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# THE RIO INSIDER PLAYBOOK

FIVE MISTAKES AMERICANS  
MAKE IN RIO DE JANEIRO —  
AND WHAT TO DO INSTEAD.

*A 20-minute briefing from someone who lives here. No fluff. No "vibrant culture" filler. Five specific failures with specific fixes. Read it before you fly.*

BY

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# Who This Is For (And Who It Isn't.)

You're going to Rio. Maybe in three weeks, maybe in three months. You've seen the photos. Christ the Redeemer, Sugarloaf, Copacabana at sunset. You've read the blogs that tell you to "be careful" and "watch your bag" — the same five sentences recycled across every travel site since 2010.

**This is not that.**

This is what an American who's lived in Rio long enough to stop being surprised would tell a friend over a beer the week before they flew down. No *vibrant culture* filler. No checklist of *must-see attractions*. Five specific mistakes that drain Americans of money, time, and — in the worst cases — safety. Each one with a fix you can use the day you land.

If you want a Lonely Planet, close this and go buy a Lonely Planet. They're good at what they do. They're not good at this.

## **Who this is *not* for**

- You're moving to Brazil. Different conversation. Different document. Different rules.
- You want a 50-page list of restaurants ranked by Michelin stars. Wrong guide.
- You've been to Rio five times already. You know what you're doing. You don't need me.

## **What you'll have after reading this**

A 20-minute read that, if you use even half of it, saves you somewhere between **\$900 and \$1,800 on a 7-day trip**, prevents you from being one of the ~21,400 phone-snatching victims Rio records every year [Source: Instituto de Segurança Pública RJ, 2024], and changes the entire texture of the experience.

## ↳ WHY THIS EXISTS

### **I'm not a travel writer.**

I don't have a YouTube channel about "digital nomad life." I'm an American who has spent fifteen years living abroad across more than twenty countries, currently based in Rio de Janeiro.

I wrote this because every week I get the same texts from friends, friends of friends, and strangers DMing my Instagram: "*I'm going to Rio next month — what do I need to know?*"

And every time, I'd type the same five things. So I wrote them down once. This is that document, expanded.

The reason it's free is because I want you to see what it's like having someone in your corner who actually lives this — not someone writing about Brazil from a coworking space in Austin. The community I built, **Famtasm**, is what's behind it. The five mistakes stand on their own.

Skylar's rule — *If you finish this guide and can't name three things that will materially change your trip, email me at [Skylar@famtasm.com](mailto:Skylar@famtasm.com) — I respond personally. Or find me on Instagram @skylarjderouen.*

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MISTAKE

01

# THE SAFETY MISTAKE

*The single habit that flags you as a target in the first 30 minutes — and the boring fix that makes you invisible.*

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# The Single Habit That Flags You As A Target.

## ↳ THE COST LEDGER

Estimated damage	\$1,000 – \$2,000+ (plus the trip)
Likelihood you'll make it	Very high – most Americans do
Difficulty to avoid	Low. It's a habit, not a skill.

You walk out of GIG airport, grab an Uber, and the second you sit down — phone out. Maps open. Translating something. Texting your mom you landed. Or you're at lunch, phone on the table next to your napkin. Or you're walking down Avenida Atlântica with your phone in your hand because you want to take a photo of the beach.

**That's the mistake.**

## 1 phone every 7 minutes

The state of Rio averages one stolen or robbed phone every seven to eight minutes — 21,423 armed robberies in 2024 alone, up 38% year-over-year. In Copacabana specifically, robberies climbed roughly 25%, thefts 56%. [Source: ISP-RJ, 2024–25; Interlira Reports, 2025]

## Why your phone is the target

Here's the part no travel blog explains. **Brazil has the second-most-expensive iPhones on the planet** — surpassed only by Turkey. A new iPhone Pro in Brazil retails for roughly **US \$1,800-\$2,000**. Brazilians pay about **85% more than Americans** for the same phone. [Source: Visual Capitalist iPhone Price Index 2025; Statista; Poder360]

That means the unlocked phone you're holding has a street resale value in Rio of \$400–\$700 minimum. There's an entire industrial supply chain — police raided an unlocking center in Morro do Fallet last year — built specifically around stealing, unlocking, and reselling phones. [Source: ISP-RJ, 2025] You are not being mugged for \$30. You are being mugged for what is, by Brazilian standards, a small fortune.

