

THE GUIDE TO FUNDING FULL-TIME FAMILY TRAVEL



WITH OR WITHOUT A LARGE LUMP-SUM





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Hey, we're the Portors

A full-time travelling family

I'm Emma. In November 2023, my husband and I left the UK with our two daughters to travel full time, and we've been slow travelling as a worldschooling family ever since.

The question we're asked more than any other is some version of 'how do you actually afford this?', so we've put together an honest answer.

Inside, you'll find the income routes families usually use to fund this life, the trade-offs that often get left out, and the one we chose ourselves.

One of the most common misconceptions when it comes to worldschooling is the idea that you need to be rich to make it work, or to sell everything and leave yourself feeling financially vulnerable. But that's not the case.

You see families online travelling and wonder how on earth they're affording it. You don't know what they earn, what they spend, or whether they own a house, rent one, or gave it up years ago. So it's easy to look at a life like ours and assume it's out of reach.

I'm here to show you that that's just not true :-)





BEFORE WE GET STARTED

A couple of things for you to
think about

We've met hundreds of families on the road now, and we're always curious how each one makes it work (and of course, what their 'why' is).

There isn't one answer. We'll tell you how we do it, but we're also sharing here the main ways that we see others making the numbers work for them too. We'll also share some of the lesser-successful methods we've seen people try to make money because we feel that's important too.



FAMILY INCOME IDEAS

Whether you're planning to take off overseas indefinitely, or head out on a family gap year, 'working out how to afford it' is likely to be at the top of your agenda. But there isn't a one-size-fits-all approach to affording worldschooling; let's look at the pros and cons of each strategy.

LIVING OFF SAVINGS

This usually applies to families on a gap year rather than long-term travels (unless you have a significant pot and can live off the interest). The benefit of this is simple; you get to enjoy every day without worrying about work, as it's likely you'll have taken a sabbatical or left your job. It's truly a time to relax and be present with your kids. The catch is that the money runs out, so this is usually a shorter-term solution, not a lifestyle.

It sounds straight-forward enough: save up the money and then go and spend it on a gap year. But that in itself comes with its own mind-monkeys that need addressing. Many find it difficult to justify spending tens of thousands of pounds (potentially) on a gap year, with thoughts of 'wouldn't we be better to pay it off the mortgage?' or 'but I can finally buy that xyz I've always wanted!'. But if your priority is a family gap year, this is a great way to make it happen.

PROCEEDS OF A HOUSE SALE OR REFINANCING

This is similar territory to the savings. Built-up equity can fund a comfortable stretch of travel without the need to work. You get freedom while you're away, though the funds are finite.

Refinancing/remortgaging means effectively loaning money to pay for your trip rather than saving it up, and you need to be certain of the affordability upon your return. You'll hear many nay-sayers tell you that it's irresponsible to do this, but remember that people have different life goals to you. Some are hoping to pay off their home as quickly as possible while waiting for retirement to enjoy the fruits of their labour, and you may want to enjoy yours while your knees are still in tact. Neither way is wrong, people do what works for them.

Many release their home's equity via a sale, and use the proceeds to travel. This unlocks capital from what is likely your biggest asset, but it needs consideration. We've known families who after just a couple of years, have struggled to re-enter the housing market in their area due to house prices rising above the rate of their savings account, even when they've kept aside what they deemed to be a good amount for a deposit.

It's good to talk through this option with a professional and cover every 'what-if' situation (including the 'what if it all works out' option). It might be the case that a family gap year costs you 5 additional working years later in life, and you may well be happy with that. A financial advisor is best-placed to help you crunch the numbers or even work out a plan to pay it back quickly upon your return. You can perhaps set aside an amount that will increase in value alongside the housing market, and reduce the risks associated with this option.

Or, you might just have decided that you don't want to own a home in any case, and you're happy to say goodbye to the tie that owning a home brings!

A REMOTE JOB (EMPLOYED)

We've met a few families doing this, though it's rarer than you'd think.

It works because it gives you a consistent income with no need to chase clients, and it's great if you feel comfortable in your role. You also get the reassurance that you're not dropping your whole life for a period of travel, which makes it an easier transition.

