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26 tips to a financially sane vacation

An affordable trip means no worries about credit card bills. Use these tips to plan a break that won't break the bank.



Have you taken your summer vacation yet? Or has your vacation taken you?

Some people travel on autopilot. You cart the kids off to Disneyland because you're supposed to, or fly to Europe because everyone says you should see Paris before you die.

You book a trip to Hawaii after a co-worker raves about how beautiful it is, or sign up for a combination hot yoga/zip line/dude ranch adventure in Idaho because your sister-in-law says it was the most amazing experience ever.

But what do you want?

“Most of us don't take the time to think about what would make us happier -- what kind of vacation would be relaxing, would recharge our batteries, would be a great time with family,” says Donna Skeels Cygan, a certified financial planner and author of “The Joy of Financial Security.”

Cygan suggests having a “values talk” with your spouse and/or family before planning a vacation, to help clarify what everyone expects. Adventure? Relaxation? Roller coasters?

The same holds true for singles. Ask yourself what kind of vacation fits your personality instead of listening to everyone else's preferences.

And anyone who plans to travel, whether single or partnered, should plan trips that don't wreck the budget.

The trip you want could be well within reach. Whether that's a staycation or a trip to Sicily, use these tips to create a break that won't break the bank.

Getting there and getting around

1. Plan a car trip. There's plenty to see in North America, so why not make this a driving vacation? Or do a hybrid of short plane ride followed by a rental car.

2. Book smart. If you need to fly, there's no need to pay full freight thanks to sites like TripAdvisor, Expedia and CheapOair. However, they aren't the only ways to find hot deals; learn more by reading "12 ways to land cheaper airfare."

3. Consider the Megabus. This super-cheap bus line runs to numerous U.S. and European cities. I've paid as little as \$1.50 to ride from New York to Philadelphia, and never more than \$10.

4. Don't overpay for a car. Use discount travel websites, and check your auto insurance to see if you can decline additional coverage on the rental car. If you need a vehicle for just a day or two and the quoted rate is exorbitant, try this: Rent a pickup from U-Haul for \$19.99 a day.

And if you need a car only for a few hours? Check out joining a car-sharing service like CityCarShare and TimeCar. Some rental agencies, including Enterprise and Hertz, have also gotten into the sharing business.

For more tips on getting around, see "On your dream trip? You don't need a rental car."

5. Ask for rides. On-demand ride-sharing apps such as SideCar and Uber help you get lifts from drivers who are going your way.

6. Try public transit. You might be able to skip renting a car at all. I use buses, subways and elevated trains whenever possible. Not only do I save a ton of money, I have the most interesting conversations with locals. (Sometimes that includes tips on which public transit lines to avoid after certain hours.)

Beat the cost of lodging

7. Hi, Aunt Martha! Got relatives or friends in the region you want to visit? Bunking with them can save you hundreds or even thousands of dollars. Make sure you're truly welcome and contribute something in return, such as treating the hosts to dinner. (Or helping Aunt Martha clean out the garage.)

8. Dial down your expectations. Look for inexpensive hotels through the travel sites mentioned above. If you're going to be there mostly to shower and sleep, why does it matter whether there's a mint on the pillow?

9. Rent from owners. Sites like Airbnb, HomeAway.com and Roomorama will get you stays on private property, from a spare room to an entire house. Some easily beat the price of a hotel, especially in or near major cities. (Frugal tip: According to Time magazine, last-minute travelers have "the power to negotiate." After all, some owners would rather get 50 percent of their usual fee if no one's renting the place.)

10. Hostel intent. These shared-accommodations places aren't just for college-age backpackers.

I've had great luck with hostels in three U.S. cities (Philadelphia, New York City, Chicago) and two in the United Kingdom (London and Cardiff). Not everyone is comfortable with sharing a room (I didn't think I would be), but we're talking seriously cheap lodging, i.e., \$25 a night or less. Some hostels provide breakfast and other amenities -- such as a free walking tour offered by the London location -- and some do have private rooms.

11. Hit the couch. A site called Couchsurfing is just what it sounds like: a place to find a free flop in 100,000 cities worldwide.

