

**Matt Bowles:** My guest today is Stephanie Zito. She is a lifetime traveler, full-time humanitarian consultant, author, entrepreneur, and professional travel hacker who lives according to her mission statement, sees the world, changes the world, and has fun doing it. Originally from the U.S., Stephanie lived abroad full-time from 1997 to 2013 before dropping an anchor in Portland, Oregon, where she currently stores her Orange to Me Carry-on Between Trips. She is the founder of [ColorCloud Hammocks](#), a fair-trade women-run hammock company made primarily by Ethiopian women. Stephanie is also the author of the award-winning travel guides, [The Honeymoon Hack](#) and [Upgrade Unlocked](#), the unconventional guide to luxury travel. She has worked for numerous humanitarian organizations around the world and has now been to 140 countries on all seven continents.

Stephanie, welcome to the show.

**Stephanie Zito:** Yay. Thank you so much for having me.

**Matt Bowles:** I am so excited to have you here. Let's just start off by setting the scene though, and talking about where we are recording this from today. Unfortunately, we are not in person, but we have agreed to make this a virtual wine night. So, let's talk about where we are and what we are drinking.

I will go first. I am actually in the Blue Ridge mountains of Asheville, North Carolina. And I've actually selected a very special wine tonight specifically for this interview, Stephanie, because I know you have a connection with Portland, Oregon. So, I have just opened a bottle of Pinot Noirs from the Willamette Valley in Oregon, which I feel like is one of the more underrated, less well-known wine regions of the United States that is absolutely spectacular. A lot of people know California wines, but less people know Oregon wine. So, I'm putting people onto it tonight. I got Pinot Noirs from Oregon.

**Stephanie Zito:** Awesome. So, I am coming to you live from not one of the most exciting places in my summer of travel, but I am live at the Holiday Inn Express in Punta Gorda, Florida, right off of I 75, down the street from where my grandmother is in rehab hospital for a broken knee at the moment.

So, I'm here visiting family, and when I checked in, the lady said, your room is clean, but it doesn't have any baseboards. because we still haven't recovered from the hurricane. So that's my evening, and I flew into Fort Lauderdale this morning and drove across the state, and I am drinking the only bottle of wine that had a screw top in Sprouts Market in Fort Lauderdale, and that is called the Hope Tree, and it's a Cab Sav from California.

But can any bottle of wine be bad if it's called hope?

**Matt Bowles:** Very good point. We are both representing the West Coast, U.S. wine regions to the fullest. So, cheers to you, Stephanie. Now you are in Florida. You have a connection, as I mentioned, to Oregon currently, but that's not where you were originally from, right?

Can you talk a little bit about where you grew up? And then as you think back about growing up, how did your initial interest in travel start to develop?

**Stephanie Zito:** So, I grew up on the East Coast in Pennsylvania and born in Bethlehem, raised in Nazareth, just like Jesus. But in the Pennsylvania version, it's a very good two truce and alike question.

But I grew up not in a family that traveled. My family didn't travel. My grandparents came from Italy, and they traveled to Italy probably once a year and would always come back and bring their slides and we'd watch their slides in the basement, but it never even clicked in my mind that was something that I could do.

I just thought that was something that they did because that's where their family had originally come from. And my family went to Florida every single year for holidays, twice a year. We drove down I95, that's where we were. And I didn't have a lot of exposure to travel other than that. But when I was in 6th grade, I had the most amazing social studies teacher.

And he was a world traveler. And I went to this really strange open concept public school where you sat on the floor. But we would sit on the floor in this dark room. And my sixth-grade social study teacher would show us slides from places he had traveled around the world. And I remember, like it was yesterday, sitting in that dark room on the floor looking at pictures of the pyramids.

And I was like, wow, that would be the coolest thing if I could ever do that. But it never seemed something that was accessible. And then when I was in high school, I studied French. Because you had to study a language for one year back in the day. And I studied French. And I remember seeing a picture of Mont Saint-Michel in my French book.

And I was always like, if I could go to Paris before I die, that would be my ultimate dream. My life would be perfect. So those were kind of my only exposures to kind of the whole world. It never seemed accessible to me. So, I didn't even think about it. And then as I got older, my family moved to Florida.

And so, I went to high school in Florida and then I went to college in Alabama. And my sophomore year in college, I had a good friend who was in my French class, and she was like, I'm going to go study in London for this semester, you should come too. And I was like, well, maybe if I can get a scholarship.

So, I got a scholarship to go to London, and I was like, why not? And there's that quote that says, I've never been the same since I've seen the moon shine on the other side of the world. It's like, I feel like it's one of those cheesy things that they write on like, craft boards, you know, like the, whatever.

But it's, for me, it was so true. It was like, I flew and got that passport stamp on January 26, 1993. And I literally have never been the same. There was just something in my brain that was like, oh, the world isn't big. The world, this stuff isn't far away. You can see anything you want. You can. Do as much as you can. There's like nothing holding you back. And so that's where my introduction to Wanderlust came from.

**Matt Bowles:** Well, I know you have been to Italy now a number of times, and I want to ask you, first of all, just starting off with that in terms of the heritage that you had mentioned. Because I am Irish American, multiple generations in the United States.

And I went back and studied abroad in Ireland. And that had a major impact on my life. And I've been back many times since. And so, for you, I'm curious in terms of both your Italian cultural connection, your Italian American identity, how that has evolved over the years, and also your relationship with Italy itself.

Can you talk about that?

**Stephanie Zito:** Yeah, well, on my first trip to Europe, I traveled to Italy, and I actually grew up fairly close to my grandparents, and most of my Italian connection was very strong, but it was related to my family and

who my grandparents were, and I traveled all around Italy. That first time, but for me it was, oh, this is probably my once-in-a-lifetime opportunity to go to this place where my family came from.

And I remember preparing for that trip and my grandmother sending me a letter with the names of all my relatives in it. And, oh, you should look all these people up. To me, that's one of my biggest regrets still is I was so terrified. I was completely scared. I was, I'm 18 and these people aren't going to be able to speak English to me.

And like, they're probably weird relatives and who knows? And I never looked them up. It's always kind of been one of my trouble regrets, but I would say time and again, that I've gotten to go back to Italy, and I had one of the most redemptive experiences in along those same lines. My grandmother's family comes from this little town called Veroli.

And it's like, if you take public transport from Rome, it takes about three hours to get there, in the slowest way. And I decided, it was probably five years ago, but I decided that I really wanted to go to this town in Veroli, and I wanted to see the church where my great grandparents were married. And I was like, I don't care if I see anything else in the town, I don't know if anything's going to be open, it was the week before Easter, nothing's open in Italy like the whole week of Easter.

And I was like, I'm just going to go, and all I want to do is take a picture of this church, and then get back on the bus and go back to Rome. For me, it was just like this important pilgrimage. So, it was the most beautiful experience. I trekked out there. I wasn't even sure I was going in the right direction.

