

A photograph of a safari vehicle driving away on a dirt road in a savanna landscape at sunset. The sky is a warm, golden-brown color, and the road is dusty. The vehicle is a dark-colored SUV or truck, and it is kicking up a cloud of dust behind it. The landscape is filled with acacia trees and other savanna vegetation. In the distance, there are low hills or mountains under the hazy sky.

Big-time globetrotting, *small-time budget*

SIX COLOSSAL ADVENTURES THAT WON'T BREAK THE BANK

Exploring the far-reaching corners of the globe provides some of the most valuable educational experiences possible. No matter your destination or length of stay, we've put this guide together to keep you inspired and to ensure you have everything you'll need to organise your finances.

A D.I.Y. adventure

IN NAMIBIA

Safari means 'long journey' in Kiswahili — and often signifies an expensive, pre-arranged trip. In Namibia, the incredible desert landscape is unusually easy to traverse on your own. The arrow-straight tarmac and unsealed gravel roads are navigable with regular 2WD sedans, and car-hire charges are reasonable. Here's how you can put together your own affordable do-it-yourself African safari.

Windhoek

Start in Windhoek, a modern African capital of high-rises and shopping malls. Organise well-priced car hire through the Cardboard Box Travel Shop, and hit the road for a 280km drive north to the Waterberg Plateau Park (www.nwr.com.na).

For more detailed information on Namibian car hires, visit www.namibian.org/travel/car.htm.

Waterberg Plateau

Barren and stony, 200m high and 50km long, the red sandstone Waterberg Plateau is home to a variety of endangered species such as roan and sable antelopes, as well as rare flora like the magnificent karee and the weeping wattle trees. Pick up self-guided trails and arrange guided hikes at Waterberg Camp (www.nwr.com.na), situated at the base of the plateau.

Etosha National Park

Namibia's premiere wildlife sanctuary is home to 114 species, including the largest population of black rhino in the world. You can easily spend several days between the park's three camps: Namutoni, Halali and Okaukuejo (www.nwr.com.na). You can get around the park in a 2WD as the gravel roads are easy to drive on, and a speed limit of 60km per hour is strictly enforced.

Damaraland

Leave Etosha and head westwards into Damaraland (www.etoshanationalpark.co.za), a region of rumped escarpments, dry river valleys and ancient volcanic peaks that descend from the Hoanib River in the region's northeast to the seaside town of Swakopmund. The area is also rich in the rock engravings and artwork of the indigenous San people. Most notable is the 'White Lady' at Brandberg, Namibia's highest mountain.

Swakopmund

After a week on dusty roads, arriving at seaside Swakopmund is a welcome relief. Considered by many to be the adventure capital of Namibia, Swakopmund is a good base for striking out on some fun day trips. Head north to the raucous seal colony at Cape Cross (70km), south to see the flamingos in Walvis Bay (35km) or simply sign up at one of the adventure sports outlets in town for local quad-biking, dune-boarding, paragliding and canoeing.

Sossusvlei

South from Swakopmund lies the dramatic Namib Naukluft Park (www.nwr.com.na) in the heart of the Namib Desert. The Sossusvlei pan is breathtaking — a flat, cracked ephemeral pan, surrounded on three sides by some of the highest, oldest, pink-tinged dunes in existence. Sleep outside the park at either Sossusvlei Lodge or the self-catering Desert Camp (www.sossusvleilodge.com), and rise early to catch the vivid orange dunefields at sunrise the next morning.



MONEY TIPS

Mix it up: Debit, credit or cash?

- **A flexible approach:** It's smart to use a mix of cards and cash so you have some backup if your primary source of money is stolen.
- **Debit cards:** Often the cheapest and easiest way to pay for things when you're on holiday, and you can access your money the same way as you do at home.
- **Credit cards:** An excellent option, as they come in handy for making reservations during the planning phase, larger purchases on the road and in case of emergencies.
- **Pre-paid cash cards:** These are available in single or multiple currencies, depending on your trip. Charge the card with as much as you like, and you can use it like a debit card when you travel. Be sure to check ATM withdrawal fees as well as rates of exchange and how easy it is to get any remaining credit back from your card when you return.