The motoboys (motorcycle riders, two-up, one driving and one snatching) who work intersections in Zona Sul are not desperate kids. **They are running a business.** The business model targets one signal: a tourist holding a phone in a way that says *"I will not be paying attention in the next four seconds."*

## What locals actually do

Watch a Carioca walk down a street in Ipanema. The phone is in their pocket, or in a small crossbody bag zipped shut, or face-down on a restaurant table. When they pull it out, they pull it out in a doorway, against a wall, or sitting down with their back to a corner. They put it away before they start walking again. **They never use it standing at a corner waiting for a light to change.**

Skylar's rule — *You don't need to be paranoid. You need to be boring. Boring people don't get robbed.*

## ◀ MISTAKE 01 — CONTINUED

## The Apple Watch Question

Here's a thing I tell every American who asks. **Apple Watches are mostly fine.** They're harder to snatch — they're strapped to your wrist. They're harder to resell — Activation Lock is a real friction point in the resale chain. Most thieves are working volume on phones, not jewelry. I wear mine every day. I'm not going to tell you to leave it at home.

**iPhones are different.** The economics are different. The snatch mechanic is different. Treat them differently.

## Jewelry, watches, sunglasses

Don't wear an obvious Rolex. Don't wear chunky gold chains. You don't need to dress down to look poor. **You need to dress down to not look like you're advertising.** A nice pair of Ray-Bans is fine. A \$15,000 Submariner is not.

## The money belt and the one-card rule

For the first three or four days — before you've calibrated to the city — operate on this exact loadout:

- 01 One credit card on you. One.** The rest stays in the hotel safe.
- 02 Only the cash you'll use that day.** Around R\$200–300 (≈ US \$40–60) is plenty for a normal day in Zona Sul.
- 03 Money belt, or zipped inside pocket — never back pocket.** Back pocket is a gift basket.

Yes, money belts feel dorky. Yes, they work. After 72 hours, when you've calibrated and know how the city feels, you can relax. **The first 72 hours are when most people get hit,** because their guard isn't up yet.

## The drink-spiking warning

The Canadian and US governments have both flagged a real and rising pattern of **drink-spiking incidents in Rio**, particularly targeting men in bars, nightlife venues, and on the beach. [Source: Government of Canada Travel Advisory, 2026; US State Department, 2025]

The pattern: someone friendly approaches at a bar, buys you a drink, you wake up the next morning with no phone, no wallet, no memory, and in the worst cases your debit card has been drained via forced ATM visits.

Two rules. **Watch your drink being poured. Don't accept drinks from strangers** — even attractive ones, especially attractive ones. This applies in Lapa, in Copa beachfront kiosks at night, and to people you meet on dating apps.

## Late-night beach walks

Skip them. The beach during the day is fine — Copacabana, Ipanema, Leblon all have lifeguards, families, vendors, joggers. **The beach after sunset empties out and becomes a different place.** There's no scenario where a midnight stroll on Copa is worth the risk. If you want a romantic ocean view, get a drink at a rooftop bar.

### ⚡ THE MOVE

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- 01 **Phone goes in your pocket** the second you're not actively using it. Use it in doorways, sitting down, or with your back to a wall.
- 02 **Money belt or zipped pocket** for the first 72 hours. One card, day's cash only.
- 03 **No drinks from strangers.** Watch every pour. Skip the beach after dark.

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MISTAKE

# 02

## THE CASH & CARD BLEED

*The \$200-\$400 you'll quietly lose to airport kiosks, fees,  
and dynamic currency conversion — and the 2026 trick  
that kills most of it.*

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## ↳ MISTAKE 02 — THE CASH & CARD BLEED

# The Bleed Nobody Warns You About.

### ↳ THE COST LEDGER

Estimated savings	\$200 – \$400 per trip
Likelihood you'll bleed this	~90% if you don't read this section
Difficulty to avoid	Low. 15-minute setup before you fly.

A typical American visiting Rio for a week loses **\$200 to \$400 to fees they never see** — airport exchange spreads, foreign transaction fees, ATM fees, dynamic currency conversion scams, and the universe's stupidest tax: paying \$80 in fees so you can spend \$1,000.