And on the bus, there were these Arabic kids. And I was like, I speak almost no Italian. I know more Arabic than I know Italian from my experience. And so, I was trying to talk to these Arabic kids a little bit. And. All of a sudden, like, the bus just pulls over and everybody gets off. And I'm like, I don't know where I'm going.

And so, one of my travel hacks is I write things on my hand, so I don't have to look them up on my phone or look them up anywhere. So, I had written the name of the church on my hand. And so, when we got off, I showed it to one of these kids and I'm like, do you know where this is? And he's motions and I follow him, and he leads me up this winding pathway.

Three minutes later delivered me to the plaza, right in front of this church. And I was just, wow, that's crazy. But the one big problem with my story was there was a giant ice cream truck parked in front of the church. And I was like, I don't want a picture of my church with an ice cream truck in front of it.

I'm just going to wander around a little bit, and see if I can get in. And then it started pouring rain. So, I'm like walking around this tiny little village in a raincoat. And it was kind of amazing. And I actually found the door of the church was open because they were decorating inside, and I got to walk into the church.

Nobody paid any attention to me. And when I came out, the truck had moved. I was squatting down in the plaza, taking a picture and. There are not a lot of tourists in this town. Someone came over to me and they were like, can we help you? I was like, oh, I'm just taking a picture of the church. And then the guy motions over to this lady, because this is all not happening in English, and she's the English teacher at the primary school in town.

And so, this lady comes and she's like an older woman, reminds me a lot of my Grammy, and I was explaining to her that my great grandparents had come from this town and were married in this church. And

this woman took it upon herself to literally drag me. She asked me what my family's name was. And I told her, and she is running through the town, "Geralico! Geralico!"

Does anyone know any Geralicos? And I'm just being drug alone. And she drags me up into the family records of the town and stops the guy who's on his lunch break and makes him come in and I didn't bring anything with me. It was like, I'm going to take a picture of the church. No one's going to be able to help me track down my family heritage or my records.

And it was so cool. They tracked down my great-grandfather, and my great-grandmother, their birth records, the names of the places where they were born in the town. It was so beautiful and so amazing. And then this woman took me around and took me to see the places where my great-grandparents were born. And this was all some random happenstance of something in the street when I took this little pilgrimage because I wanted to see the church where my great-grandparents were married.

**Matt Bowles:** That's amazing. Well, I know another early travel experience that you had that was very different from Europe was that you got to go to China. Can you talk about that experience and talk about the impact it had on you at that time?

**Stephanie Zito:** So, after I kind of fell in love and realized, that the world was small. My university also had a study in China program, and this was in 1994 and gosh, China in 1994 was a very different place than it is now. And one of my first memories of going on that trip was getting picked up at the airport and they were driving us into the village where we were staying, and they were driving without the lights on in the van we were in.

And every couple minutes they would flash the lights to make sure there was nothing in the road. And we were like, why are they doing that? And they were like, "Oh, the light bulbs are really hard to get". So, it's hard to replace the light bulbs. So, we don't use headlights. And I was just like, Oh my goodness.

I had traveled all over Europe by that point, but it was so different. And it really just opened my eyes to other parts of the world. And I would say how China impacted me the most was when I was there, I met some foreign teachers who worked for ELIC, the English Language Institute of China. And I'd never heard of that.

When I studied in school, I didn't know international development existed as a course. It wouldn't be a popular course if it existed probably somewhere, but it didn't exist in my university and wow, these people are living here and they're doing this. That's a possibility. And so, it was for me, just a light that came on.

There's an opportunity for you to do different things than you ever even knew existed. So, for me, that trip was really impactful because it kind of just opened my eyes to the rest of the world in a different way.

**Matt Bowles:** I did my master's degree in international peace and conflict resolution. And in my program, the program directly adjacent to that was the international development program.

And so, I hung out with a lot of people that went into that space as well. Can you talk about how you got into international development and how you started traveling in a humanitarian work capacity? Can you share a little bit about how that journey came about?

**Stephanie Zito:** Yeah. So, I'm going to back up for a second to your very first question about how I got interested in travel.

Because when I was a kid, I had two favorite books and I loved the Scholastic Book Fair, but my two favorite books were this book called the Free Stuff for Kids. I don't know if you've ever heard of it. Free stuff for kids. You could like to send self-addressed stamped envelopes and get free stuff. And choose your own adventure books.

I loved to Choose Your Own Adventure book. And when I look back, more than being exposed to the world, I feel those two books really shaped my journey and my personality. But the Choose Your Own Adventure book, everytime I got to the end of a different chapter in my life, Well, what next? It was never, oh, I want to become a doctor. I want to become a nurse.

And this is the book I have to read to do it. It was more of I took this step and I decided to study abroad in college. And I got to the end of that adventure. And I turned to page 17, I wanted more. And so, I studied in China, and I did that. And I was like, oh my God, this actually exists as like a career path.

Oh my God, I want more. And when I finished college, I moved to Atlanta, and I worked in a PR firm, and I sat in traffic for a lot. I don't know what the rest of life is supposed to be, but I know sitting in traffic is not it. And I want to go back overseas and do something like those teachers were that I met in China.

And so, I got a job in the mid-nineties. I was teaching at a university in Thailand, which I was completely unqualified to do, but it really set me up for the rest of my life. And I was teaching marketing classes at this university and tourism classes, and being in Thailand during those years also really exposed me to more people who were doing international development kind of stuff.

And I met some friends through an expat connection in Bangkok. In 97, who were some British people who had just moved to Thailand after working for a bunch of years, uh, with an organization called Mercy Ships. And it was a hospital ship that worked all around West Africa, and I don't know what I'm doing next, but turn to page 87.

This adventure sounds really cool. And so, I was in Thailand in 97 when the economy crashed there, and I lost my job teaching at the university. And, well, what do I do next? And I hung out, and I did all kinds of crazy jobs in Thailand, and then I decided, well, I don't know what I want to do next, but I have an inkling that doing this, this ship was going to go to, they had a course about international. It was a short course about international development kind of stuff, and I'm, well this seems really interesting, everybody I meet who's doing this seems really interesting.

So, I'm going to go to Africa on this ship and do this course, kind of as a next step, to see what other opportunities there are. And that was really what got me into that world, because I never knew it existed before then.

**Matt Bowles:** Well, you have been to a lot more countries in Africa than I have. I actually just spent about seven months there over the course of this past year.

I've probably spent a total of maybe two and a half years on the continent, but I have not been to nearly as many countries as you have. So, I would love to ask you about some that I have not been to that you have. The first one is Sierra Leone. I know you got to spend some time there. Can you share a little bit about what you were up to in Sierra Leone and then what that experience was like?

**Stephanie Zito:** Sierra Leone, I actually got to be there at a pretty amazing time in the world. I went to Sierra Leone with Mercy Ships, so it was over the course of three years. I was there probably a total of

probably 16 or 18 months over the course of three years because we sailed away to get more supplies than to come back. But the first time I went to Sierra Leone, it was still pretty much during the conflict there.

And then I got to be there through a lot of the years of the peace beginning in Sierra Leone. And not that it's a super stable nation even still, but it was very interesting to be there. I was doing a children's education project when I was there. And the first year I was there, there were camps in the city.