Sizzling street food

IN SINGAPORE

Singapore's mouthwatering food is the country's number-one tourism lure. Drawing on influences from China, India, Indonesia, Thailand and the Malaysian peninsula, Singapore casts a wide culinary net. From fish-head curry to fish and chips, chilli crab to corn on the cob, Singapore has food for all tastes. Although the city's humble hawker centres and food courts are its claim to fame, cuisine in Singapore is elevated to a haute art form that has lured some of the foremost names in Michelin-starred chefs. Immerse yourself in a munificent range of Asian delights with our shortlist on where to try some of Singapore's best fare — heavy on the flavour, light on the wallet.

East Coast Lagoon Food Village

Possibly the best place to experience the uniquely Singaporean dish *satay bee hoon* (peanut sauce-flavored noodles) is at the Meng Kee stall at the East Coast Lagoon Food Village. A hawker centre with an excellent location, you can tramp barefoot off the beach and right into the extensive queue for delicious-yet-cheap fare, as well as beer and wine.

Eng Seng Coffeeshop

One of Singapore's signature dishes, black-pepper crab is so toothsome at the Eng Seng Coffeeshop that patrons are willing to queue here for over an hour. Prepare to be rudely told how many crabs you can order by the proprietress. With hearty dishes smothered in sticky, honey-like peppery sauce at only \$15 a pop, it's worth arriving in the late afternoon for an early dinner.

Old Airport Road Food Centre

Hokkien mee, or fried prawn noodles, is a divine and filling dish without which Singapore's place on the world food stage would be greatly diminished. Try this fantastic staple at Old Airport Road Food Centre. Like most of Singapore's hawker centres, it's not much to look at from the outside but it's an inexpensive urban favourite beloved by locals.

Roland Restaurant

Though a culinary melting pot in and of itself, Singapore has one dish to call its very own: Singapore chilli crab. Created in 1956 by the owners of Palm Beach Seafood Restaurant, this hot, sticky dish is now best served by their son, the proprietor of the eponymous Roland Restaurant. And at \$14 a plate, if it's good enough for former Prime Minister Gok Chok, it's good enough for us.

Changi Village Hawker Centre

Locally beloved, budget-friendly delicacies like the *nasi lemak*, a stick-to-your-ribs Malaysian dish made with coconut rice, abound at the Changi Village Hawker Centre. An escape from the hubbub of the city, this hawker centre is teeming with Bermuda shorts and flip-flops for a more laid-back — yet no less in high demand — vibe. Other justifiably famous snacks found here include the fried wontons and these shouldn't be missed.

Not sure what to eat? Queue up

Singaporeans are food crazy and are quite happy to spend half an hour in line to get a dish that's new, popular or famous. According to local food wisdom, if you want the best grub, simply join the longest food queue.



MONEY TIPS

Withdrawing and carrying cash

- **Safety:** The golden rule for travel money is to never keep all your eggs (money) in one basket (your bag or wallet). Carry a useful amount of cash for a day hidden somewhere discreet, and leave the rest in a secure spot, like your hotel safe.
- **Withdrawing cash:** If your ATM debit card is linked to a major global credit card company, you'll have no problem making withdrawals in hundreds of countries worldwide.
- **ATM fees:** Withdrawing cash with a debit card at a foreign ATM will attract a small fee, so it's smart to find out from your bank what the daily withdrawal limit is.
- **Budgeting:** Always be aware of your daily spending by sticking to a budget. Keep on top with online banking or a smartphone app like Trail Wallet.

Bumming around the best beaches

IN AUSTRALIA

Known for some of the most beautiful shorelines in the world, easygoing Australia has an abundance of choice when it comes to beaches. From nestled-away destinations swathed in natural beauty to bustling hubs for surfers, models and sun-worshippers, here's an at-a-glance list of some of the continent's top beaches, which are exceptional for their surfing, swimming, wildlife and beauty while travelling on the cheap.

Bondi Beach (New South Wales)

Definitively Sydney and irresistibly hip, Bondi is one of the world's greatest beaches. Its famous golden crescent attracts a daily cast of sunburnt backpackers and bronzed locals who swarm the sand, riding a hedonistic wave through the bars and restaurants along Campbell Pde. It's the closest beach to the city, has consistently good (though crowded) waves and is perfect for a rough 'n' tumble swim.

