

## Vacation Planning

As summer approaches, thoughts of icy mountain streams, gorgeous sunsets, intriguing theme parks, and captivating museums intrude on our thoughts. For many, outstanding, memorable vacations start with systematic planning. As you are making arrangements, keep the following tips in mind:

- Before making plans, create a budget to guide your decisions. Consider what you have already saved and how much more you will need to accumulate prior to your vacation. This amount is what you can afford for travel, lodging, food, and entertainment. If you will struggle to pay your usual bills on time or will be adding to your credit card debt, scale back your plans.
- Make vacation planning a family affair. If you are traveling with children, talk about where they would like to go and what activities they want to pursue. Use the internet to find attractions and activities as well as special promotional discounts you won't find elsewhere. Read pamphlets and brochures to decide which options to schedule. Ask travel agents about news on seasonal discounts, and pick up discount coupon books issued by tourism associations. Use maps to decide on a route. Locate where you can stop for mini-adventures.
- Have realistic expectations. Consider the ages and abilities of your traveling companions. Everyone needs adequate time for rest and relaxation even during a sightseeing adventure. Be sure to allow for enough "down" time—an afternoon nap, an hour at the motel pool, or a good book to read while lounging on a porch.
- Consider ways to save money. Look at purchasing air travel and hotel stays at the same time. It will maximize savings but may limit your choices. Schedule travel to off-peak destinations. For example, summer is a great time to visit the Caribbean as resort prices are half what they are during the winter. Analyze whether all-inclusive packages would save money, or stay at a condo or a hotel where you have your own kitchenette. Preparing breakfast and a few other simple meals will decrease expenses significantly when traveling with a family.
- Guard your payment cards, cash, passports, and car rental certificates carefully. Avoid leaving them unattended in your hotel room, by the pool, or in your vehicle. Use a hotel safe if necessary.
- If visiting or vacationing with your extended family, recognize that you don't need to spend every waking moment with the whole group. Allow some time for yourself and/or your immediate family to pursue activities you will especially enjoy. Work to balance time alone and time together as a group.
- Avoid travel scams by dealing with a familiar company, not responding to unsolicited offers for trips, and shunning deals which sound too good to be true!



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