No one could leave Freetown and there were British military ships in the Harbor. And it was very interesting. And then your kind of overtime getting to be able to go up country and see all the different areas and work with farmers who were now teaching in the schools because the teachers had fled to the city during the conflict and had never come back and they wanted their kids to be able to go to school.

So, they were acting as the teachers. The people were so amazing and so friendly. It was a very, very interesting place.

**Matt Bowles:** Well, the other place I want to ask you about is your experience in Sudan. I was following the genocide in Darfur and all of that stuff at the time when that was going on. And you were there, if I understand in Sudan during that period. Can you share a little bit about that context and what your experience was like there?

**Stephanie Zito:** Yeah. When I left Sierra Leone, I moved to Sudan. Sudan. And I was based in El Janina, and when I landed in Khartoum and met the leader of my team, they put me on the UN plane to Janina and they said, it's not the first stop or the second stop.

Get off at the stop where there are two crashed airplanes in the sand. And I was like, okay, this is going to be an adventure. Sudan was honestly one of the most beautiful experiences I had living in Africa, but also one of the hardest. Just the context of living there in the heat of a conflict, it was a real challenge.

It was so hot, and the security situation was terrible. You couldn't go anywhere unless you were in a convoy. Because there was concern about kidnappings and whatnot. And it was also very complicated culturally. I was doing a communications job there. So, I did all of the story writing and the reporting, and the photography for a consortium of five organizations that were working on the ground in West Star 4.

And we were probably 20 miles from the Chad border. I still haven't been to Chad, and I was very sad that I didn't get to visit when I lived 20 miles from the border. If that tells you a little bit about the context of the security situation. But our projects were in host communities, which were a host community is a community where there's no conflict, where they take in people who've lost their homes and their houses from other places, like in places where there aren't like big refugee camps or like refugees who are living in other communities.

And we were working in communities like that. So just to go out and talk to these people and hear their stories and to work with kids who, well, in Sierra Leone, I was working with kids in my class who had been child soldiers. And in Sudan, interviewing people who had been captured by the Janjaweed. There weren't a lot of women, which was a bit challenging for my contextual situation, because for safety reasons, I couldn't just travel with a whole convoy of African men.

But when I did get to travel, the cooks went with us, or there was a female translator or something. And so, I really treasured the times that I had to travel out to these communities. But I loved working with the

women who worked in the kitchen because they had just had these amazing stories. And I remember one of the women.

I think her name was Fatuma and just their stories of resilience and it wasn't uncommon where they were like, well, my village got burnt down. And then I walked for like four days with my children and I was eight months pregnant. And when I'm having rough days, there's so many people who've lived these lives.

And who has just this strength and capability to go on. And so, I felt so inspired and so amazed by the people. And I loved that it was so colorful. Loved it. So, I moved from Sudan to Washington, DC and Washington, DC is a little more hip now, but when I moved there in 2006, if you weren't wearing a black Ann Taylor suit, you didn't fit in.

And people would always say to me. Oh, aren't you so glad to be here? Isn't this like so much better than Sudan? And I was, um, no. I was like, the day I moved to D.C. someone got mugged in my neighborhood. And I was like, I miss the color. I miss the richness of the culture. It was a really difficult place to be, but it was really just so rich and rewarding in relationship and humanity.

We would go out to the field and my job was to write stories about people. But we had so few staff like I never had my own translator. Most of the time it was so challenging, but how can you be creative in this situation? And almost all the drivers spoke English, and you were always with a driver. And so, I would sit down on these mats with people, and I'd get the driver to come over.

And I could ask enough questions in Arabic that I could write a really good caption. Then my driver would talk to them, and we'd get back into the car and I'd be like, tell me their whole story. And so, it was a really great opportunity that I had, but yeah, it was amazing.

**Matt Bowles:** Well, I also want to ask you about another country that is probably the highest African country on my list that I have not yet been to, that I most want to go to.

And I know you had a deep connection with it, which is Ethiopia. Can you talk a little bit about your experience with Ethiopia? I know your business is now deeply connected with Ethiopia as well. I have never been there. I want to go so badly, but can you share a little bit about your experience there?

**Stephanie Zito:** Well, a hand down the best food in Africa, sorry to offend any Africans listening to this interview is in Ethiopia. One hundred percent unmatched.

**Matt Bowles:** I eat Ethiopian food. All over the world. And it is one of my favorite cuisines on the planet. And as a matter of fact, even in your current base in Portland, Oregon, I was actually out there two years ago with our mutual friend, Nora Dunn, in fact, and in addition to doing the wine tastings throughout the Willamette Valley, we also went to an incredible Ethiopian restaurant in Portland, which was amazing and delightful.

So, I try to go to Ethiopian restaurants wherever I can find them. It is one of my favorite cuisines. I have actually been through the airport and Addis Ababa multiple times. In some cases, being able to go into the business class lounge and eat the amazing Ethiopian food there. In some cases, staying overnight in the in-terminal hotel in Addis Ababa.

So, I've literally spent multiple nights in Ethiopia. I've just spent it inside the airport. I eat all the food. I do all the things. I just haven't been outside the airport yet, Stephanie. So, tell me what it's like outside the airport.

**Stephanie Zito:** Addis is a beautifully chaotic city. The Ethiopian people I know, and I have worked with and still work with are lovely, gentle, and kind, and it is such a gorgeous culture. Also, I'm a vegetarian, and it is probably the best country in Africa for vegetarians, because Orthodox Ethiopians fast 200 days a year, and so they always have a fasting menu, which is essentially a vegan menu, which is just amazing and incredible, but I've been to Addis probably four or five times.

I've got to go up to Lalibela, where the red churches are in the ground, and I happened to go up there and my flight got canceled and I was there for a festival, which was ridiculously amazing, but just gorgeous. On the level of Petra, gorgeous, if you've traveled there.

**Matt Bowles:** Well, you and I both have that Washington DC connection.

I lived in DC for about seven years from 1999 to 2006. I think you and I were just like missing each other kind of tag teaming. I was coming out as you were coming in, but for folks that don't know, Washington DC has the largest Ethiopian immigrant community of any city in the United States. And so, you can get some amazing Ethiopian food in DC as well.

And I know that DC and Ethiopia both relate to the founding of your business. And I know Cambodia does as well. Right. Can you tell the story about your company and how that came about and how it operates today?

**Stephanie Zito:** Yeah. So, I do quite a few different things, but one of the businesses I started with two friends of mine as a side hustle it's a company called [Color Cloud Hammocks](#).

And the story goes way back. Its origins are in Africa, probably in the ocean somewhere. But somewhere in a market, I found a yellow and orange hammock that I absolutely loved. And when I lived on Mercy Ships, I would spend all of my days and nights in this hammock. And it was my favorite possession on Earth.

And even if I checked a bag, it was never allowed to travel in my checked bag. It always had to be in a carry-on, was its rule. And two of the people who I lived with at different times on the ship turned out to be some of my lifelong friends. And also lived with me in DC at a certain point in time. And one of my friends, when we were in DC one day, we were talking about our business ideas.