However, it can come at a cost; all your eggs are truly in one far-away basket, and if for any reason it doesn't work out (we've seen people be fired, made redundant, or made to return to their home country by their employer), then you're potentially 'up the creek without a paddle'. Getting remote roles while you're overseas isn't impossible at all, though it's logistically more difficult when you consider getting your laptop etc, and many employers aren't happy to have team members working overseas for various reasons (taxes and data protection being the main ones), but there are many roles out there that are fully remote.

This is a great option if everyone is comfortable with the arrangement. We absolutely wouldn't recommend lying to an employer about your location, as you'll likely be found out in the end.

Your working pattern is likely to be relatively inflexible, though this also means you know exactly where you stand and can work your day around your work.

TUTORING

Popular with teachers who've decided the classroom isn't for them anymore, whether that's online tutoring, TESOL work, or distance learning support. It's a great way to make an income doing what you know best, and you can either grow your own client-base or become employed. Either way, it's likely your hours will be quite fixed, which gives structure to your day but keeps you wandering too far from a solid internet connection (something we haven't had too much trouble with - the internet has been great everywhere we've been, with the exception of Sri Lanka).

We've known a couple of families earning a great hourly rate for tutoring, particularly for wealthy families looking for a native speaker of English to teach their kids.

RENTING OUT YOUR HOME

This works well if you have a decent property to let, and we've met families who do a straight-forward shorthold tenancy, and others who advertise on Air BnB or similar. It's great for covering your bills and retaining your home (see the downsides of selling it above), but don't think this option is hassle-free, even if you use an agent to manage the property. Tenant issues, breakdowns, and empty months are real risks while you're away.

The families we see who make this their income (rather than just paying their mortgage and bringing in a little extra each month) either rent their property as a holiday let, or have multiple properties in their portfolio.

FREELANCING

This is what has supported our travels completely, and we've added more information further down. Many people hear freelancing and think of platforms such as Upwork and Fiver, where you can get paid a dismal amount for your work and work oodles of hours for the privilege. We recommend keeping away from those platforms and charging a handsome hourly rate, and even building a team.

Freelancing just means charging for a skill that you're good at to a handful of other businesses. The benefit is that you can earn money on the go, start-up costs are small, and you can spread risk. If one client decides to stop working with you, there are others.

You're in charge of your own destiny with this option, which is also the downside. You'll need to find clients, manage them, invoice them, pay the bills etc.

Common skills include project management, virtual assistance, web design, tech support, copywriting, and marketing support (see more ideas later on).

TRADING

You've probably seen this advertised as truly 'work from anywhere', but approach this cautiously. Every family we know who has made a success of this has been doing it for a loooong time and knows exactly what they're doing. There are many more that it hasn't worked for. This is firmly in the camp of 'make this work before you leave, don't figure it out on the way'. It's a genuine income generator though if you're good at it!

RUNNING A MORE TRADITIONAL BUSINESS

By this, I mean families who have a business such as an electrical contractors, an ecommerce site, a manufacturing business, or perhaps an architects practice. We've met families who've built something to the stage where they can manage it remotely, or have built their teams and systems so that it's pretty hands-off for them.

The catch here is that it usually takes years to get a business to this stage, and it means trusting other people to look after something you've built.

If you do already have an established business, this is a great option to consider or work towards. What systems you can start to implement now to make the business work without you being involved day-to-day?

You might still need to keep on top of progress from overseas, and check in according to your home timezone.

SOCIAL MEDIA

There are people earning money from social media, either through YouTube, from brand deals and UGC on platforms such as Instagram and Tik Tok, or from the sale of digital products and coaching.

This can be lucrative and gives you great freedom to work at a time to suit you. Don't be fooled into thinking it's easy though; sales and marketing knowledge is needed to make it work, and it takes a lot more time than most people think. This also takes time to build and unfortunately we've witnessed families leave home thinking this would become their income in a few short months, for them to earn a couple of hundred £ a month. It really takes skill and practice, so this is definitely one to establish before you leave home.

Where UGC is concerned (user-generated content), you don't need a following as you produce content for brands to use, so this is often a good place to start if you have the right skills and haven't built a following yet.

MLMs

We've met a few families having some success with MLMs (multi-level marketing) though we see many more who have tried and it hasn't worked for them.

It is usually work that can be done quite flexibly in terms of your time zone, though it often includes talking/meeting with others. MLM jobs usually take a long time to start seeing a regular income, so that should be considered here too.

VIBE CODING

I wanted to put a special mention here for vibe coding, which is where you create software and/or websites using AI. It's become super easy for people to create what they want with a relatively low skill level, and declare that they have a business (just putting my honest thoughts out here, as a business owner).