Most of this is preventable. Some of it is preventable in ways that weren't possible 18 months ago. This section is the single biggest update to how Americans should handle money in Brazil in 2026.

### **Rule #1 — Avoid airport currency exchange kiosks like the plague.**

The bright kiosks at GIG and Santos Dumont with the digital boards advertising rates? Their rates are typically **8 to 15 percent worse** than what you'd get at an ATM. On a \$500 exchange, that's \$40 to \$75 lit on fire for the convenience of a counter.

The only acceptable use of an airport exchange kiosk is if you literally have zero reais and need R\$20 to buy a coffee while you wait for an Uber. Even then, you'd be better off using your card.

### **Rule #2 — Use ATMs marked "International Withdrawal."**

Here's the part most foreigners get wrong. Not every Brazilian ATM accepts foreign cards. The ones that do are marked, in English, "**International Withdrawal**" or sometimes "*Saque Internacional*." Look for that signage. Ignore the rest.

**The easiest place to find international-withdrawal ATMs is inside metro/subway stations.** They're well-lit, indoors, staffed, monitored, and they reliably accept foreign cards. This is the move most tourists never figure out: **walk into a metro station, use the ATM, walk back out.**

Brazil has two ATM ecosystems you'll encounter on the street:

- **Bank ATMs** — Santander, Itaú, Banco do Brasil, Bradesco. Usually located inside or directly attached to branches. Better security, better limits, fewer surprises with foreign cards.

- **Banco24Horas** — the standalone red-orange ATMs in shops, gas stations, lobbies. **Avoid them.** Higher fees, lower limits, more frequent foreign-card rejections, and sketchier physical security.

If you can't find a metro station ATM, **Santander branches are the least-hassle backup** for foreign cards. Withdraw during business hours. Inside a branch foyer beats a streetside machine every time. Cover the keypad with your other hand. Cash goes directly into your money belt — not your wallet, not your hand, not your bag where you'll count it on the sidewalk.

Skylar's rule — *Two words to remember on any ATM in Rio: International Withdrawal. If you don't see them, walk away.*

#### ~ MISTAKE 02 — CONTINUED

### Rule #3 — The card stack every American should bring.

You want a layered setup. Bring all three if you can:

- 01 Charles Schwab debit card** — refunds every ATM fee globally, no foreign transaction fees. This is the card you actually withdraw cash with.
- 02 A no-foreign-transaction-fee credit card** — Chase Sapphire Preferred, Capital One Venture, Amex Platinum, or Schwab credit. Use this for restaurants, hotels, and anywhere that takes cards cleanly.
- 03 A backup debit card** — separate bank, kept in the hotel safe. If your primary card gets compromised or eaten by an ATM (it happens), you have a fallback.

If you can only bring one card, bring the Schwab debit. The fee refunds alone will pay for a nice dinner over a week.

### Rule #4 — Always pay in reais. Never in dollars.

When you pay with a card at a restaurant or shop, the terminal will sometimes ask you in English: "Pay in USD or BRL?" This is called **Dynamic Currency Conversion** and it is a scam. Always — always, always — choose **BRL** (Brazilian reais).

If you choose USD, the merchant's terminal does the conversion at a rate that's typically **5-8% worse** than what your card network would have given you. You're paying extra so that *you* don't have to do math. Don't.

Skylar's rule — *If a card terminal in Brazil asks you which currency to charge in, the answer is always reais. Always.*

## Rule #5 — The 2026 trick: PIX via a foreigner-friendly app.

This is the one most Americans don't know about, and it's the single biggest upgrade in how to handle money in Brazil in years.

**PIX is Brazil's instant payment system.** Free, runs 24/7, settles in seconds, and is now how Brazilians pay for everything — from taxis to street vendors to high-end restaurants. PIX processed nearly 80 billion transactions in 2025. [Source: Banco Central do Brasil] In 2026, a large share of small vendors, beach kiosks, food trucks, and independent operators **accept only PIX** — not cash, not cards.

The catch was that PIX traditionally required a CPF (Brazilian tax ID) and a Brazilian bank account, which meant tourists were locked out. **That's changed — but more narrowly than you'll see claimed online.** Wise integrates with PIX but mainly works *between* a Brazilian bank account and yours; it's not the scan-and-pay solution most American tourists need. The same is true of most other "PIX-compatible" apps you'll find marketed at travelers.