And there was this time in DC back to the Black Ann Taylor suit era in 2006, when I would walk to work every day. And I lived in DC for four years to work every day on Capitol Hill. And I would say hello to as many people as I could. As like a social test to see how many people would actually even look at me or respond to me or look up from their BlackBerry.

BlackBerrys are the old version of iPhones for young people listening to this. And so, IDC to me felt so unfriendly. And I had this yellow and orange hammock that I had bought when I lived on the ship. And I lived in this great row house that was on a corner street off of 7th and Maryland in Northeast.

And it had a tree in the front yard that was just distant enough from our front porch that you could hang a hammock from it. And so, I used to hang in my yellow and orange hammock there and read or do whatever.

People in D.C. who were walking down the street would stop and talk to me. And this was at the same time when I was doing this social experiment to see if anyone would be friendly.

And no one ever was. And I was like, hammocks are magic. Hammocks are magic. If they make people in D.C. stop and talk to me, we need to create hammocks. And sell them in the Eastern Market so we can make D.C. a happy place. So, we just kind of joked about this and we were talking about business ideas once. And my friend Laura and I, were like, we should source ripstop nylon and teach ourselves how to sew and make travel hammocks.

And of course, this was before travel hammocks were mainstream. I feel like you can get travel hammocks at Costco and on Amazon and everywhere in the world now, but in 2006, that was not the case. And so, we found some nylon and we ordered it from somewhere. I don't even think you could order online. Then I think we got it from special into a store in Virginia and we sewed it, and it took us three days and we were like, these are really cool, but we have no business model unless we sold them for 3,000 because they took us days to make.

And so, we kind of just tabled the idea. Yeah. And then a couple years later, I took a job with the NGO I was working with in Cambodia. So, I moved to Cambodia and loved it, was living there. And in Southeast Asia, one of the things, of course, you do is you get clothes made because A, you're too large, no matter what size you are.

You're too large for any of the clothes that they sell in the market. So, I met these three women who were these amazing tailors who had opened their own tailor store. And these women made me some amazing linen pants. And I went back to the market to buy more linen for them to make me some more clothes.

And I found nylon. And I was like, oh my god, we could start our hammock company! Because these women could make the hammocks! And so, I bought some nylon, and I took it to the woman, and I drew a picture of what I wanted. And sure enough, they made me some hammocks and we tested them, and we tried all different things.

And it was when the iPad had first come out and maybe we should put an iPad pocket in it. Maybe we should put a phone pocket in it. Revolutionary. So that was the launch of that business. And that was 14 years ago, I believe. And we started selling these hammocks that were made by women in Cambodia. And my two business partners were two of my old roommates from the Mercy Ships in Africa.

And then one of those business partners wound up moving to Ethiopia. And then I left Cambodia and things kind of transitioned. And we were looking for a way that we could make hammocks at scale so we could sell them more retail instead of just what was available in the market in Cambodia. Then we started a few years back producing the hammock with a family-owned business in Ethiopia. So, the hammocks were then coming from Ethiopia.

**Matt Bowles:** Well, one of the other things that you and I have in common is that we are both on team carry-on when we travel. And I want to ask for your minimalist packing tips, especially for women, on how to travel the world with carry-on luggage only.

**Stephanie Zito:** So definitely things that mix and match and things that you wear over and over and over again. I personally have my favorite outfit is the jean skirt and black tank top. I wear this so often that when my family first came to visit me when I finally got a home, "when I finally got a home" in Oregon where I'm

based now, my niece came to visit me and she looked into my closet and she said, You actually own other clothes, but I always feel if you put too much stuff in your bag, you won't wear it because you'll wind up wearing the same things over and over again anyway.

So, I really strive to under pack and I also don't love shopping when I'm home, but I like acquiring things when I'm traveling and I'm not a big souvenir buyer because I don't need anything more kitschy from the souvenir mafia to bring home to remember my trip with this little trinket. I like to buy things that I've integrated with my life and I'm like, oh well these earrings are from Kenya.

This shirt is from a thrift store in Russia and these shorts are from somewhere else So what I tend to do is under pack and thrift where I'm at as a way to bring home or add to my wardrobe something interesting or something fun. And I will say if you're traveling long term, I think the big key is layering and sticking to a color palette where all your stuff can mix and match.

I love colors, but when I travel, I mostly do wear blacks with a few bright things. I always wear the same scarf. I always take the same jacket that can be used, uh, shawl to cover up my spaghetti strap shirt when I'm like in a very conservative country or it can be used on the plane if I'm cold. So, things that have multiple purposes.

I went on a trip one time where I packed for a 21-day overland trip in the desert of Morocco and a 14-day trip on the Trans-Siberian in the same trip. I was like, you couldn't get two more differential climates. In that, but for that, it's like layers, and disposable things. That's probably my other hack there.

Look through what's in your goodwill pile, especially if you want to bring some stuff home, and take stuff that you don't care if you lose or you part with.

**Matt Bowles:** Well, I interview a lot of minimalist packers on this podcast that travel with carryon luggage, but you actually have talked in one of your articles about a technique or a ritual or a practice that I have never heard anyone talked about before and that is when you are all packed and you are ready to leave for the airport, you take one item out of your suitcase. Can you talk about this and explain this and why you do it and what exactly it is and how people can try it?

**Stephanie Zito:** Well, I just think you're in the heat of packing, right?

You can think about it, you can make lists, and then you're like, oh, well, should I bring this shirt or should I bring this shirt? Should I bring this shirt? Should I bring this shirt? I can fit them both. I'm just going to bring them both. I do that and I pack and then I lay in bed the night before my trip.

And am I going to wear that? Am I really going to wear that? Do I really need two sports bras? I will probably get away with one sports bra. And I'm just like, what is something I could take out of my bag that I'm not going to miss? So it's kind of like one of the random things I do. And the other thing is, I have this rule which I don't always follow, but I try to think that I follow it.

But it's like, do you actually use everything that's in your bag? And if there's something in your bag that you don't use, are you willing to get rid of it? I took my goggles on this trip, so I have to use them because if I don't use them, then I have to throw them away.

**Matt Bowles:** I think it's so interesting. This concept of pack your bag, get ready to go to the airport, and then pushing yourself to take one thing out of your bag that you packed.

Just push yourself to do it every single time. Take out one thing. Yeah. That is so interesting. Like that for me was really, I read that, and I was like, wow, that's a really, cause you're already down to carry-on luggage and now you're pushing yourself to take at least one thing out of your very strategically packed carry-on. I appreciated that.

**Stephanie Zito:** Kept your shoes out of my bag last night before I flew to Florida. I hope you don't need these shoes. You need your running shoes, and you need your Birkenstock. You don't need an extra pair of flip-flops. Like your Birkenstocks would be fine.

