

HOW TO BUDGET A FAMILY VACATION

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INTRODUCTION

The family vacation has been portrayed in many ways. From National Lampoon's "Vacation" showing the trials and tribulations of the Griswold family trying to get to "Wally World" to "The Great Outdoors" with John Candy and his family renting out a cabin in the woods only to encounter a meddling bear. Family vacations in the media seem to be one thing going wrong after another.

But in real life, the family vacation is a time to bond together as a family unit and enjoy newfound times of closeness while exploring new adventures and locales. The memories you can make on these vacations will stay with you for years and give your children special moments they'll treasure forever.

You can choose to drive cross country and see the quirky roadside attractions such as the largest ball of yarn or the corn museum. Some don't look at this as a true vacation. After all, being stuck in a car for the majority of the trip can breed some real family strife!

You could also book a family cruise or fly to Mexico to spend time at a resort, but this can get pricey, and with all the activities they have for children, some parents fear the bonding they were looking forward to won't happen.

For the family on a budget, the notion of a memorable and fun-filled vacation may seem out of reach. That's simply not true, however. There are many, many ways you can have a terrific family vacation while on a budget. You don't have to sacrifice fun because of lack of money. There are all kinds of vacations that can be had within almost every budget.

While traveling is good for the economy and for your soul, it can be hard on your wallet. In fact, AAA estimates that a family of four should budget at least \$244 per day for meals, lodging and automobile travel costs. And that figure doesn't include the staple of family vacations—entertainment. As usual, the best way to keep the costs down is to plan ahead and make informed decisions.

But how do you start? You start with family input, a survey of your resources, and a well-thought out plan. We'll not only show you how to do that easily, but we'll also give you all kinds of ideas for family vacations and ways that you can make them affordable and fun!

Always dreamed of going to Disney World? You can! Think the Caribbean is out of reach? It's not! We've compiled the advice and suggestions from many vacation experts and added some of our own experiences as well to give you this comprehensive guide to taking a family vacation on a budget!

We'll show you different ways to save money on airfare, hotels, transportation, and eating. We'll also give you some great specific ideas for family vacations that won't break the bank along with some suggestions to help you save money and time in general while on your family getaway.

Whether it's a summer trip, spring break jaunt, or wintering in the tropics, you'll be able to plan your dream vacation without breaking the bank. You'll get maximum fun without sacrificing every penny of your hard earned dollars – and you may even come back with a little extra to save for that next vacation!

What are you waiting for? Read on!

SAVING FOR YOUR VACATION

There are many effective ways to save for your family vacation. When you spend 40 hours a week slaving at your job, you deserve to have some time to get away from the rat race, relax, and enjoy your family.

Unless you're independently wealthy, you'll need a plan for saving up the money you need. While this may seem like a simple proposition, some people find it difficult to lay aside some money each pay period. The key here is discipline.

Open up a separate savings account specifically meant for your vacation money. If your employer offers direct deposit, you can usually specify a certain amount of money be put into this account. Some banks will schedule an automatic direct transfer to your savings account if you don't have direct deposit or if you are not able to deposit money into two separate accounts.

Examine the amount of money your family spends weekly or monthly on family entertainment and fast food restaurants. Then reduce that amount, storing the remainder away for your trip. So that a pending vacation doesn't become a joy-buster, shop around for freebie and reduced-cost entertainment options to enjoy during the months before you depart.

Another good way to save up money is to save your change. When you use cash, resolve to only use paper money. Then take the change you receive and put it aside at the end of every day. You'll be surprised at how quickly it can build up.

One family reported that they kept a "vacation jar" in a convenient place and each family member would deposit change and the occasional dollar bill into it. When they

emptied the jar and had it counted, they had managed to save \$5,000 – enough for them to enjoy a tropical getaway to Grand Cayman Island!

While you may not have that much in your change jar, emptying it at vacation time can mean extra spending money or that little boost you need to go on your dream vacation.

Be sure and involve your kids in the saving venture. This is a great time to teach the valuable lessons of saving and budgeting money.

Look for other ways to add extra cash to the vacation coffer. One family we know would save aluminum cans and take them into the recycling plant periodically for cash. Throughout the course of a year, they managed to accumulate an extra \$1,000 for their vacation.

You could have a rummage sale to earn extra vacation cash as well. There are plenty of opportunities out there to add to your vacation savings. You just need to think outside of the box and resolve that any extra cash you get will go toward your family vacation.