**The one app actually built for this use case is WanderWallet.** Load USD, scan a Brazilian merchant's PIX QR code, and the app converts and settles in real-time — no CPF, no Brazilian bank account required. You see the exact USD cost before confirming. It's the cleanest 2026 solution for an American visitor.

- **WanderWallet** — tourist-specific, USD balance, no CPF, scan-and-pay at any Brazilian merchant. *Lead with this one.*
- **Wallbit** — newer alternative offering similar functionality. Worth installing as a backup.
- **Wise** — useful if you have a friend or contact in Brazil who has a CPF. Less useful at a beach kiosk in Ipanema.

Set up WanderWallet before you fly. Load \$200–\$500. When you're at a beach kiosk and the guy says "só PIX" (PIX only), you scan, you pay, you move on. **You become the most prepared American at Posto 9.**

## Rule #6 — How much cash to actually carry.

A normal day in Zona Sul for one person — breakfast, beach with snacks, lunch at a por kilo, a couple of caipirinhas, an Uber or two, casual dinner — runs **R\$200-R\$400 (≈ US \$40-\$80)** all-in. That's what you should have in cash. More and you're carrying a target. Less and you'll be stuck when something doesn't take cards.

## ⚡ THE MOVE

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- 01 **Never use airport currency kiosks.** Use ATMs marked "*International Withdrawal*" — easiest to find inside metro stations.
- 02 **Stack three cards:** Schwab debit for cash, no-FTF credit for restaurants, a backup in the safe.
- 03 **Always pay in reais.** Never USD. The "convenience" is a 5-8% premium.
- 04 **Set up WanderWallet** before you fly. Many vendors now take only PIX, and WanderWallet is the only app actually built for American tourists.

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MISTAKE

03

THE NEIGHBORHOOD  
TRAP

*Why every travel blog tells you to stay in Copacabana —  
and why every Carioca tells you not to.*

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## ↳ MISTAKE 03 — THE NEIGHBORHOOD TRAP

# Stop Booking Copacabana. Seriously.

### ↳ THE COST LEDGER

Estimated savings	\$300 – \$500 on accommodation alone
Likelihood you'll fall in	Extremely high – every blog tells you to
Difficulty to avoid	Zero. It's a one-decision fix.

The reflex when you Google "*where to stay in Rio*" is Copacabana, because it has the famous name, the iconic beach, and the highest hotel density. **That's exactly why you shouldn't book it.**

The Copa-vs-rest argument is not that Copa is dangerous. The Copa beach itself is fine during the day — well-policed, busy, full of vendors and joggers and families. The argument is this:

*Skylar's rule — For the same money, you can stay in a better neighborhood, eat better food, drink at better bars, sleep more soundly, and pay less for every Uber for the rest of the trip.*

Copacabana has the highest density of tourist-trap restaurants in the city. The places on Avenida Atlântica with picture menus and waiters waving you in from the sidewalk are universally overpriced and average-at-best. It has the highest density of street hustlers and informal vendors working visitors specifically. Hotel prices carry a name premium. And per ISP data, Copacabana has seen the sharpest year-over-year uptick in robberies and theft in Zona Sul. [Source: ISP-RJ, 2025]

**You're paying a premium to be in the worst version of Zona Sul. Don't.**

## Zona Sul in 60 seconds

### ⚡ THE LAYOUT — WEST TO EAST

01	LEBLON	<i>Quieter, upscale, where well-off locals actually live</i>
02	IPANEMA	<i>The sweet spot — iconic without being a circus</i>
×	COPACABANA	<i>The trap — famous, dense, overpriced, marked-up</i>
03	BOTAFOGO	<i>Value play — explosive food scene, bay views, 30-50% cheaper</i>
04	BARRA (Posto 1)	<i>Beach-first, family, repeat visitors — cheaper, immersive</i>
05	SANTA TERESA	<i>Hilltop bohemian — best for trip #2, not trip #1</i>
×	LAPA	<i>Visit for nightlife, never sleep here</i>
×	CENTRO	<i>Business district — wrong tool for the job</i>