**Matt Bowles:** That's awesome.

**Stephanie Zito:** And if you really need a pair of Havaianas while you're there, you can acquire some.

**Matt Bowles:** Well, one of the other things that you are very well known for. And when I say that, I mean, you get invited to speak at conferences about and to write articles about travel hacking. And I want to ask you a little bit about sort of how you got into travel hacking, but then explain what it is, what it enables you to do, and maybe share some of the most Epic luxury experiences that you have been able to get entirely on points and miles and stuff that you didn't have to pay for.

**Stephanie Zito:** So, I started travel hacking when I was a kid. And, if you remember, kind of going back to what I said about my favorite books as a kid, one of those books was Free Stuff for Kids. As a kid, I loved collecting stuff. I just thought it was cool. And I was like, you could call it 1 800 number and tell them that your toothpaste wasn't good, and we'll send you a new one.

I was always trying to find some loophole. And when I was a kid, my parents got divorced. My dad lived in the Northeast. My mom lived in Florida and my sister and, I have three sisters, one's younger and one's older, but my middle sister and I, were the same age where we would go visit my dad for holidays and certain things.

So, we were flying up and down the East Coastal lot. And this was in the really early days of mileage programs. And I honestly have no idea how I learned about it, or where I heard of it. But back in the day, the old, old days, you could give in any boarding pass and get miles for it. And so, we used to collect boarding passes from the airport and get miles for them.

Literally, I have no idea. Where I heard about it or anything, but I was intrigued by it because it was a free thing. And it was something I could collect. So, I collected these points as a kid. And then when I was in college, one of my best friends, the one who convinced me to go to London with her, her dad was United Million Miler back in the 90s.

He traveled for work, and he was really into airline miles. And he told me a lot about airline miles and what I could do with them. And I had a bunch of miles. I took my first. Free international trip in 1994. So back to the internet, it was something that just kind of happened. And then when I moved to Thailand was around 97, which was kind of around the time when the airline alliances kind of became a thing and Thai Airways was part of Star Alliance.

And I was living in Thailand at the time and kind of learned about that. And then I had this friend in Thailand who used to do courier flights, which I don't actually think are a thing anymore, but it used to be companies would pay you to fly with their stuff because they needed to have a seat to put stuff on the plane.

So, you could get a job by getting on a plane. So, a company could send their stuff. And I had friends who did that. And I don't know, I think I just learned from osmosis, from being in that world and being obsessed with free things, that there were all these really interesting ways that you could accrue miles and travel for cheap or for free.

I don't know if anyone's caught on to this theme, but doing humanitarian work and the Mercy Ships job was a volunteer job I did for five years. So, I was never really in a business where I was making any money. So even though I was living overseas, for a good bunch of time. I was really poor. And so, I would maybe get a ticket as part of my package to get somewhere.

But I didn't have a ton of money to travel once I was there. And so, I really relied on figuring out points and miles to figure out how to get around once I was in these different places. And I just got good at it by doing it. And then when credit cards really started. Right now, if you're into points and miles, it's all about credit cards. I'll be completely honest.

You can get points other ways. I hustle points in all the ways available, but if you want big chunks of points to do amazing things quickly, it's about credit cards and credit card sign up bonuses. But that hasn't always been the case since probably the early 2000s is when that first started, and it went from little to gangbusters in the last two decades.

So, I got in on that train pretty early and was able to kind of leverage a lot of signup bonuses when there weren't any rules about how many credit cards you could get and nobody cared. And everybody would just give you them over and over again, because nobody actually thought that someone would get the same credit card 30 times.

So that's kind of how I got into it. And I had never thought that it would be part of my work or part of anything I did. But when I came back to the States after living overseas, suddenly I had all these crazy opportunities to talk about it because I had been doing a lot. And gosh, on some of my best trips, I have done plenty of things that in my wildest dreams, I never would have been able to do or pay for.

I've been on all of the planes with showers, the Emirates flight, and the Etihad where you can take a shower in the sky in your fancy suite. And I traveled in the Etihad apartment and my friend, and I did it and we were the only two people in the entire first-class cabin. So, we had. Our own private chef.

And they wake you up and I was, can I just get a cup of tea? And then they bring you an entire high tea tray. And I can't eat another thing. Just really amazing. I did a trip to Bora Bora by myself one year ago for my birthday, which was actually pretty fun. It was a place I had always wanted to go. And. I was like, oh, well, I'll go there on my honeymoon someday.

And then I, one year I was like, well, screw that. I'm not waiting for anybody else to go on a trip that I want to go on. If this guy can't find me, it's his problem. I'm going to take myself to Bora Bora. And so, I did a really amazing trip to Bora Bora. And I had such a good time. I was a complete novelty because 90 percent of the people in Bora Bora are on their honeymoon or their 25th anniversary.

But lots of people love talking to me. And that was kind of where I got the idea to write [The Honeymoon Hack](#), which was a guide that I wrote about. How do you leverage your wedding expenses while you're planning your engagement and you're wedding to book an amazing honeymoon?

**Matt Bowles:** So, you have that book and then you have another book called [Upgrade Unlocked](#), the unconventional guide to luxury travel.

So, for folks that are listening to this podcast, Stephanie, what are some tips? tips and maybe break them into tips for Americans who have access to some of these credit cards versus tips for foreign nationals who may not have the same type of access to those credit card signup bonuses that Americans have.

But what are some tactics and some strategies that folks can start with for getting further in their travel hacking and making what they do have access to go further for them?

**Stephanie Zito:** So, I would say across the board for both kinds of groups. No matter where you're from or no matter where you live. If you're just starting in travel hacking, points and miles kind of stuff, there is a ton of information out there.

And it seems to be multiplying exponentially as social media platforms and everything grow. And it's overwhelming and it's hard to know where to start. There's a lot of things that people talk about that you feel like you should care about because they're talking about them. But I would say overall, the best way to figure out a starting point for points or travel hacking is to think through a trip that you want to take and reverse engineer it, right? So, I fly a lot. I fly American a lot. I get lots of points, but if I wanted to go to a specific place, even as someone who travels hacks a lot, that doesn't necessarily mean the points and stuff I have will take me to that place.

If I want to go to a destination, or if I want to get started, the easiest thing to think of is where is somewhere I can go. How do I get there? What points would I need to get there the way I want to get there? Then how do I earn those points? Right? And then you can think, oh, what credit card do I need to get those points?

What program do I need to join to get those points? What program's a partner with that program to get the points? Otherwise, you just jump in, and this blogger is, Well, of course, you need the Chase Sapphire Preferred card. No, you need the Chase Sapphire Reserve card. You need this card. And everybody's throwing advice at you, but a lot of their advice is based on what credit card links are monetized on their blog, right?

Everyone's going to tell you the Chase Sapphire Reserve card is the Chase Sapphire Preferred card is the best card because that's the one they earn money if you click on their link. And so, I would say there's no best card for everyone. Start with figuring out what's best for you based on your own travel patterns and where you want to go and do that.

That would be probably my biggest piece of advice. My other piece of advice for people who are earning miles is to use them. Don't overstress about the value of the point per mile or point per blah, blah, blah, the value percent. If something's valuable to you, it's valuable. It's a valuable use of your points.