You need to budget realistically. Vacations need not be expensive. Budget an amount and stick to it. If you're driving, set a fixed spending amount (\$150 per day, for example). Include all of your expenses, gas, meals, admissions, special activities, etc.

Involve your children in the process. Share with them that conserving money on one day allows them to go to a water park on another day. Be creative.

To save money, you can eat only one meal in a restaurant per day. For the other two, prepare your own food and either eat in the hotel room or have a picnic. Take

turns letting the kids choose the type of food—and, if you are really adventurous, the restaurant—each day. This way, the children feel important and it minimizes arguments.

A good point to also keep in mind when determining how much you can afford to spend on a vacation is to be sure that you consider other periodic expenses that may be waiting for you when you return, such as back-to-school costs, holiday expenses and next year's taxes.

That's why we highly recommend a separate account for your vacation savings. That way you have your vacation money separate from your everyday money and won't have to stress about "robbing Peter to pay Paul" when you get home from your trip!

The next key to a successful getaway on a budget is to plan.

BEGINNING YOUR VACATION PLAN

The first thing you must do is plan early. Spontaneity works well for day trips, but is not as effective for longer jaunts. By planning early, you will find cheaper fares and more available accommodations.

You can also have the opportunity to save any additional funds you might need, perhaps include extended invitations to other family members, and get together all the paperwork you might need if traveling abroad.

While planning, it's a good idea to stay flexible in your desires. Flexibility equals maximum pleasure for everyone. This is especially true if you have special needs due to a

disability or are taking along teens and children who will want to do different things.

Get your children involved too. This will not only make them much more enthusiastic about the trip, but they can provide their input into what types of activities they want to do and what types of activities they'd like to do as a family. They'll be much more excited when they are fully involved in deciding where the family will be vacationing, so be sure to get their opinions too.

You probably already have some kind of idea as to what you'll be able to afford when taking a vacation. If you do have a specific number in mind, this makes it much easier to pick out a destination. You can research what's available in your price range and choose the trip that will best fit your family.

If you don't have a specific number in mind, make a list of your dream vacations. Include those places you've always wanted to go as well as places you think would fit the personalities of your family. See what these types of vacations will cost, and then pick the one you think you can save for or afford to take right away.

The Internet is an indispensable tool to do this. There are many travel websites that offer vacation packages for specific destinations. Here are some highly suggested by the experts:

www.expedia.com
www.orbitz.com
www.cheaptickets.com
www.travelocity.com

When you use these sites, they can give you best prices for various destinations, but they can also provide valuable suggestions for where you can go as well as

activities that are available and ratings from other travelers who have taken the same vacations.

You can also use:

www.priceline.com

Price line often allows you to name a price you're willing to pay for flights, hotels, etc., but you have to take what they offer you if they accept your price. For example, you may be willing to pay \$100 for a \$200 airline flight, but they may accept your price only if you're willing to take the redeye in the middle of the night. If this is something you can live with, by all means, book it! Just be flexible.

Do you detect a theme here in the planning phase?
Flexibility is the key!

You'll need to decide if you will be flying to your destination or driving. There are many airlines that have cut-rate prices when you fly during certain times. Again, you'll need to be flexible on departure dates and times.

You'll also need to decide on a time frame for your vacation. Again, if you are flexible on departure dates, you're more likely to get a better deal. We realize, however, that work constraints might not allow you to change your vacation dates, but if possible, it's best to just have a general idea instead of a rock solid date.

Try to travel on days other than Friday, Saturday or Sunday which are the busiest travel days of the week. You can firm up plans later if needed.

Once you've got your destination in mind, you'll need to consider a couple of other things before booking your trip.

GETTING THERE

There are many ways to arrive at your vacation destination. Once upon a time, the only way a family could afford a vacation was to load up the car and head out on the road. How many of you remember these long trips? I certainly do! But you don't necessarily have to drive to vacation anymore! There are all kinds of options today that are affordable and much more enjoyable!

Driving

If you will be driving, gas prices will be a huge consideration. At the time of this book's writing, gas in the Midwest is running just under \$3.00 per gallon. If you're going to be driving more than 300 miles, depending on the gas mileage of your vehicle, it will probably be cheaper to fly. We suggest that you drive only if you are going to a location that isn't too very far from your home.

There can be huge advantages, however, to driving. You won't have to worry as much about dates and times. You can just pack up and go. There's something to be said for seeing the country out the windows of a car.