### ⚡ MISTAKE 03 — WHERE TO BASE YOURSELF

#### 🏆 THE DEFAULT ANSWER

##### [01] IPANEMA

For 80% of first-time visitors. Cleaner, safer, better restaurants, better bars, walkable to Leblon and Copa both. The beach is iconic without being a circus. You'll be near **Posto 9** (the social heart of Ipanema), the Saturday Hippie Fair at Praça General Osório, and a dozen of the best restaurants in the city. Hotels are roughly the same price as Copa but you're getting the quieter, better-curated version. **If you read nothing else in this section, book Ipanema.**

#### 🏆 FOR UPGRADE BUDGET

##### [02] LEBLON

Adjacent to Ipanema, more residential, more upscale. Where well-off Cariocas actually live. Quieter, leafier, fewer tourists, very high concentration of quality restaurants. If your budget is \$300+ a night and you want to feel like you're in a real neighborhood rather than a tourist zone — Leblon. Fewer hotels (more Airbnbs and apartment-hotels) is the only downside.

 THE VALUE PLAY

## [03] BOTAFOGO

Inland bay-side neighborhood with an explosive food and bar scene over the last five years. You're not on the beach — you're a quick Uber away — but you're paying **30-50% less** for accommodation and eating dramatically better food. Botafogo bay views with Sugarloaf framed in the window are some of the best in the city. **This is what locals recommend to friends who want Rio without the tourist tax.**

 BEACH-FIRST / REPEAT VISITORS

## [04] BARRA DA TIJUCA — POSTO 1

Modern, beachfront, family-friendly zone west of Zona Sul. Where many Cariocas with kids actually live. **Posto 1 in Barra is excellent and notably cheaper than Zona Sul tourist hotels.** If you want full beach immersion without Zona Sul crowd density — and you don't mind a 30-45 minute Uber to the classic sights — Barra delivers. Best for: families, repeat visitors, surfers, and travelers who want beach access as the main event.

 FOR REPEAT VISITORS / CULTURE-FIRST

## [05] SANTA TERESA

Hilltop bohemian district. Cobblestone streets, hostels and boutique hotels in colonial mansions, artist studios, the famous Selarón Steps right at its base. **Don't stay here on your first visit** if you don't speak any Portuguese and don't want to deal with hill logistics. Ubers struggle with the streets, restaurants close earlier, you're not walking to the beach. Brilliant for trip #2. Probably wrong for trip #1.

## × SKIP UNLESS YOU HAVE A REASON

## [×] COPACABANA

You'll save \$50-100 a night by going elsewhere, eat better, walk safer, and pay less for every cab. Stay in Copa *only* if you have a specific reason — a particular hotel, an event on Avenida Atlântica, a sentimental attachment. Otherwise, skip it.

## × NEVER SLEEP HERE

## [×] LAPA

Lapa is the nightlife heart of Rio. Samba clubs, the famous arches, raucous Friday/Saturday nights. **It is not a place to stay.** Hotels are limited, noise is constant, daytime feels rough, and you'll be Ubering back to Zona Sul to do anything that isn't drinking. *Go to Lapa Friday or Saturday night. Don't sleep there.*

## ⚡ THE MOVE

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- 01 **First-timer, mid-budget:** Ipanema. Default answer.
- 02 **Upgrade budget:** Leblon. Slight premium, big quality jump.
- 03 **Value-focused, food-curious:** Botafogo. Best dollar-for-dollar.
- 04 **Beach-first, family, repeat:** Barra, Posto 1.
- 05 **Skip Copacabana unless you have a specific reason.** Never sleep in Lapa.

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MISTAKE

04

# TRANSPORT & TOUR MARKUP

*The 3-5× "gringo price" tax on taxis, tours, and operators  
that prey on tourists — and the apps, scripts, and routes  
that eliminate it.*

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## ↳ MISTAKE 04 — TRANSPORT & TOUR MARKUP

# Use Uber. Only Uber. I'm Not Negotiating.

### ↳ THE COST LEDGER

Estimated savings	\$400 – \$600 per trip
Likelihood you'll get marked up	~100% if you book through the hotel concierge
Difficulty to avoid	Low. Know what to use.

In Rio, in 2026, the only ride-hail app you should use is **Uber**.

Yes, 99 exists. Yes, in some moments it's a few reais cheaper. **It doesn't matter.** Uber is faster to dispatch in Zona Sul, more reliable on safety standards, has a far better mechanism for resolving issues with foreign accounts, and — critically — has dedicated **Uber pickup zones at the airport** that bypass the entire scam ecosystem around taxi kiosks.