There are things I wouldn't use my points on because they're not valuable to me, but it's the same as with money. It's a currency, right? And then for people who aren't in the U S Canada, the UK, Mexico, Germany, a lot of countries have their own cards in their own programs. Their earning programs are different.

The ones in the U.S. are great because we're such consumers. It's easy to get all different signup bonuses, but there are some really good and solid ones in different places. I would say if you're in another country, figure out what's the program of your national airline or the airline you fly on and really look at what offers they have.

And do they have other ways you can earn miles? Is there a credit card program? You kind of just have to match your style. Now, if you live in another country, but you travel a lot in the U. S. or you travel to the U.S. or you use a U.S. airline, you can still have, you can be a member of any airline program anywhere in the world.

So, so much of it really just depends on how you travel, but I would say, think about how you travel and what you want and target it towards that.

**Matt Bowles:** Awesome tips. All right, Stephanie, you have been to 140 countries on seven continents. You have been traveling for 30 years, and I want to ask you about some thematic reflections on the travel that you've done and I wanted to pull some things out of your writings which I have read extensively, and see if you could extrapolate on some of these concepts and themes that you've written about. One of them and I would think the place that I want to start is that you have written that quote travel will not help you find yourself.

Can you share a little bit about that?

**Stephanie Zito:** I think when I wrote that, I think what I said is, you aren't lost. You are you. Travel will change you and it will grow you, but you are who you are. You don't have to have this experience to find who you are, to become who you are.

**Matt Bowles:** Another thing that you wrote, which I thought was really interesting is how all of the places that you can go or that you can visit are the way that they are at the exact moment that you are there.

And when you come back at another time, that same place could be very different and you were talking, I think in this article about people that are trying to count countries and step into countries and get passport stamps and say, oh, I've done that country. And you were writing about that concept, and you said, countries aren't something that you do.

They are art, life, culture, and motion. You can only experience a place in its present moment. Can you talk about that a little bit?

**Stephanie Zito:** Yeah, that's so true. I don't really know how I've been traveling for 30 years. It's kind of crazy, but I think it's actually more than 30 years now, but I just think about some of the very first places I went, some of the very first places I live, and you know, you're a person and you change and grow.

And if you think about your own culture, how much your own culture changes and grows. Over a certain time. We're all in motion and sometimes we go backwards too. But it's really interesting for me. I think of some of my favorite places in the world that I traveled to. Thailand in the mid-90s is so different than Thailand.

I haven't been there since 2020, but Thailand in the 2020s and it's different and it's also, the world has just been globalized and people all over the world have the same social media that you have, and everybody has access to the same Instagram. And so, it really is fascinating, but I feel like, yeah, sure, I'm a country counter, obviously.

We all have our own nuances when it comes to that, but to be able to have the luxury of being able to go back to a place and to also see how it's changed. I think it gives your perspective on yourself as well.

**Matt Bowles:** Well, I also wanted to ask your reflections with regard to the humanitarian work that you've done and some of the thoughts that you've given to what it means to be an ethical traveler.

One of the things that you wrote, you said, 'Figure out how you can let a place transform you for the better when you visit and be cognizant of the effects of your interactions. It's way more important to travel well than to quote, do good and ethical traveler often does more good than many well intentioned volunteers'.

Can you expand on that?

**Stephanie Zito:** Yeah, there are lots of places and I was a volunteer for five years. So, no knocks on volunteers. But there is, especially having lived in a place like Cambodia for a long time, where there is this whole industry of volunteerism. I think when I lived in Cambodia, my eyes were really open to that.

And the difference between when volunteering becomes a tourist economy, right? Where there's orphanage tourism is a big thing in Cambodia, where there are kids who have parents who are put into orphanages. Because volunteers and tourists will come to see them and watch them do a show and teach them the alphabet and it makes volunteers feel really good about the experience, but it's really just kind of a lot of its kind of a scam and is exploiting children to do that.

Some new foreigner comes every week and teaches the kids the alphabet. And so, I think being really just intentional about the way that you travel, treating people well. I always think it's really important to consider yourself an ambassador wherever you're from. Sometimes people are, well, aren't you worried about traveling to this place or that place?

And I'm no, in some ways I see myself, especially like in places that have negative opinions of Americans and I'm like, no, I'm not worried about it. There are a lot of really terrible American tourists. I want to be an example of a good American tourist, so they don't think all Americans are assholes. And so, just being intentional in the way that you treat people.

And for me, the way that I bargain with people. I love to get a good deal. I love to haggle. Some people hate that. I love that experience. But I also don't need to do it at the that the person who's living hand to mouth and making 3 a day is going home with 25 cents less. So, I can feel good about myself.

Sometimes I go down as low as I can get, and then I pay a different price anyway. But I think we need to be intentional about our travels.

**Matt Bowles:** One of the other pieces of advice that you and I both give to other travelers is to always talk to your taxi driver or your Uber driver. Why Stephanie should people always talk to their taxi driver or their Uber driver

**Stephanie Zito:** Because they have the best information. They do. And not even that bartenders the regular people not the concierge I mean sometimes the concierge can help you but it's the regular people.

Where do regular people do stuff? What would they do? What would they not do? And you can tell often when you're getting tourist feel, oh, these are the most popular places to go. Number one, number two, number three. And I've had some pretty incredible experiences where, for example, one year I went to Hawaii on a last-minute trip for Christmas.

And I booked myself into a Hyatt on points the first night I was there, and I was with a friend and we have no idea what we're going to do tomorrow, but let's figure it out. We brought our tents, we'll just camp or

whatever. And it was Christmas night, and we were like, let's meet at the bar. So, we met at the bar and we started talking to the bartender.

And he was like, oh, how long are you staying? Blah, blah, blah at this Hyatt. You fancy resort people. I'm like, Oh, we're just here tonight. We're going to camp tomorrow, but we just don't know where we're going. And he was, oh my gosh, I camp every weekend when I'm not working. And he was like, do you have a map of Maui?

And I was like, no. And he was like, let me get you a map. And he pulls out a map from behind the bar and lays it on the bar. And he was like, "these are all the places you need to go". And he was like, "this campsite here, if you go here around the palm tree to the back, nobody camps here. And like, this is the best area, and this is this. And he was like, if you turn left at the rock that has a red X on it, you'll get to this beach. And it was amazing. And that would never have been the experience that we had on that trip. If we hadn't had that conversation with the bartender, who was super excited to share his own personal experience with us.

**Matt Bowles:** That's amazing. I mean, another thing that you've written, too, I just so resonated with is that there's just a lot more opening for different types of conversational topics, right? It might be less open in other places in terms of what people are willing to tell you and share their opinions about and tell you their real deal about all this kind of stuff.

And so, if you want to just understand a place, some of the most candid opinions and analyses will come from taxi drivers who are usually very happy to share their opinions. Especially if you let them know that this is a comfortable and welcoming space for them to do that. And that you're actually interested in how they see certain things in their opinion.

They're usually happy to share it. And it's usually a wealth of knowledge in some cases, but also just really interesting insights and others.