Wineglass Bay (Tasmania)

One of Tasmania's principal tourism draws, Wineglass Bay boasts long and short hikes ranging from one to two days in length. Alternatively, the 500m wheelchair-friendly boardwalk at Cape Tourville affords sweeping coastal panoramas and a less strenuous glimpse of the bay. Look forward to spotting dolphins, sea eagles, penguins and perhaps migrating whales in the right season.

Hyams Beach (New South Wales)

Hyams Beach holds the honour in the *Guinness Book of Records* for comprising the whitest sand in the world. Located south of Sydney in the Jervis Bay area, it is by no means remote, but is one of the most stunning stretches around.

Bells Beach (Victoria)

Bells Beach is the spiritual centre of surfing in Australia and is renowned for its epic swells. Because of this, the people-watching factor is epic, but it is too dangerous to swim here. For safer swimming conditions, head to nearby Torquay, the longstanding capital of Australia's surfing scene and the original home to Rip Curl, where you'll find many outlets of top surf brands.

Byron Bay (New South Wales)

Byron Bay used to be known for its beach-hippie culture. These days the beach and surrounding area is occupied by an upmarket yuppie vibe, but you'll still see plenty of dreadlocks, communal drumming collectives and 'waxheads' (surfers). Byron's beaches, including Tallow Beach, Watego's and Main Beach, are great for swimming, surfing and windsurfing.

Noosa (Queensland)

Equal parts glamour and natural beauty, this pocket of the Sunshine Coast has something for everyone, from canoeing on the Noosa River to sailing, surfing and sea-turtle spotting. Noosa is a favourite, if popular spot. While surfers hit The Point — where longboards are particularly popular — swimmers can catch their share of decent waves on the main beach. After that, you can join the glitterati in one of the town's chi-chi cafes, or just people-watch. It is also home to many community events such as the Noosa Jazz Festival (noosajazz.com.au), the Noosa Festival of Surfing (noosafestivalofsurfing.com) and the Noosa Food & Wine Festival (noosafoodandwine.com.au).



MONEY TIPS

Stretching your budget

- **Airfares:** Being flexible with your schedule is a great way to snap up a bargain, and you can often get lower-priced fares if you're open to flying late at night, early in the morning or on certain days of the week.
- **Alternate routes:** Smaller regional airports, train stations, bus depots and more are frequently cheaper than going through central hubs. Don't forget to take into account the costs of transportation in getting there and back before booking any tickets.
- **Cheap stays:** For shorter getaways, you'll generally find less-expensive room rates for midweek stays or for staying a minimum number of nights. For longer stays consider overnight buses or trains to get around and save on a night's accommodation costs.
- **Mobile telephones:** Be aware that you can face astronomical roaming charges when abroad. Either switch off your data roaming or buy a prepaid SIM card locally or before you go.

Amazing experiences on the cheap

IN AMSTERDAM

Laid-back, progressive, fun-loving: Amsterdam's locals embody these qualities in spades for their famously tolerant attitudes towards diversity and differences. Perhaps this is why Amsterdam is celebrated for being a consummately easy and relaxed place to travel. It's easy to spend a fortune in the Netherlands' stylish capital, but the city has plenty of near-free goodies up for grabs.

The Canal Ring

More canals flow in Amsterdam than in Venice and the 400-year-old waterways are a Unesco World Heritage site. So roaming around them is like being in a free, living museum, albeit with a beery cafe every few metres.

Albert Cuypmarkt

To get a feel for the 'real' Amsterdam, trawl its largest street market, on Albert Cuypstraat. People-watch as Moroccan, Surinamese, Indonesian and Dutch residents haggle over shimmering fabrics, cheeses, bike locks, socks and herring sandwiches, and maybe even leave with a few inexpensive wares.

Sandeman's New Amsterdam Tours

Young guides working only for tips will show you the Red Light District, Anne Frank House and other top sights on a three-hour, whiz-bang walkabout. Departure is at 11.15am and 1.15pm from the National Monument at Dam Square. Learn more by visiting www.newamsterdamtours.com.

Bimhuis on Tuesdays

For the musically minded, the Bimhuis (www.bimhuis.nl) — the core of Amsterdam's influential jazz scene — hosts a rollicking jam session every Tuesday at 10pm from September to June. Join the band, or just listen in.

