

15 Ways to Cut Costs (and Add Joy) to Your Summer Trip

The expensive vacations your family typically takes rarely leave you feeling as happy as you'd hoped, and they put a terrible squeeze on your bank account. For the sake of your fulfillment and your finances, you're willing to try to cut expenses this year...but where to start?

Here, nationally recognized financial adviser Donna Skeels Cygan offers 15 suggestions to help you plan a memorable trip that doesn't break the bank:

Plan ahead.. The earlier you start planning your trip, the more money you'll likely save. Look for discounts on flights, tickets, hotels, and more. Research inexpensive or free activities at your destination. Then vacation with a budget-minded plan. Remember, spur-of-the-moment might be fun, but it also tends to come with a big price tag.

...and don't forget to tally up *all* of the costs. We've all encountered hidden (or at least in impossible-to-read fine print) costs, fees, and taxes that come with hotel stays, plane tickets, etc. As you plan your vacation, don't forget to take these things into account, as well as incidentals like food, gas money, sunscreen, etc. Don't nickel and dime yourself into busting your budget!

Consider staying close to home. In general, the further you travel, the more expensive a trip becomes. So even if you're used to crossing the country (or even an ocean), consider vacationing in a place that's a tank or two of gas away. If you visit your state's (and neighboring states') tourism websites, you'll probably find more than a few interesting destinations.

Visit Aunt Millie. Do you have relatives or close friends who live in another part of the country? If so, consider asking them if you can come for a visit. (Maybe you can return the favor later.) It's a good opportunity to see a new place and reconnect with loved ones.

Plan several small trips instead of one big one. If your budget can't comfortably accommodate a one- or two-week vacation each year, decide to take those more expensive trips every two or three years and plan smaller trips in between. (Several small trips are also a good solution if your family can't agree on which big trip they'd like to take.) Day or weekend trips don't drain your bank account nearly as much, but can still be enjoyable for your family. State and national parks, museums, zoos, summer concerts, and baseball games are all great ideas.

According to Cygan, planning several weekend getaways can actually provide more happiness than a major vacation, especially if you're on the "rat race treadmill." Not only will mini-vacations provide a sense of adventure and relaxation as you explore nearby towns, simply anticipating an upcoming weekend away from a hectic lifestyle can increase one's happiness.

Book a room in the great outdoors. If your family is open to camping, skip the hotel and sleep under the stars (or perhaps a tent!). If you don't own equipment, many outdoor stores will rent tents and sleeping bags. And "camping food" like hotdogs and s'mores is very affordable. Best of all, figuring out how to put up that tent, telling stories around a campfire, and "roughing it" together will lead to great family memories.

Knock a star off your hotel... Yes, we all enjoy cushy hotels. But be honest with yourself: How long will your family really be in your room? Chances are, you'll only be sleeping and showering there. Forgo bells and whistles so that you can feel better about spending money on daytime activities.

...or find a home away from home. Believe it or not, in many locations, it can actually be less expensive to rent a home than it is to book a hotel room. (Take a look at sites like www.vrbo.com and www.homeaway.com.) And as a bonus, you'll probably have access to kitchen and laundry facilities.

Hold a garage sale to raise funds. Before embarking on your trip, go through your house one room at a time and commit to purging. Set aside items you don't really like, don't use, or that are worn or broken. (Be ruthless—ask a friend for help if you think you'll need the support!) Then, hold a garage sale and donate anything you don't sell to charity. You can earmark the money you make to pay for an aspect of your vacation: boarding the dog, meals at restaurants, gas, or just guilt-free mad money. And as a bonus, once your trip is over, you'll come back to a home that's cleaner, less cluttered, and more pleasant—adding to your sense of peace.

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