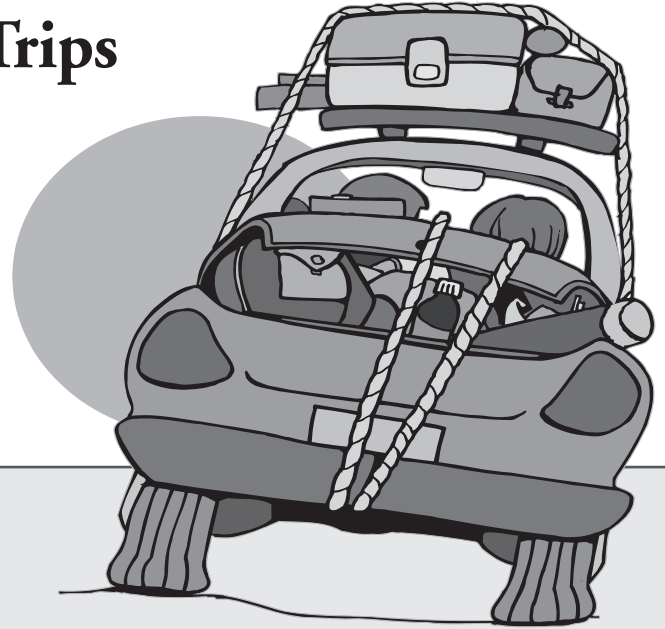




Tips for Affordable Family Trips

In your determined efforts to live by a budget and steadily climb out of debt, you may think it's impossible to take a vacation and enjoy some rest and relaxation for fear you won't be able to afford it. This issue of Dollars & Sense provides some helpful tips on how you can plan prudently for a vacation and enjoy yourself without being frivolous or extravagant. After all, everyone deserves some time to chill. If you're frugal and careful, you can have a great time and not regret it later. ■



For a Cheap but Fabulous Vacation, Go Camping

If you're really pinching pennies in your efforts to become debt free, it's often cheaper—and even more fun—to pitch a tent rather than book a room. Naturally the cost of travel these days can leave you wondering if you can ever afford to take your family on a vacation. Camping represents a genuine solution to the dilemma. Depending on where you live, there are most likely campgrounds somewhere within a few hours driving distance. Campgrounds at state parks, national parks, national or state forests, and other public recreation areas make for some exciting and adventurous destinations.

For example, most public parks have hiking trails, and many parks have lakes for fishing, boating, and swimming. There is nothing quite like spending time in nature to feel more peaceful and share quality time with family or friends. There may also be a playground with swings, basketball courts, and other amenities. Don't forget to pack along bikes, balls and gloves, board games, Frisbees, or any other favorite game or toy. There will be plenty of opportunities for the family to play together. In addition, many state parks and other public parks offer nature programs for the kids, and some even show outside movies on weekends. Since most of these parks are located in remote areas away from city lights, they make great places to watch sunsets and to gaze at the stars at night.

According to David Sweet, writing on camping for About.com (www.about.com), it costs around \$12 to \$25 to spend a night at a public campground, which is much less than the cost of a motel room these days. National and state parks are typically run by park rangers, who also provide security at the campgrounds. Each campsite will likely have a fire-pit, charcoal grill, and a picnic table. There will be an area to pitch your tent, and a place to pull your car off the road. These parks usually have buildings that enclose bathrooms and showers. You'll also find drinking water available, places to do your dishes, and trash containers.

If you already have camping gear, your vacation will be even cheaper. With roughly \$200 or less for campground fees for a week, and \$200 for food, gas, and ice, you've got a great vacation for a family of four.

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How to Sock Money Away for a Vacation

As mentioned earlier, some families postpone a much needed vacation indefinitely for fear they won't be able to afford it. But you can take a week or two off from the daily grind to plan a relaxing and financially sensible getaway when you follow a few savings tips provided by the "how-to" publisher PageWise (www.pagewise.com):

1. Comb nooks and crannies for change. Check under sofa and armchair seats, clothing pockets, the bottom of your purse or a wallet insert, and furniture drawers. Designate a special jar or drawer as your vacation collection fund. Place all loose change in your special place and watch it grow over the next several months.

2. Scoop all change from your billfold at the end of the day and add it to your collection. You'll be surprised how fast those pennies, nickels, dimes, and quarters increase as they gather in your savings container.