Remember, a business brings in income and having a website or an app that no one uses is just a website or an app, not a business. It's true that there are success stories out there, but to make a business work, you need to market it and sell the concept to people, and make an income from it, not just create a website or app.

Having said that, there's a lot that AI can help with if you're looking to start a business, including strategy and yes, a simple website too. The real work comes from getting people to use it!

Make sure when you look at ANY of the options I've outlined here, that you have a plan to make money, without being strapped to your laptop for 60 hours a week :-)



WHAT WE CHOSE

AND WHY

It was an accident

We didn't decide to be entrepreneurs. And at the time that I started my business, worldschooling was still a dream, albeit one that was constantly in the back of my mind.

I'd worked in insurance sales (don't hate me) for over a decade and when I decided to go it alone, I had a limited skillset, or so I thought.

What I learnt after setting up on my own was that there's actually a lot that I did in my role that was transferrable and in-demand by other businesses.

I describe myself as a specialist VA (Virtual Assistant) for ease, but really I'm doing much more than basic admin for others.

For me, freelancing includes sales and marketing tasks such as looking after CRMs and sales pipelines, and helping businesses to attract clients.

(If you're not sure what services you could offer on a freelance basis, wait a moment and I'll be right with you).

Building a freelance business is relatively straight-forward:

- Establish what skills you already have
- Consider one or two marketing channels that you're comfortable with (social media, LinkedIn, your website SEO, email outreach, networking etc) to attract clients
- Charge a decent rate for your work (absolute minimum of £25 per hour, though I'd suggest at least £35 per hour)

If you're sat in horror thinking 'how will I ever get someone to pay me that much an hour?!', know that for certain tasks, I charge way more than this and it's because business owners value someone who's genuinely good at what they do, and they often don't need a full-time member of staff to do the tasks they need support with. Employing staff is expensive, and more and more businesses are outsourcing rather than employing as it's less risky. It also helps them to get the expertise they need, with the flexibility they want.

Freelancing is a great way to be paid for skills you already have, rather than having to learn a whole new skillset.

If you're stuck on what you could offer, hit reply on our email or pop us a DM to tell us what you're doing right now, and we'll brainstorm with you, but take a look at our ideas here:

- Administrative tasks such as PA work or data entry (AI is impacting this type of work, but it's absolutely still there and available!)
- Tech tasks such as website development, creating sales funnels, SEO, and software development

- Marketing tasks such as social media management, sourcing podcast guests, video editing, Facebook group support, copywriting, graphic design
- Finance tasks such as bookkeeping
- Sales tasks such as lead generation, lead qualification, or sales admin

If you're concerned about AI and the impact of this type of work moving forward, you needn't be. AI will absolutely take entry-level roles, but there's still room for the human touch and experts. I have many examples of this, I'm happy to pop over a voice note if you want to hear them!

I don't want you to leave with the impression that you need to work all the hours under the sun and miss out on precious time on your worldschooling journey; you can absolutely grow a freelancing business without burning out.

My typical week for our first 2.5 years included around 25 hours of work, reducing to 10-15 hours a week. If you're doing the maths, you're probably wondering how we afforded to travel on that amount. I have a few freelancers who do client work for me. So I charge the client an amount (say £40 per hour) and pay a freelancer £25 per hour, and I make the difference. There is more to this than simply 'pocket the difference' as I often manage projects, find the work, and of course have to carefully find team members who will represent my business. But it does mean that I can earn hundreds of pounds (sometimes over £1000) per month from a single client, where I've carried out very little work after the initial onboarding.

This has been our sole income for 2.5 years, and it paid for all our travels. Not bad for a little freelancing gig, right?!

BEFORE YOU GO

Money really matters, of course it does. You need to have enough to give you a great worldschooling experience, without feeling pressure or stress on your journey.

If you've only ever earnt money from a job, it makes sense another route may not be obvious.

None of the routes I've listed above are the 'right' one for everyone. I can talk all day about freelancing, because it's what I do and the thing I'm most qualified to talk about, but we've met enough families to know that everyone makes it work in different ways

The important thing is to start making a plan. What can you do to feel confident in whichever route you go down to afford your worldschooling dreams? Start there.

And if you want our thoughts, just pop us a message and we'll do our best to help!

Emma xx