- **Cabify:** hard no. Coverage thin, experience unreliable.
- **Yellow street taxis:** skip them. Price is whatever the driver decides. Gringo markup is real. Acceptable only if your phone is dead — and only after negotiating the price out loud before you sit down.
- **The official airport "Taxi Especial" kiosks:** most common rip-off Americans walk into within 20 minutes of landing. R\$180–240 for a ride that's R\$60–130 on Uber. Skip them. The Uber pickup point at GIG is **Gate D, Departures Level (Floor 2)** — not the Arrivals level, where the kiosk hustlers work. Walk up one floor, find Gate D, and your driver will pull up there.

## The airport ground-transport breakdown

### ↳ GIG (GALEÃO) → ZONA SUL

Method	Typical Cost	Verdict
<b>Uber X / Comfort</b>	R\$60 - R\$130	✓ The move. Pickup at Gate D, Floor 2 (Departures).
<b>"Taxi Especial" kiosk</b>	R\$180 - R\$240	✗ 40-80% premium for no benefit.
<b>Hotel transfer</b>	~US \$50 - \$80	Convenient. Not necessary.
<b>Executive Bus (Frescão)</b>	~R\$22	Real option to Zona Sul. Not on day-1 with luggage.

Santos Dumont (SDU) is much closer to Zona Sul — Uber is typically **R\$40-R\$70 to Ipanema**. Same logic. **Uber. Always.**

## Christ the Redeemer — the only way to do it

**First, a critical clarification.** Private cars, taxis, and Ubers *cannot drive to the statue itself*. The road to the top is restricted to the official Paineiras-Corcovado consortium vans. Don't trust any tour, driver, or website that claims otherwise — they'll drop you somewhere and tell you to walk.

There are really two ways to do it:

- 01 **The Trem do Corcovado (the official train).** R\$107-134 per person. Departs from Cosme Velho. Direct ride to the foot of the statue. Long lines, packed cars, scheduled departures backed up, often a 2-3 hour total commitment. *The "official" way and the one every blog tells you to do.*
- 02 **Uber to Paineiras Visitor Center → official van up.** Uber from Zona Sul to Paineiras runs R\$35-50. At Paineiras you buy a combined ticket+van pass (cheaper than the train, no waiting for a scheduled departure time) and the official van takes you to the top. *This is the move.*

**One catch with option 2:** getting an Uber back from Paineiras can be slow — drivers are scarce up there. Request your return ride before you start walking down, or budget extra time.

**Time it right.** Early morning (before 9am) or late afternoon. The light is better, the crowds are thinner, the haze is lighter. Going at noon on a clear day is the rookie move.

↳ MISTAKE 04 — CONTINUED

## Sugarloaf, Maracanã, Lagoa

**Sugarloaf (Pão de Açúcar):** Book the cable car tickets online in advance. Sunset is the right time. There is no shortcut — the cable car is the way up and down. Line management gets bad at peak hours.

**Maracanã:** If you're attending a match (a real Brazilian fútbol experience is genuinely worth doing), book through an official operator. Use *Section* seats — not the cheap *geral* sections, not the most expensive private boxes. There's a sweet spot in the middle for atmosphere without chaos.

**Lagoa Rodrigo de Freitas:** The lake in the middle of Zona Sul. Walk or jog the 7km loop. Free. Best at sunset. **One of the most underrated things you can do in Rio.**

## Favela tours — yes. Do it. Read this first.

Favela tours are ethically loaded, and you'll see a lot of online opinion that says "*don't do them, they're poverty tourism.*" Here's the read:

**Done wrong, they are exactly that.** A bus pulls up, 30 tourists get out, the operator parades them through 90 minutes of "*look at how the other half lives,*" and zero of the money stays in the community. Avoid that version.

**Done right, they're one of the most important things you can do in Rio.** Roughly 20–25% of the city's population lives in favelas. Skipping that reality is the most willfully ignorant way to visit this city. The right tour is community-led — guided by someone who lives in the favela, walking, small groups (six or fewer), with a meaningful share of the money going back to local cooperatives, schools, or families.

**Rocinha** is the most-toured because it's the largest in Brazil and the most developed. Done well, an extraordinary experience — vibrant, complex, full of small businesses and street art and community life. Done poorly, a zoo tour.

