

in a week, I'll be back on the hamster wheel at work!

The irony is that we're racking up bills we'll have to work even harder to pay off. In fact, you may be living your whole life like this: spending, spending, spending on a big house, a new car, all the latest electronics because your hard work means that you "deserve" it. Then you have to work even harder to sustain the lifestyle that you're not really enjoying at all. It's a vicious cycle that many people never break because they never realize that the source of their unhappiness is, in fact, all of the "stuff" they *thought* would bring them joy.

We're victims of instant gratification. In a world of fast food, two-day shipping, video streaming, and stores that are open 24 hours, most of us aren't used to waiting long to get what we want. Which is (at least partially) why we tend to go ahead and book that big trip *right now*, even if it doesn't exactly fit into our budgets (least partially) why we tend to go ahead and book that big trip *right now*, even if it doesn't exactly fit into our budgets.

If you don't have the money in hand to pay for the vacation you want, accept that it'll have to wait a year or two and start saving—don't buy into the "I'll pay for it later" rationalization. I encourage people to consider where they would like to go within the context of what their current budget will allow. A trip to a nearby national park can maximize your happiness and provide just as many great memories as a trip to Europe. Taking an expensive trip that threatens your financial security is simply not wise.

We rationalize the spending with "family time." The media, the advertising industry, and "the Joneses" have convinced us that the "best" quality time happens at an expensive theme park or on a resort vacation. And with very little arm-twisting, we buy into it. We tell ourselves, *Yeah, this trip is stretching the budget a bit, but the family time we'll get is priceless!*

What's *really* good for your family is financial security. If your family spends one week on a blowout vacation, but then your kids hear you worrying about money for the next six months, which experience do you think will impact them more deeply? Also, it's worth noting that you'll interact more meaningfully and get in more "quality time" on a camping trip than at a theme park that's full of distractions!

mode" and lose sight of the long-term view. You may be familiar with the manic spending spree that often happens on vacation. Drunk on the sensation of being "free" from the routines of work and home, you hit all the tourist destinations, dine out in the best restaurants (often gorging on drinks, appetizers, and desserts in addition to the main course), buy new clothes at the local outlet stores, and snap up tons of souvenirs. All of this ratchets the bill on an already expensive vacation into the stratosphere.

It's like being outside our normal routine causes us to forget that there will be a day of reckoning when the bills come due. We take a short-term view, go crazy, and spend. I think this trend is exacerbated by the fact that credit cards—today's primary method of payment—are so easy to use. You might think twice while writing out a check or digging cash out of your wallet, but swiping a credit card just doesn't provide that kind of reality check.

If we would just slow down, pay attention, and let the rational part of our brain take over, we'd realize that money spent on vacation comes out of the same limited bank account we use at home.

We fail to practice mindfulness and gratitude. When you go on vacation, where is your mindset? Are you truly enjoying the present moment, or are you thinking about other things: *What's next on the list? Where should we eat for dinner? What would be a good souvenir to take back for Grandma? I'll be upset if we don't get to do XYZ activity. I wish Junior would stop whining. (Maybe even, I'm afraid to check the account balance!)* Our failure to be mindful of and thankful for the here and now contributes a great deal to our unhappiness...and our tendency to "treat" it by spending more.

We really need to stay in the moment when we're on vacation, because where we place our attention determines our attitude. Psychology research tells us that interacting meaningfully with family and friends will make us happier than spending money on more "things." So slow down and spend some time just lounging at the hotel pool instead of rushing out to spend more money. Really talk to your spouse and/or kids for once, instead of allowing everyone to tap away at their smartphone screens during dinner. When you're grateful, you don't need to fill some inner void by acquiring stuff.

Don't discount the power of managing your money wisely!
-Donna Skeels Cygan

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