It can be a learning experience for your children as they get to see the beautiful nation they live in. This is a good time to foster conversation with your family as well. When there's not much else to do along the way, tell each other stories, share your thoughts and memories with them. You'll all learn so much if you do!

The next section explores specific ways to make car travel on vacation not only bearable, but enjoyable!

Flying

With airlines competing for business today, air travel is more affordable than it once was. Booking early for airfare will save you a lot of money. Booking ahead is important to getting a fair rate.

Family travel is centered around school holidays, making space at a premium. The farther out you book, the better your chances that you will get what you want. It's a question of supply and demand. When demand is high, prices are high. It is suggested you try to plan trips ten months to a year in advance, so you get what you want and don't feel like you have to settle for what you can get.

You'll probably find the best deals online at one of the sites we mentioned above. They're easily navigable and you can get instant availability reports along with alternative suggested routes.

When booking airfare online, don't overlook discount and international airlines—some are not listed on the big travel portal websites, even though they might have a lower fare to your destination. Also be sure to compare rates for alternate airports within a reasonable traveling distance.

You might live half an hour from a major airport, but the smaller airport a couple hours away might have substantially lower fares. Check for alternate airports near your destination, too.

Be flexible about your arrival and departure dates; the major travel portals all have options to search for the cheapest flights within a range of dates. Any one of these alternatives could potentially save you hundreds of dollars.

Many credit card companies offer frequent flier miles when you use their cards for purchases. This is a great way to save on air travel by taking advantage of this service. Use your credit card for almost every purchase you make then cash in at vacation time. It could mean free airfare for you and your family!

Of course, it could also mean large credit card bills and unpaid balances, so spend wisely. Only use the card for things you would purchase normally – not on extravagant items just to get the mileage.

Don't throw away your junk mail! Sometimes inside those coupon packages, there will be discounts for air travel. One person almost threw away her Val-Pak envelope, but decided to go through it just in case there was anything in there she could use. Lo and behold, there was a certificate for \$100 off travel with a discount airline. The coupon was good for up to 4 tickets, so each member of her family flew to Florida for just \$54 each round trip!

Finally, you can go to a travel agent to book your flight. They are very knowledgeable about the airline business and can often save you tons of cash if you let them know that is your biggest priority. They'll give you free rate quotes as well, so when you call, you can see if a flight will fit into your budgeted plan.

Here are some valuable tips to help you save on airfare when booking yourself:

- Airlines usually reload their computers at midnight, so as soon after that as possible is a good time to shop online for low cost seats that folks might have reserved but not paid for.
- When one airline announces a sale to a particular destination, chances are the others will soon

follow suit, so be on the lookout and call or click around.

- Use the internet to search out last minute bargain weekend fares. Most airlines' websites have a place where drastically reduced weekend fares are available. Start checking on Wednesday for the weekend ahead.

Trains

Many, many songs have been written about the country's love for trains and the rail system. Most of them, however, are about hopping a freight train bound for Georgia or some other unseemly way to travel. Train travel isn't like that anymore.

Today's trains are luxury vehicles that rival many airplanes. They provide for roomy seats, dining cars, club cars, and even sleeping berths for really long trips. The best part is, these conveniences don't always come at a premium price.

Amtrak, the country's major train service offers up many, many discount plans for budget savvy travelers. Since it's a family vacation, we assume you will probably have children along. If these passengers are age 15 or under, they get to travel at half price.

You can also find money saving coupons in mailings and online. All you have to do is look around. And don't forget to ask for discounts! If you don't ask, they probably won't be offered up to you even though they might be available, so take a moment when booking and say, "Can you get that rate any lower?"

Long car trips are long and storied in family vacation history. The tales abound and grow larger with each telling as each family member recounts the horrendous story of the 18 hour drive to the Grand Canyon. Is there any way to make the vacation drive easier? You bet!

ARE WE THERE YET?

When vacation season approaches, many families plan to take to the road in order to escape the stress of the daily grind. A poorly planned family road-trip can be a greater source of frustration than many families realize.

Unfortunately, these families tend to encounter this frustration halfway into the vacation, at a time when little can be done to remedy it. The level of stress during the trip is in direct proportion to the quality of planning done before pulling out of the driveway.

It can be so disappointing to make travel plans in order to promote family 'togetherness' only to get to the destination with parents and children at each others' throats. But when parents discover how simple planning can make the trip fun and memorable, the difference in the quality of the actual vacation is measurable. Having the right tools on the road can make all the difference between the success and failure of the actual vacation.