**Stephanie Zito:** Yes, definitely.

**Matt Bowles:** But I relate to that as well. I mean, I can remember I was in Lagos, Nigeria in 2019, and I went there largely just to try to experience the nightlife and I wanted like the music and like, Oh, it's amazing Afro beats and everything, and I'm there.

And for the first couple of weeks, I had been asking people, where should I go out to a club? And what I realized after, and they kept sending me to all these like bougie places with like bottle service and people sitting around and they're not really dancing all this kind of stuff. I'm like, this is absolutely not anything like the reason why I came to Lagos.

And what I started to realize was I am asking people, where do you think that I should go? And they're looking at me and they're thinking, "oh, other people that look like you and they come from places like you usually like to go here". So, I was asking the wrong question. And so, what I started doing is asking my Uber driver, where do you go out in Lagos?

And they're like, well, I certainly don't go around here. And I was with a friend of mine who is a Kenyan nomad and she and I were traveling together, and we were like, take us to wherever you go out when you're going to the club. He's like, okay, so we just went to a totally different part of the city, a totally different type of spot.

We're like, this is what we're looking for. And a lot of it has to do with what questions you're asking and to whom you are posing them.

**Stephanie Zito:** Yeah. And in Nigeria, probably asking your taxi driver is the best thing ever because you probably spend 90 percent of your time sitting in traffic.

**Matt Bowles:** Yeah, exactly. Lagos. Yeah. It can be pretty crazy.

Stephanie, I want to ask you about another incredible practice I'll say, or ritual that you have, which is when you are facing a big life transition, you will often plan a completely epic personal pilgrimage to mark the season of change. And when I say epic, I mean, summiting Mount Kilimanjaro going to Antarctica, like something completely legendary.

Can you talk about that, practice the concept of that, and why you do that?

**Stephanie Zito:** I think there's something about the whole concept of pilgrimage to bring yourself to a point where you think differently. I think when you do something epic, one of those things, if you do something long enough, you break yourself down where you're not focused on your life and you're not focused on the mundane and you're not focused on the tasks, but you get to a different point of thinking or flow or something.

And I think for me, it helps me process things in a different way, because it gives me an opportunity to be really reflective and to really intentionally mark a season of change. And so, for me, it was a really big deal when I left Cambodia, because I had made this decision that I had never lived in the US as an adult.

And so, when I left doing humanitarian work, full-time internationally, I didn't know where I was moving to, but I knew I was going to come to the U.S. and live somewhere that I didn't have to decide every two years where I was going to live based on my job. And so, I did that trip to Kilimanjaro because for me it was very reflective.

It was nine days of step after step. And the first couple of days you're thinking through all your to-dos and all of that. But like, as you go on and you have day after day, you have time for that deeper thought and deeper reflection. And I think a lot of times we ping pong into different things, and you don't actually take that time to like really to sing into your change and who am I now?

Who was I when I started this? Who do I want to be in this next transition? And so, for me, I think that's. Why do I try to do really big things at different points as I'm kind of going from one thing to the next?

**Matt Bowles:** Yeah, I just summited Kili in October of this past year. So, I can definitely attest to the fact that it is an amazing experience that you will always remember and is definitely really good for thinking about and reflecting on things because as a person, it will definitely push you. It was certainly the most difficult thing that I personally have ever done in terms of that, but it was also really special and really powerful and really amazing. And I did it with some incredible people and it was a really special thing.

So, Stephanie, I also want to build on this and ask you a little bit about how your lifestyle design choices have evolved over the years with respect to travel. Can you talk about the different seasons of your travel journey and the different lifestyle design choices that you've made at different points of the journey?

**Stephanie Zito:** So, kind of thinking about this. When I first started traveling, it was 1993. The world in 1993 is so different than the world that it is today. And so, when I think about how I've changed, I think of

course I've changed. The world has changed. How could I not have changed? When I first started traveling, I was very young and had very little money.

There was no internet. It was a very different kind of vagabond lifestyle. And I'm really thankful that I started traveling in the time that I got to travel. Sometimes I'm a little jealous of young people. My niece is amazing and she's super into travel. And I'm a little bit jealous that she's young and has the whole world ahead of her.

But there's a piece of me that isn't jealous at all because I got to travel when you literally just had the Lonely Planet or Let's Go, predecessor to Lonely Planet, and you had to figure shit out. Right? And so there was kind of that phase, I had the backpacker phase and I had the volunteer phase and living with whatever I had, but I was resourceful where I wasn't resourced.

And so that got me into travel hacking by accident and I got good at it because I kind of needed to get good at it because I have that wander gene. And then moving from there, getting to a place where I had enough experience doing what I was doing that people would hire me to be an expat and pay me to live in different places and be in those circumstances, but not being complacent in where I was still wanting to explore everything around me.

I've always kind of been an explorer. That's really one of my personal qualities. And then getting to the point where I had been traveling for a really long time and that became more of my identity than anything. But also, just feel really tired. And so right before I turned 40, I had been living overseas for a good solid or 16 years.

Already. And I remember very vividly, I think it was 2007 walking down the street in Sao Paulo, Brazil, and being in this neighborhood and thinking, you know, one thing I really love about traveling is watching how people live, but then also having this simultaneous thought of if I keep traveling like this forever, will I ever live in a place myself, right?

And will I ever live in my own culture? Will I ever live in a place myself? And so, I've kind of had this. I call it the paradox of settling, and that is can you be settled in a place without settling, without taking less than the best. So, it's something that I've struggled with for a long time, and especially as travel has gotten more and more popular in the time since I've started traveling.

And so, is it okay to be in a place where you're, okay, I think I want a home base now, I think I want, I still want to see the world. I still want to have different travel rhythms, but maybe I don't want to sleep in a different bed every night for the whole rest of my life, or where do I go eventually when I don't want to keep traveling?

And so, as I've gotten older after so many years of traveling, keeping up with my own Wanderlust and my own FOMO. Just also trying to think more about what I want in my future. I think that's kind of all these different elements, and I have this theory that I call stable adventure. I don't know if you've read about this because I don't know that I've ever written about it on my blog, but I have this theory that no matter where you are or no matter where I am, I need both stability and adventure.

And so, if I'm living in like a super stable place. I'm living in Portland, and I've been here for 10 years. Then I need to make sure I'm traveling around town, but if I'm living ultra nomadically and I'm sleeping in a

different place every single day, then I really search for routines in my life. I don't have a lot of routines in my life now because I have a fairly stable anchor point.

But when I'm kind of crazy traveling, I have. I have a lot of routines. I have the morning routine, I have my coffee routine, and I have very different rituals than I do. That when I'm somewhere where I'm there day after day, things just go out the window.

**Matt Bowles:** How do you currently think about the concept of home?

**Stephanie Zito:** For me, I think about it as a base. I think about it as safe haven. I think about it as an anchor point. I'm probably never going to be home. A traditional person who has a space that is my home and that's where I want to be all the time. But I want to have a place where I can go out and come back at this point in my journey. Just a place that I'm tethered to and that when I look up plane tickets, I know where I'm putting my departure city from.

