

**A** few years ago, my brother had a severe health scare and I realised that life is finite,” says Eric Hungerford, 64. “Why wait until you have all the money in the world? That will never happen. Why not go now with whatever money you do have?”

In 2017, Eric, 64, and his wife, Larisa, 47, attended an *International Living* conference. “The conference gave us confirmation that we really could move overseas or be roving retirees. It was a dream for us, but we didn’t know anyone else who had done it. The conference gave us the confidence we needed; we actually could do it, it really was possible,” recalls Eric.

Eric and Larisa always loved to travel but got tired of going places for one week at a time. “We didn’t get to really experience the culture in that amount of time. We wanted to feel more like locals than tourists,” says Larisa. “We moved overseas in our minds long before we ever made the actual move.”

After the conference, they decided to start living a roving retirement which they kicked off on Penang Island, Malaysia. “We saved money by living in Malaysia for a few months,” says Eric. “It is so much more affordable than back home. We didn’t have to dig into our savings for anything. I bought two tickets to Malta (our current roving retirement destination) and a new mobile phone and I’m still under our budget.”

Their large \$4,900 to \$6,900 monthly budget is based on Eric’s pensions. He was a lieutenant colonel in the army as well as a teacher. However, they don’t have a nest egg and have very little savings. “That sets the tone for our destination choices,” says Eric. “We use Airbnb or VRBO to



Affordable, English-speaking Penang Island is a great spot to save money while slow-travelling.

# Slow-Travelling in Malaysia, Malta and Maybe Vietnam

Kirsten Raccuia

find rentals and stay as long as the visa will allow us to, unless we cut it short for a new adventure. We can negotiate for better rates because we are staying longer.”

“And once you get to know a few people, they show you where to go to live like a local; where the best cheap eats are, what market to go to,” adds Larisa.

In Penang, Eric and Larisa found an apartment in the Pulau Tikus neighbourhood, within walking distance to restaurants and hawker stalls as well as markets and grocery stores. George

Town, the capital of the island province, was a 10-minute drive away. They spent \$1,100 on their first month’s rent and then negotiated down to \$970 for the next month for a three-bedroom, two-bathroom apartment with a large balcony.

Working out and staying fit is important to them both. They joined Jungle Gym, an outdoor gym around the corner from their apartment, for \$35 per month. The gym offered small group training for less than \$7 per class. “It was a great way for us to meet locals. We met a bunch of like-minded people which made our time there even better,” says Eric.

Another way to get involved in the community is by utilising your English skills. “We try to find groups or clubs for people that want to practise speaking English,” says Eric. “And many English schools will let you come and speak with students for practice.”

“Time flies by quickly and before you know it, you are leaving for your next destination,” says Larisa.

One of the best parts of being a roving retiree is the adaptability. For Eric and Larisa, choosing where to go next is half

## ERIC AND LARISA’S TOP TIPS

1. If you go to an expensive country, choose a cheap place next.
2. Join a volunteer/work site, especially in the more expensive countries.
3. Be sure to call the credit card companies and let them know where you are going. Otherwise, they might put a hold on your card when you try to use it.
4. Take it slow and see what comes up. Be open to everything.
5. Live like locals, not tourists. Go to the local markets, eat where the locals eat. Talk to everyone.
6. Join a gym or workout club—it’s a great way to meet locals and expats.
7. Find groups or schools where people want to practise their English—it’s another great way to meet people.
8. Try to travel within one region at a time. It will keep your flying costs down.

the fun. “We get to flip a coin and pick a place off of our bucket list,” says Eric. “Cuba, Belize, Vietnam, Ecuador? We have a big bucket list,” adds Larisa.

Right now, they’re in Europe. Larisa decided they’d check out Malta for three months. As a Russian native, one of her dreams is to become an English translator, so she is attending school on the Mediterranean island to better her English skills. “The hallmark of our plans is flexibility, although we aren’t planning too far ahead,” says Eric.

“Nothing is written in stone, if you don’t love a place, want to follow a dream or just want to follow the sun, simply pack your bags and go for it. No long-term lease or furniture to deal with. It is perfect for commitment-phobes.”

They found an upscale Airbnb for their Malta stay; a three-bedroom, two-bathroom penthouse right by a marina in St. Julian’s for \$1,900 a month. A simple lunch of pizza and water is \$8, a bottle of wine is even cheaper at \$4.80 to \$6.30, so finding affordable food is easy. When Larisa isn’t in school, they are socialising with their neighbours or wandering around the historic town.

Having a three-month visa forces them to choose their next location pretty quickly. And while staying in Europe is a possibility as long as they leave the Schengen Zone, they are feeling the need to go somewhere cheaper. “We’ve got to recoup what we’ve spent the last few months,” says Eric.

Even though they saved money in Malaysia, they went over budget in Malta. “We are new at this. We are just trying to figure it out as we go,” says Eric.

We’ve got to balance it out. Since we’ve just been in Malta, our next plan is to go to Vietnam, a very inexpensive country,” says Eric.

Eric and Larisa love delving into the culture of the country they’re living in, it’s one of the reasons they’ve chosen slow travelling. A fantastic way to do that is to volunteer. “I want to be useful, to do something with my time, not just sit around all day,” says Eric. They plan to volunteer in Vietnam with a family that will give them room and board in exchange for English lessons. Living with the family will provide them with the ultimate in cultural immersion.

Will they ever settle down? Possibly.

## WHERE TO FIND OVERSEAS VOLUNTARY OPPORTUNITIES

These days volunteering can be an expensive endeavour. There are loads of companies that will allow you to volunteer as long as you pay your way, which can be cost-prohibitive for many people. [HelpX](#), [Workaway](#) and [Help-Stay](#) are websites with very low costs, if any, and connect volunteers directly with hosts.

The hosts/stays are located all over the world. These sites aren’t just for teaching English. You could actually learn another language while volunteering. You can work with animals, build homes, help at a farm and assist in community development.

You can find all sorts of volunteer projects; looking after a rare breed of horses on a Greek island, helping on an organic farm in the countryside of Thailand, assisting on a game reserve in Botswana. The

options are limitless and range from a few days to a few months. Sometimes you’ll stay with a family, other times a community dorm for an NGO. It all depends on what you are looking for, but with thousands of options, you’ll find the right fit.

Part-time work is available as well and many of the hosts are flexible with their work hours. It’s a great way to see the world and give back at the same time. If you really want to stay somewhere where the cost of living is high, why not volunteer? You still get to see the surrounding area on your days off or after work.

Like anything else, be sure to read all the fine details of each stay. Some only provide one meal or provide you with a kitchen to cook your own meals. There are even a few paid spots as well.



Volunteering can open doors to travel to far flung places like Botswana, Southern Africa.

It all depends whether they can find a location they both love that is accessible to Larisa’s family in Russia and Eric’s in the U.S. “But until then, if we keep checking out the low-cost countries, we can invite our families to join us on the journey,” says Larisa.

It’s okay to learn as you go. You don’t need to have all the money or have it all figured out before you take the first step as a roving retiree. You just need to start.

You may never have all the answers, but you will undoubtedly have more of them than if you stay at home and dream about it.

The first move is always the hardest but the second, third, fourth...they are easy. So, get out there, try it out. See if it is for you. As Eric says, “We land somewhere new and just look around and figure it out. We don’t have all the answers, yet. But that is not going to stop us.” ■