12. Swap your house. Sites like HomeLink International and HomeExchange.com let you trade homes with other travelers.

How much to spend?

13. Make a plan. Prioritize the must-sees vs. the well-maybes and get a tentative schedule in place (e.g., the museum might be closed Sunday and Monday). An unscheduled day could be wasted time and also a temptation to waste funds, according to "How to stay financially sane while on vacation."

"I feel more safe with my money when there is a plan," says the author, Erika, who blogs at From Shopping to Saving.

14. Create a budget. Things we'd never do the rest of the year -- eat at super-fancy restaurants, drop hundreds in casinos, take horse-drawn carriage rides -- somehow seem normal on vacation. So write up a budget of what this trip should cost (i.e., what you can afford) and look for ways to cut costs in certain areas so you can afford the pricier aspects.

For example, you might stay in a slightly cheaper hotel in order to buy a three-day pass to the theme park or eat inexpensively most of the time so that you can have two or three really nice meals during the trip.

15. Don't forget the extras. Will you need to tip the tour bus driver or the cabana boy? What about bridge and highway tolls for that driving trip? Are you allowing for cold drinks and a taxi back to the hotel in 100-degree Austin, Texas? Leaving something for the chambermaid each day really adds up. So does a daily soft drink from the shop in the hotel lobby.

16. Watch those treats. I once interviewed a woman who splurged on a relaxing massage during a cruise. It relaxed her, all right -- she felt so great that the masseuse talked her into buying fancy lotions that amounted to three times the cost of the massage. Sure, you work hard and need to kick back -- but you don't "deserve" anything you can't afford.

17. Embrace fiscal self-control. Maybe you think that an affordable trip won't be nearly as fun as a five-star resort or an all-stops-out cruise. But an affordable vacation doesn't come with the anxiety that follows for months as we pay for overindulgences.

Other financially sane travel habits

18. Take shorter trips. A friend of Cygan's is taking every Friday off this summer. How much fun

could you have with that many three-day weekends, or even half that many? Or with a couple of four- or five-day trips vs. two weeks all at once?

19. Go camping. According to the Wise Bread blog, “The best part of an American road trip is enjoying the great outdoors.” So why not pay \$10 to \$50 per night to camp in a state or national park vs. \$75 to \$200 for a hotel? If you don’t have camping gear, put the word out and you might get loaners from friends.

20. Pay cash. Well, not cash as such; ideally you’d be using a rewards credit card that will help you earn miles for another vacation or points toward hotel stays and/or gift cards. The point is, you shouldn’t take a vacation you can’t pay for in full when the bill comes due.

21. Track your spending. Review the day’s expenditures before you go to bed each night. If you’ve gone over the amount you’d set, think about why and brainstorm some ideas to come in under budget the next day.

22. Use social media. If you’re looking for affordable eats or an adventure that only locals would know about, put it out on Facebook or Twitter (preferably before you go). Best-case scenario: Someone who lives in or has visited your destination city will clue you in.

23. Stock your room. Paying \$4 for a Diet Coke at the hotel lobby shop is just dumb. Find a drug-store or market the day you arrive and get any drinks or snacks you’ll need.

24. Relax, already. Sometimes we’re so busy “being on vacation” that we forget just to be. Allow a little down time vs. running from place to place 16 hours a day. If the trip becomes one long to-do list, you might become exhausted or anxious (“My feet hurt but I don’t want to miss anything”) -- symptoms you might treat by spending more money.

25. Talk to locals. In a Wise Bread post called “10 ways to save money on a great American road trip,” Darcie Connell suggests asking residents “what they would do if they had the day off and were working on a budget.”

“Chances are you’ll get a handful of fun, inexpensive, and off-the-beaten-path activities,” she says.

26. Eat cheaply. I’ve had great luck with talking to police officers -- they tend to know the best deals on affordable, tasty food. Use an app called BiteHunter to find great deals at local restaurants. Get items from supermarkets or food trucks and have picnics, either in a park or your hotel room. If breakfast is included, make sure you eat it.

And if you see a Costco or Sam’s Club sign along the highway, stop there for lunch. You can’t beat a kosher dog and drink for \$1.50.

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