**Matt Bowles:** Imagine a Stephanie Zito that was like most Americans, and never got a passport, and never left the United States. Compared with you today, what impact do you think that 30 years of international travel experiences have had on you as a person, would you say?

**Stephanie Zito:** I had to sum it up in one word, I would say worldview. I think very often we tend to oversimplify the world and oversimplify things we don't understand because it's different than we are. And very often people ask me, well, aren't you afraid to go X, Y, Z? And I think, no, I'm not afraid to go here, you know, about this place as X, because that's what you heard about it in the news.

But you know what? We don't talk about 99 percent of the really amazing humans in the world in the news. We talk about the 0.01 percent that wants to abduct you wants to kill you or wants to blow something up. We talk about so much of the negative. And I think Stephanie Zito, who had never traveled, who had never had those experiences, who never lived in Sudan or lived in Sierra Leone or lived in all these places where literally if you just saw them on the news, you'd be terrified to go to.

My experiences of being in those places aren't, I was terrified to be there. I was met with love and joy and hospitality and humanity. With a lot more warmth and openness, I've stayed in homes that people didn't know. People whom I met on a bus were like, you don't have to stay at a hotel, come stay at my aunt's house.

I've been greeted with open arms by so many people that, if I had never traveled or never had the experiences that I had, I would probably be living somewhere. Kind of in my own bubble of this is safe here and the rest of the world is not safe.

**Matt Bowles:** Stephanie, let me ask you one more question and then we'll wrap this up and move into the lightning round.

You have now been to 140 countries and 7 continents, and you've been traveling for 30 years. Why do you continue to travel? What does travel mean to you today?

**Stephanie Zito:** I travel still because it gives me joy. It gives me perspective. And I think if travel didn't give me joy if I didn't find wonder in it still, then maybe I'd stop traveling and it still enlightens me.

It lightens me. When I go somewhere and can just be in a different place and be around different people and it reminds me the world is good. It reminds me the world is full. It reminds me there's a possibility. So,

I'll probably keep going. In fact, my goal is to go to 150 countries before I turn 50. So, I'm kind of nudging up to that goal, but maybe still possible.

But people always ask me, well, are you going to go to all the countries in the world? I'm like, yeah, maybe someday I'll get there. But I was like, what if I went to 10 every decade in my life? And I told my niece this week, I was like, when I'm 90, you'll be 60. So, it's going to be your job to make sure I make it to the rest of the country.

But I think the world's amazing, and it changes and we change. And yeah, it's just life. I just want to keep living. I've always wanted adventure.

**Matt Bowles:** All right, Stephanie, at this point, are you ready to move in to The Lightning Round?

**Stephanie Zito:** Woohoo!

**Matt Bowles:** Let's do it. Alright, what is one book, maybe that has significantly impacted you over the years you'd most recommend other people should read?

**Stephanie Zito:** Falling Upward by Richard Rohr. It's a little bit about the second half of life, but for me, when I did a silent retreat as kind of a pilgrimage thing before I decided to have a home or anchor point in the U.S., and a lot of it to me was really reflective about what does home mean in your being.

**Matt Bowles:** All right, Stephanie, other than the points and the miles strategies, what is one other travel hack that you use that you can recommend to people?

**Stephanie Zito:** I'm going to give you two, even though you're just asking for one. My low-brow travel hack is hotel shower caps. I am not a packing cube person because I like to Tetris pack my stuff. And if you're going to pack shoes in your bag, you can stick them in hotel shower caps. And then my high-level one that is not points and miles, but you're stuck in an airport. You can buy a refundable ticket to get into the lounge and then cancel it if you need help or you need a safe haven.

**Matt Bowles:** Awesome. All right, Stephanie, who is one person currently alive today that you've never met that you'd most love to have dinner with? Just you and that person for an evening of dinner and conversation.

**Stephanie Zito:** Kind of random, and we didn't really talk about beyond humanitarian work, my work in investing in Africa, but Sarah Blakely. She's the founder of Spanx. She's an amazing female entrepreneur, and I think she should invest in women's businesses in Africa.

**Matt Bowles:** Awesome. All right, if you could go back in time, knowing everything that you know now, and give one piece of advice to your 18-year-old self, what would you say to 18-year-old Stephanie?

**Stephanie Zito:** Spend time in Australia before you're 32 and you can't get a work visa.

**Matt Bowles:** All right, Stephanie, of all the places that you've now been, what are three of your top favorite destinations that you would most recommend other people should check out?

**Stephanie Zito:** London, Bangkok, and Cambodia, because they're very dear places to my heart. And I will go there again and again.

**Matt Bowles:** Any particular place in Cambodia?

**Stephanie Zito:** Probably Phnom Penh because it's my most favorite place because I lived there, but if you were going to just go as a visitor, I'd probably go to Krong Siem Reap and see the temples.

**Matt Bowles:** Awesome. All right. Stephanie, last question. What are your top three bucket list destinations, places you have not yet been, highest on your list you'd most love to see?

**Stephanie Zito:** First I will say there's a hole in my bucket list, so I will do these three and then they will just get replenished with three more. But right now, on the top of my bucket list is Saudi, which I know is controversial, but I really want to go.

And the Stans, I want to do a Stantastic tour, but Uzbekistan as part of that and Lebanon because I've tried to go three times and every time I've tried to go, my plans have been thwarted. So, I have a ticket there in September.

**Matt Bowles:** Amazing. Well, I know you're a foodie and you appreciate great food. And so, in Lebanon, you will find extraordinary cuisine.

I went to Beirut in 2016. Amazing for a gazillion reasons. The food is one of many, the people are incredible. I have a lot of dear Lebanese friends there and highly endorse that pick. All right, Stephanie, I want now to give you a chance to let folks know how they can find you, how they can follow you, how they can connect with you, and anything else you want to share about what you're up to or how people can come into your world.

**Stephanie Zito:** Fantastic. Well, the easiest way to find me is on Instagram, and I Am Wandering Zito on all things on the internet. Wandering, not wondering. Wandering Zito. And, uh, Wandering for Good is my blog. It got hacked during COVID, but someday it will be back up and [Color Cloud Hammocks](#) is the hammock company in a color cloud on the internet.

Shout out to the first person who sends me a message on at in a Color Cloud and says **MAVERICK**, maybe you'll get a hammock. Just one person.

**Matt Bowles:** Wow.

**Stephanie Zito:** That's where I am online. You can find me at different conferences. You can find me on [bankratecreditcards.com](#). I write for both of them.

**Matt Bowles:** We are going to link all of that up in [the show notes](#). So, folks could just go to one place at [themaverickshow.com](#). Go to [the show notes](#) for this episode. There you will find all of the ways to contact and connect with Stephanie, as well as links to everything else we have discussed in this episode. Stephanie, this was amazing. Thank you so much for coming on the show.

**Stephanie Zito:** Fantastic. It's so nice to meet you.

**Matt Bowles:** All right. Goodnight, everybody.