Stadsarchief (City Archives)

You never know what treasures you'll discover in these archives: a 1942 police report on Anne Frank's bike theft, photos from John and Yoko's 1969 bed-in at the Hilton, or a 1625 city map. Displays rotate regularly. Learn more about the Stadsarchief archives by visiting www.stadsarchief.amsterdam.nl.

Flower Market

Breathe deep on a stroll through the Bloemenmarkt (Singel, between Muntplein & Koningsplein), where crimson tulips, yellow daffodils and purple lilies jumble against a dramatic canal backdrop. Bouquets are cheap, but it's free to smell the roses.

Begijnhof

To explore this secret courtyard (www.begijnhofamsterdam.nl), find the humble wooden door in Amsterdam's busy centre, push it open, and *voilà* — an oasis of 14th-century houses and gardens appears, along with two clandestine, relic-filled churches.

Civic Guard Gallery

The Amsterdam Museum (www.amsterdammuseum.nl) hangs a gape-worthy slew of Golden Age portraits — peers of Rembrandt — in the arcade by the entrance.



MONEY TIPS

Using and carrying cards

- **Plan ahead:** Make sure your credit and debit cards are accepted in the country you plan to visit. Call your bank and tell them where you are going and when so they don't block your card the first time you use it on your travels. Many banks allow you to do this online.
- **Card safety:** Bring multiple cards and store your extra card locked away in your room's safe with your other valuables in case of emergencies.
- **Local currency:** If you have the option, pay in the local currency on your debit or credit card when abroad, as your bank's rates will be better than the retailer's.
- **The prepaid option:** Identity theft has made some travellers reluctant to use their main bankcards overseas, but lots of companies offer prepaid cards that take the risk out of travelling with plastic.

Enchanting wildlife encounters

IN COSTA RICA

For a good number of travellers, a trip to Costa Rica is synonymous with wildlife watching. The country's cast of creatures — ranging from howler monkeys to toucans — is populous and relatively easy to spot. Costa Rica may look small, but it's an inexpensive destination that conceals mysterious cloud forests, quiet beaches and extraordinary wildlife. Here's our shortlist of the country's ultimate spots to catch a glimpse of local fauna.

Monteverde

Home to such rare fauna as the resplendent quetzal — the Maya bird of paradise — Monteverde is partly responsible for Costa Rica's international fame as an ecotourism hotspot. More than 400 species live here, so you're guaranteed to see some action. The nesting season between March and April is the best time to spot one of these bewitching birds the Aztecs once worshipped as a god.

Manuel Antonio

One of the country's original ecotourism destinations, Manuel Antonio boasts arresting sights of capuchin monkeys bounding across tropical beaches. You've also got a fair chance of spotting iguanas, sloths, and howler and squirrel monkeys in this coconut-filled paradise. The park's clearly marked trail system winds through rainforest-backed tropical beaches and rocky headlands, and the views across the bay to the pristine outer islands are unforgettable.

Corcovado

Famously labeled as 'the most biologically intense place on earth,' Corcovado is a bastion of biological diversity and is home to Costa Rica's largest population of scarlet macaws. Countless other endangered species call this tropical rainforest home, including Baird's tapir, the giant anteater and the world's largest bird of prey, the harpy eagle. This is one of the best places to spot the spellbinding jaguar, however this elusive feline is shy and well camouflaged, so sightings are rare.

Tortuguero

Watch endangered sea turtles practice the millennia-old ritual of building a nest and laying their eggs on wild black-sand shores in this charming Caribbean jungle town. Tortuguero is more than just turtles; it's thick with wildlife, and you will find sloths and howler monkeys in the treetops, tiny frogs and green iguanas scurrying among buttress roots, and mighty tarpon and endangered manatee swimming in the waters.

Península de Osa

Sure, it's difficult to get here, but the remote southwestern corner of the country is regarded as Costa Rica's most pristine, picturesque and exciting turf. On the peninsula, it's possible to see all four species of monkey in the rainforest canopy, while otherwise rare animals like Baird's tapir can be spotted regularly. Also rare throughout the rest of the country are scarlet macaws, which light up the skies here.