3. Round up the amounts on your written checks in your check register to the next dollar and keep the change. For example, if getting your hair done by a stylist costs \$12.50, write the check for \$12.50, but in your register enter the amount as \$13.00. At the end of the month, examine your register against the bank statement and make necessary adjustments. You should have several dollars left over to add to the vacation fund.

4. Recycle clutter or reusable items. Aluminum cans, newspapers, and other discarded metals or products can be stacked, organized, and exchanged for cash a few times each year. Stockpile earnings for your family getaway.

5. Have an annual garage sale. Not only will you get rid of unneeded items, you'll bring in some extra cash to boost your vacation savings. Don't forget to deduct advertising costs in the newspaper or for signs.

6. Deduct a bit from groceries and utilities. Let's say you typically spend \$400 for groceries each month and another \$400 for utilities for a monthly total of \$800. If you plan to be gone for two weeks in August, you can subtract about half of the August fees for these items since you won't be at home to use them. This will add another \$400 to your vacation savings plan.

7. Reduce entertainment spending. If your family spends about \$120 per month on entertainment, such as going to the movies or renting videos, going out to eat, or playing miniature golf, rework this amount to put aside \$20 per month toward the summer trip.

8. Set aside a portion of any additional income for the vacation. Investment bonuses, holiday or birthday gifts, and unexpected sales or profit can be channeled directly to the vacation savings plan.

Remember, there are plenty of ways to save money and cut costs when the payoff involves a fun family getaway. Make plans now to start saving for that wonderful vacation this summer. ■

Resources:

Books

- *How to Go Almost Anywhere for Almost Nothing*, Maureen A. Hennessy (1999)
- *The Encyclopedia of Cheap Travel*, Terrance Zepke, (2002)
- *The Most Scenic Drives in America: 120 Spectacular Road Trips*, Robert J. Dolezal, (2005)
- *National Geographic Guide to Scenic Highways and Byways, 3rd Ed.*, National Geographic, (2007)
- *National Geographic Guide to the National Parks of the United States, 5th Ed.*, National Geographic, (2006)
- *1000 Places to See Before You Die U.S.A and Canada*, Patricia Schultz, (2007)
- *Weird U.S.: Your Travel Guide to America's Local Legends and Best Kept Secrets*, Mark Moran, (2004)
- *The Unofficial Guide to Disneyland 2008*, Bob Sehlinger, (2007)
- *Frommer's 500 Places to Take Your Kids Before They Grow Up*, Holly Hughes, (2006)
- *The Everything Kids' Travel Activity Book*, Erik A. Hanson, (2002)

Planning a Trip to Disneyland This Year?

It can be tough to look at those little faces looking up at you and begging to experience the magic of Disney while wondering just how you can possibly fit it into the budget. Here are some suggestions to help you save money and headaches along the way.

Do your research

Cheap airfares, hotel discounts, and even discount tickets to the park can be had all over the internet. Check out websites like www.mousesaver.com, www.mouseplanet.com, www.disboards.com, as well as most popular travel/ticket sites like www.expedia.com, kayak.com, or hotwire.com. Make sure you check out a variety of sites for the best prices. Consider booking

flights, hotels, and a rental car together with your ticket package for even better discounts. If you are traveling with a large group consider a condo or vacation exchange resort room.

Planning your trip around off seasons will make your experience much more pleasant. Plan trips from the middle of January until the end of April or October until the middle of December for the best prices. Also try visiting in the middle of the week for fewer crowds.

If you want your children to have the best experience possible, look into Character Breakfasts and other activities based at the Disney Resorts. These fill up quickly and must be booked weeks in advance.

Consider finding a vacation planner

Some good travel groups will have steeper discount tickets available because of their bulk buying power

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Six Ways to Find Travel Bargains

According to Kiplinger's Personal Finance Magazine, there are bargains to be had when it comes to vacations. But it takes planning and patience to secure good travel deals. Consider these helpful suggestions:

- 1. Use the Web** to find the best bargains in air travel and the cheapest rates for car rentals, hotel rooms and vacation packages. Also check sites that specialize in family travel.
- 2. Travel before or after peak season.** This might not be an option if you have kids in school. But families with infants and toddlers can take advantage of discounted rates by traveling in the fall. If you're considering a vacation to Mexico or the Caribbean, resorts there are much cheaper from April or May through the fall. So the summer is prime time to head south of the border because kids are out of school and you don't need to spend as much.
- 3. Be flexible.** You can save money by letting the available deals on flights and lodging determine where and when you'll go rather than picking a location and time frame, then trying to find affordable flights and lodging there. For example, [Airfarewatchdog.com](http://www.airfarewatchdog.com) (www.airfarewatchdog.com) lets you see the best airfares departing from your city, and you can sign up for e-mail notifications for deals from the airport nearest you.
- 4. Don't fear flying with infants.** While it's true that airlines don't offer discounted rates for all children anymore, most airlines still let you hold a child younger than two on your lap for no charge, or you can pay a discounted infant fare for a seat for your child. Many people fly across the country—and even the ocean—with small children and survive the experience. What's more, attending to a baby for a couple of hours on a plane beats many hours in a car—especially when traffic is heavy and you need to concentrate on the road, not your child.
- 5. Pick spots within driving distance.** Driving is a good way to save money, but with gas prices the way they are, the key is to pick a destination that's just a few hours' drive away. In addition to saving money, you'll cut down on the number of times you hear "Are we there yet?" from the back seat.
- 6. Consider camping.** If you're really pinching pennies—or just want to keep your kids away from a computer screen for a week—pitch a tent rather than book a room. It's a great way to experience the national parks. And even places such as Disney World have campgrounds. You may even want to send the whole family to summer camp, which can be a great value vacation. Consider the American Camp Association's directory (http://find.acacamps.org/finding_adults.php) to find a camp that's right for your family.

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As David Sweet says, the other items needed for camping can be found at home or bought at the grocery store: pots and pans, cups and glasses, silverware, pillows, flashlights, extra batteries, and food. He also recommends a cheap tarp for around \$10 to place under your tent. This will help protect your tent floor against tears and prevent water from seeping into the tent in case of rain. Instead of a lantern that gets hot and attracts bugs, buy a 9-volt battery lamp for around \$10 and use it sparingly so that you can enjoy the night sky.

No Desire to Camp? No Problem.

Not into nature and camping you say? Obviously there are many other things you can do to experience a fun but cheap trip. Perhaps there's an amusement park close by you can escape to. You might also consider combining the day at the park with an overnight stay at a nearby hotel just for the sake of being away. Or, what about heading out down the road and spending the weekend at a bed and breakfast that you've always admired? The same goes for local hotels. Cheap trips can be things that you plan that only last for a day—museums, hikes, theme parks, plays, concerts, etc.

Bartering is Also a Vacation Option

Believe it or not, bartering for your vacation is another option for enjoying an inexpensive trip. There are websites that offer trade-outs for families looking to vacation in your area, enabling you to vacation in their area. Perhaps you live within reasonable driving distance to a ski resort but want to visit the beach. Through bartering you can find someone living on the coast who is looking for a cheap ski vacation and "trade places" for a few days.

Let's face it. Despite the fact that it's human nature to long for some sort of wonderfully expensive vacation getaway, most of us simply don't have the financial means to afford it. So what? You can still find some cheap trips that are affordable and enjoyable—and in many cases, more memorable. You just need to plan well and be flexible and creative. No matter where you live, there are cheap trips to be found. ■

and have the experience to make sure that you will enjoy your accommodations. They can also provide a reasonable itinerary for the age groups you will be traveling with.

Plan ahead for your visit

On the day of your visit, take easy snacks like graham crackers, fruit snacks, and juices to the park. You could also plan a picnic lunch, or plan to leave the park for a few hours to eat. You can also buy Disneyland Park t-shirts, stuffed animals and other souvenirs outside the park at kiosks, or even at home from discount stores, Ebay, or thrift stores. With the kids all fitted out with their own clothes and toys you'll reduce the whining for other toys and goods while you are at the park.

Lockers are available at the park entrances for a reasonable fee. Take jackets or sweatshirts as the nights in early spring and late fall can still be a little chilly. Also consider extra socks for sore feet, and a small first aid kit for possible cuts and scrapes. If you are traveling with small children who won't be able to go on most rides, take some distractions to keep them busy. Small puzzles, music, books, or toys will keep them happy during the long waits in line. Also make sure that the adult that will be watching them has a book or something to keep him/her busy while waiting, or while the child naps. Another option for younger children would be to return to the hotel room for a few hours in early afternoon for a nap. They will be much more pleasant by the end of the day.

Visiting other places in Southern California

If you plan on visiting other parks or beaches during your stay, look into discount books that are available for free through Orange County visitors bureaus and the Chamber of Commerce. Discounts are often good for other restaurants, museums, and shops in the area.

Enjoy your vacation! ■

Family Financial Education Foundation

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