Criteria for picking an operator:

- The guide is **from the community**.
- The group is **small** (six or fewer).
- The tour is **on foot**, not in a van with windows.
- A documented chunk of the fee **goes to local projects**.
- The operator has been working in the community for **years, not weeks**.

## The Portuguese transaction toolkit

You don't need to learn Portuguese. You need eight phrases.

### ↳ THE EIGHT PHRASES

Phrase	Phonetic	Meaning
<b>Quanto custa?</b>	<i>KWAN-too KOOS-ta</i>	How much?
<b>Tem desconto?</b>	<i>Tehn dehs-KOHN-too</i>	Any discount?
<b>Aceita cartão?</b>	<i>Ah-SAY-ta kar-TOWN</i>	Do you take card?
<b>Aceita PIX?</b>	<i>Ah-SAY-ta PEEKS</i>	Do you take PIX?
<b>Está caro</b>	<i>Eh-STAH KAH-roo</i>	That's expensive.
<b>Obrigado / Obrigada</b>	<i>Oh-bree-GAH-doo / dah</i>	Thank you (m / f speaker)
<b>Por favor</b>	<i>Pohr fah-VOR</i>	Please.
<b>Tudo bem?</b>	<i>T00-doo BANE</i>	All good? (universal greeting)

That's it. **You don't need fluency. You need to make the effort.** A Carioca who hears an American say "*obrigado, tudo bem?*" with a real attempt at the rhythm will respond completely differently than one who walks in and starts with "Hey do you speak English?" The first version gets you the local price. The second gets you the gringo menu.

When in doubt, **Google Translate is your friend** — download the Portuguese (Brazil) offline pack before you fly so it works without data. Use it openly. Cariocas love it when you try.

## ↪ THE MOVE

- 01 **Uber only.** Airport, around town, everywhere. Skip the Taxi Especial kiosks, the yellow taxis, and Cabify entirely.
- 02 **Christ the Redeemer:** Uber to Paineiras Visitor Center → buy combined ticket+van there → official van up. Skip the train. Go early morning or late afternoon.
- 03 **Favela tour:** yes — community-led, small group, walking, with documented revenue share. No buses.
- 04 **Eight Portuguese phrases.** *Quanto custa* before you commit, always. Couvert isn't mandatory — say so.

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MISTAKE

05

# THE MINDSET REFRAME

*The single shift that separates a trip you survive from a city you fall in love with. The one people email me about.*

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## ↳ MISTAKE 05 — THE MINDSET REFRAME

# You Are Not A Tourist Here. You Are A Guest.

### ↳ THE COST LEDGER

Estimated impact	Changes the entire experience of the trip
Likelihood you're doing it wrong	High – it's the default posture
Difficulty to fix	Free. You just have to choose it.

The previous four mistakes are tactical. Money, gear, neighborhoods, transport. You can solve them with a checklist and a credit card.

**This one isn't tactical.** It's the difference between a trip you survive and a city you fall in love with.

Most Americans arrive in Rio in **tourist mode** — cameras up, group of six in identical sandals, every Carioca on the street treated as a potential photo opportunity, every interaction transactional, every neighborhood scored against the next on a "did I see it" checklist. It's not malicious. It's the default international-travel posture for Americans, and every travel blog reinforces it.

It's also what makes Cariocas, quietly, dislike a lot of American visitors. They won't tell you. They're too polite. But you can feel it in the temperature of the interactions — the eye-roll behind the smile, the second-tier service at the restaurant, the gringo price at the kiosk.

The reframe:

Skylar's rule — *You are not a tourist in Rio. You are a guest. That's the whole thing. Everything else follows.*

### What the reframe changes, in practice

**Guests don't take photos of people without asking.** Tourists do. Cariocas don't owe you their face on your Instagram. *Ask* before you point a camera.

**Guests learn the host's rhythm.** Brazil runs on a slower clock than the US. Dinner at 10pm. Lunch that takes two hours. "Just five minutes" that takes 45. **Don't fight it.** Don't try to optimize a Carioca lunch into a 30-minute power meal. The pace is the experience. Adjust your itinerary to match the rhythm, not the other way around.