MONEY TIPS

Exchanging foreign currency

- **Exchange at home:** You will always find better rates on exchanging foreign currency if you plan in advance, rather than changing it at the airport or abroad. There are many ways to buy foreign currency — online, offline, from banks or from private retailers — so research your options beforehand.
- **Shop around:** Ignore boasts of 'no commission' as this won't always mean you get more bang for your buck. Do your research and find out exactly how much money you'll get from the exchange — the more you get, the better the deal.
- **Common currencies:** US dollars, British pounds and euros are the easiest currencies to exchange, particularly in the developing world, so they are usually your best bet to carry.
- **Be aware:** Changing money on the street is a great way to get ripped off — especially if you're unfamiliar with the local currency. Always be sure to exchange foreign currency with a recognised currency trader, such as a bank or exchange bureau.

An epic weekend block party

IN BROOKLYN

Atlantic Antic is Brooklyn's quintessential weekend block party. This 33-year-old street fête is one of the Big Apple's best festivals, but remains a well-kept secret to non-New Yorkers. During the last weekend in September, Atlantic Avenue is transformed into a 2.5km bazaar celebrating Brooklyn's vast multiculturalism.

Music & entertainment

Atlantic Antic is a veritable sensory overload with almost every genre of music represented. In a five-minute walk around the grounds, you might take in an R&B group in full pastel suits, a banjo-picking bluegrass band, a stylish indie-rock act and a traditional Greek folk troupe replete with belly dancers.

While the whole of the festival is family friendly, the west end is a temple of burlesque, punk rock and go-go dancing at the Last Exit bar. East of the subcultural shenanigans at the festival's midpoint, you can climb aboard buses dating back to 1917 at the New York Transit Museum's vintage bus displays.

Food

There's oodles of food to sample from Brooklyn's cultural melting pot. In the sea of food purveyors' tents and booths, one can find just about any kind of cuisine imaginable. Jamaican beef patties, Southern BBQ, Caribbean jerk chicken, Italian sausage, empanadas, funnel cakes, fried Oreos and more are just some of the street-food options available. Lined with Middle Eastern delis and restaurants west of Court Street, a horde of New York's trendiest and tastiest food trucks also swarm the area should you crave more variety.

Local attractions nearby

Atlantic Antic is easily accessed by way of the Atlantic Avenue MTA subway stop, central to much of the borough. Entering Brooklyn *à pied* by way of the historic Brooklyn Bridge is a beautiful — and very popular — option for warmer days. Though not located directly near Atlantic Avenue, the pedestrian walkway that begins just east of City Hall in Manhattan affords a wonderful view of lower Manhattan. Just take care to stay on the side of the walkway marked for folks on foot — one half is designated for cyclists, who use it en masse for both commuting and pleasure rides, and frustrated pedalers have been known to get nasty with oblivious tourists.

Once in Brooklyn, the area is pleasantly leafy by New York City standards, which makes for an excellent walk to other attractions nearby. Antique shops, Middle Eastern markets and some of the hippest boutiques all line the streets of 'BoCoCa,' the intersections of the chic-yet-halcyon Boerum Hill, Cobble Hill and Carroll Gardens neighborhoods. Take a stroll through the Brooklyn Heights historic district, where 19th-century brownstones have been built in styles including Victorian Gothic, Romanesque, Neo-Greco and Italianate.

Learn more about Atlantic Antic at www.atlanticave.org.



MONEY TIPS

Worst-case scenarios

- **Be prepared:** Pack a list of emergency numbers to call in case your cards or travellers cheques are stolen. Also write down your account and card numbers, and memorise your PINs in case you need to access your account without your cards.
- **Emergency cash and cards:** Many card programs include emergency cash or replacement card services, which can get you out of a tight spot. Know how to contact your card issuer if the need arises. If all else fails, Western Union and Moneygram have agents all over the world where you can receive a wire transfer from home. You'll have to pay a premium for the service — sometimes as much as 30% of the transfer amount.
- **Travel insurance:** Many debit and credit cards include travel insurance, so check to see if you are covered as it will save you money. Some have restrictions around length of stay or coverage of high-priced items, so be aware of any conditions. If you're lucky enough to be travelling more than once a year, look into annual travel insurance, which is almost always far cheaper than multiple single policies.
- **Plan at home:** Take the time to prepare for worst-case scenarios before you leave home — it will be much less stressful than trying to troubleshoot in a foreign country.