticed how confused I was and helped me out.

Besides that one incident, I got sick probably 30-40 times during the entire six months. It was mostly travelers diarrhea, which I was able to remedy with antibiotics whenever it lasted for more than two days. I was eating at local restaurants and drinking the tap water in smaller towns because I really couldn't afford to buy bottled water for six months. I knew I would get sick and I was prepared for it.

There was only one time I got sick where it felt more serious than travelers diarrhea (I had a high fever, nausea, dizziness, diarrhea) and that happened on my third or fourth week in India when I was living on a remote farm in the jungle. Just as I was considering admitting myself to the hospital, I got better.

I also had a near miss towards the end of my trip:
Originally I had planned to cross into India overland
from Nepal. My planned route took me through the city
of Gorakhpur to catch a train to the mountain station of
Darjeeling. Instead of going overland, I decided to fly
straight to Delhi.

A few days after landing in India, I read a news story about a rare Japanese encephalitis outbreak in the town of Gorakhpur on the exact same day I would've been going through the city. Japanese encephalitis is one of the vaccines I skipped because it wasn't common in any of the areas I was visiting.

# Did you have an apartment or place to live on your return to the US?

A few months before I went to India, I left my apartment and moved in with my parents to save money on rent. Now that I'm back from India, I'm temporarily living with my parents again and doing what I can to help with the bills. Living expenses in the Northeast United States are astronomical compared with other parts of the world and it doesn't make sense to get an apartment when I know I'll be moving on soon.

# How have your minimalism backpacking experiences changed your life back in the US now?

I'm definitely spending less and looking at life much differently. Seeing how incredibly simple millions of people are living every day makes you feel incredibly grateful for something as luxurious as a MacBook Pro and a latte.

I've decided to remain a digital nomad indefinitely. Being a nomad in the United States is a bit more challenging, but I'm committed to living out of my backpack. I refuse to buy a car, rent an apartment, get a full or part-time job, or do anything else that might tie me down again.

## How do you earn an income now?

When I got back to the United States, my previous employer offered me a short-term contract that will last until the end of January. I've also been accepting any online freelance work that comes up (PHP programming, WordPress customization, ebook design/layout; **contact me** if you need something).

Those two things have kept me on my feet for the past few months. I've been setting aside as much money as possible for my next trip, which will be somewhere cheap (I might even go back to India) so that I can lay low and focus on business development.

My long-term goal is to support myself through my writing, so with that in mind I'm starting

SustainableGuides.com, a business separate from my blog where I can provide digital products. My blog is a personal space and it doesn't feel right to monetize there.

I've also been running a **web hosting business** for the past few years, but profitability has never been a primary focus. The focus of that business is to provide friends with a trusted hosting option and to occasionally feed my love for diving into technology.

# Please tell us about your popular ebook, Small Ways to Make a Big Difference.

My journey through India brought me very close to the extreme poverty and inequality that exists there (over 500 million people below the poverty line). I felt

something inside pulling me towards that problem, quietly nudging me to think about how I could help them. But what could I do? I was a poor traveler with no money and no influential political power. I felt hopeless.

Then one day I realized that the world changes not by the actions of a few, but by the tiny choices made by each individual. I also realized that everybody, no matter how well off they are, wants to do good things and help in a small way.

With that, I started the **Small Ways to Make a Big Difference** project and sent an email to about 50 bloggers asking them to describe a few things they do to make a difference — things they felt improve their lives and the lives of others.

The goal of the project was to provide a downloadable resource of inspiration that people could use to get ideas for small ways to make a difference. I didn't have money or power to help millions of suffering people in India, but I could at least create something that would help push the world in that direction.

The project was a success. In less than three weeks, over 40 bloggers contributed more than 100 ways to make a difference. The following six months saw the ebook downloaded more than 27,000 times. I've received reports of it being printed and passed around in remote villages in Africa and people from all over the world have emailed in to thank me for compiling and publishing it.

Has it changed the world and brought world peace?

Definitely not. But it was a start. It helped me take the first step towards doing something with my life that will benefit others and nudge the world in a better direction.

### Do you have plans for

### more long-term travel?

After my six month trip, I feel certain that travel will always be a huge part of my life. I plan to live out of a backpack indefinitely and stay light on my feet so that I can continue traveling and exploring the world. Most importantly, I've realized that I want to use my love for travel to inspire others to see the world as a whole... as one big family.

We need to take care of each other and share our abundance with those who need it. That abundance could mean anything: Money, knowledge, resources, experiences, perspectives. We need to work towards a world of sustainable abundance and aim for a future worthy of looking up to.

# Do you have any advice for people considering long-term travel or escaping a consumption oriented lifestyle?

Stop procrastinating and coming up with excuses. Set a date and make a list of exactly what you need to do between now and then (sell x number of things, notify landlord/boss that I'm leaving, tell friends/family that I'm going, buy a plane ticket, GO). Then get the ball rolling by taking one of the big steps. For me, that was notifying my boss that I would be leaving the country in three months.

Once I got that first big ball rolling, everything else started moving on its own. Telling friends and family that January would be my last month as an employee and that I'd be leaving the country in March helped move

everything else along. It became exciting to see friends and family for the first time in a few weeks and wait for them to ask, "So what's up?". Hearing their responses to what I was doing was like adding fuel to a fire.

Think about your possessions as little anchors that tie you down (that includes the debt you own). The fewer of those you have, the more free you are to make decisions. Every time you're about to spend money, ask yourself exactly what matters to you. Does traveling the world matter more than drinking a nice latte every day? Does exploring the Himalayan mountains matter more than your cable TV subscription?

Set your priorities and then compare those to what you're doing and what you own. If they don't match, work towards correcting the discrepancy. Life is too short — too full of beauty and adventure — to waste it by filling our lives with unnecessary junk. It's not the material possessions and the social status that add real value to our lives, it's the experiences we have and the people we meet.

#### Links

Raam Dev is a writer, changemaker and digital nomad. He writes about sustainable abundance and practical minimalism on <u>raamdev.com</u>. You can join his <u>Community of Passionate Changemakers</u> and follow him on <u>Twitter</u> and <u>Facebook</u>.