**Guests use the language, even badly.** *Obrigado* instead of "thanks." *Tudo bem* instead of "what's up." Even if your accent is terrible, the attempt registers. **The attempt is the entire signal.**

**Guests don't treat the city like a checklist.** You don't need to see Christ, Sugarloaf, Copacabana, Ipanema, Maracanã, Lapa, Santa Teresa, *and* a favela tour in seven days. Pick three. Do them well. Spend a whole afternoon at one beach instead of beach-hopping. Sit at a botequim and read the room for an hour. **The best moments in Rio are the ones not on the list.**

~ MISTAKE 05 — CONTINUED

**Don't perform your tourism. Don't perform your safety theater either.**

The American group at Posto 9 in matching neon swimsuits, beer in hand, talking at airport-terminal volume while filming each other for an Instagram reel — they are the most visible Americans in Rio, and they are the reason Cariocas have a stereotype to roll their eyes at.

**Don't be that group.** Quiet down. Match the energy of the beach you're on. Carioca beach culture is laid-back, sun-drunk, easy. Insert yourself into the rhythm. Don't impose yours on top.

The opposite problem: the American who clutches their bag at every street corner, looks over their shoulder every 12 seconds, won't make eye contact, walks like they're being stalked.

**This is also a signal.** It marks you as someone who's afraid — which marks you as someone who's prey. Walk normally. Look up. Smile at the right moments. *Confident, casual, present.*

## The thing nobody will tell you

Rio is one of the most beautiful cities on earth. Not in the postcard way — though it has that. **In the daily-life way.**

The way the light hits Pão de Açúcar in the late afternoon. The way the Lagoa reflects the city at sunset. The way a stranger at a botequim will start a 20-minute conversation about the Flamengo match. The way a samba band starts up on a Tuesday night in Lapa for no reason. The way the rain comes hard and goes fast and leaves the whole city smelling like the forest.

**You will miss all of it if you spend the trip checking things off a list.**

The Americans who fall in love with this city — and there are more of them every year — are the ones who put the phone down, sit at a beach kiosk for three hours doing nothing, attempt the Portuguese, ask the bartender what they should be drinking, and stop trying to be efficient.

Skylar's rule — *Be a guest. The city will let you in.*

## ⚡ THE MOVE

- 01 **You're not a tourist. You're a guest.** Carry yourself accordingly.
- 02 **Match the rhythm.** Slow down. Stop optimizing.
- 03 **Use the language,** even badly. The attempt is the entire signal.
- 04 **Pick three things.** Do them well. Skip the checklist.
- 05 **Walk confidently.** No safety theater. No zoo-tourist energy. Just present.

## ~ WHAT NEXT

# You Now Have What Most Americans Visiting Rio Don't.

A playbook written by someone who actually lives here. If you use even half of this, you'll save real money, dodge the most common safety risks, and have a fundamentally different experience than the average visitor.

### **Three things from me before you close this guide.**

- 1. Share it.** If you know someone heading to Rio, send them the signup link. No upsell. It's free for a reason — I'd rather more people land in this city prepared than have the five mistakes get repeated forever.
- 2. If you have questions before your trip, ask.** Email me directly at [Skylar@famtasm.com](mailto:Skylar@famtasm.com) — I read and respond personally. The free Discord community is also full of people who have been to Rio, live here, or are about to fly down. Join here: [discord.gg/sDbR9kT69P](https://discord.gg/sDbR9kT69P).
- 3. If you want more** — this guide is the starting point. Famtasm is the rest.

## ↳ INSIDE FAMTASM

## The Playbook Is The Starting Point. The Community Is The Rest.

**Geoffrey** — our private AI concierge, trained on Rio-specific intelligence. Live. Ask anything: where to eat tonight, what's safe to walk to at midnight, which neighborhoods are quiet in March, how to handle a specific situation in real time.

**The private video library** — hundreds of videos from Rio and 20+ other countries. Live and growing. Not YouTube content. Stuff I record because I'm tired of seeing the same questions answered badly online.

**The active Discord** — daily conversations with people seriously interested in traveling, living, and operating outside the US. High signal. No tourist energy.

**Join here:** [famtasm.com/checkout-main](https://famtasm.com/checkout-main)

If it doesn't, that's fine. **Keep the playbook. Use it. Send it to a friend.**

Either way: have a great trip. *Rio is worth it.*

## — SKYLAR

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