First, take time to plot out a trip that includes pre-planned rest stops, a cooler of refreshments (to avoid high-priced rest stop and fast food prices), music and books on tape, and lots of activities for the kids in the back.

Keep everyone occupied with Ghost, 20 Questions, Punch Buggy and License Plate Bingo, then try a scavenger hunt, a tin foil sculpture contest and Penny Ante.

Try leaving for your trip at a time other than in the morning or mid-afternoon. You may even want to leave in the early or late evening. There's something to be said for the lull of the road to put bickering kids to sleep. Just be sure the driver is able to stay awake!

Borrow an idea from the airlines: show a movie. Rent (or buy) a TV/VCR made to play in your vehicle, hit "play" and go. Portable DVD players are more affordable these days and they can be a lifesaver on a long trip!

Make goodie bags for your kids to keep them occupied on the long trip. For the bag itself, use an old book bag or backpack, lunch box, shopping bag, small suitcase or a small purse. The length of the trip may end up determining the appropriate size of the travel knapsack. If you are traveling by plane, try to use something that closes tightly to avoid spills.

Make sure you have a separate bag for each child to avoid arguments. You might want to consider labeling items with the child's name for extra certainty. Fill bags with the same items if your children are near in age or have similar interests.

Some suggestions for items to include are: spiral notebook, colored pencils, washable markers, story books, activity books, magnetic games, card games, travel-size board games, kazoo, hand held electronic games, sticker books, non-melting crayons, coloring books, Mad-Libs, magnifying glass, paper dolls, magic slates, invisible ink books, small cars, finger puppets, small dolls/ action figures, felt books with stick-ons, blunt scissors, sewing cards, puzzles, pipe cleaners, slinky, origami paper, books on tape, and a tape player or CD player and headphones.

Let your child help you pack the bag and encourage him/ her to think about what he/ she wants to take on the trip. Allow your children to choose their favorite toys to

place in the knapsack. Do not forget to pack your child's security items such as a blanket or stuffed animal. That could surely spell disaster.

You may wish to include snacks to tide your children over between meals. Choose snacks carefully to avoid messes and stomach aches. Avoid sticky fruits and drinks that you cannot re-close and pack snacks in zipper bags for easy clean-up. Some travel-safe snacks are: fruit rolls, animal crackers, raisins, bottled water, sliced apples, carrot sticks, bananas, and small bags of cereal.

Once you've figured out how to get to your destination, you'll need a place to stay.

LODGING

There are all kinds of questions to ask when looking for suitable lodging on your vacation. What type of hotel do you want to stay in? Does it have to have a pool? What about courtesy vans? Does it have to be a hotel? There are many, many options out there to keep your vacation budget in line and still have a place to lay your head!

Most savvy budget travelers recommend a hotel that offers up a kitchen or kitchenette. This can save you a huge amount of money on meals. Having a kitchen when you're vacationing with kids can be invaluable. Often the cost on a per person basis can be well worth the time it takes to cook up some of your own meals.

Families should consider condominium-style accommodations as these are often comparable in price to a fine hotel (and even less than the cost of two rooms), and give you the luxury of a spacious apartment with a full-kitchen and amenities like laundry machines - a nice feature when you have young children. Other "non-traditional"

lodgings include furnished apartments, house swaps or renting a villa.

If you prefer to mingle with the locals rather than other tourists, look into a home exchange vacation. One couple spent their eight-week honeymoon touring Europe without ever staying in a hotel; instead, they stayed in private homes while their European hosts stayed in their New York City apartment.

Sound risky? Maybe—but tens of thousands of people have exchanged homes since the 1950s. For an annual membership fee (usually around \$50), home exchange clubs help members arrange exchanges, as well as offering tips to make the exchange go smoothly.

According to ExchangeHomes.com, a home exchange can cut travel costs by as much as half. More importantly, though, a home exchange vacation makes it possible for you to live like the locals, and perhaps make some life-long friends.

In a slight twist on the home exchange idea, look into joining a hospitality club that will hook you up with people willing to host you on your next vacation. The largest hospitality club has more than 23,000 members in 148 countries.

Membership is usually free, although members are asked to provide hospitality to others (on a voluntary basis) in return sometime in the future. In addition to saving money, staying with others is a great way to meet locals who can give an insider's perspective on your destination.

Now this next suggestion might seem a little off the wall, but if saving money is your ultimate goal, it might be something you will want to consider. Stay in a monastery or a convent.

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