

## Summer Vacation: 7 Great Savings Tips



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Have you taken your summer vacation yet? Or has your vacation taken you?

Some people travel on autopilot. You cart the kids off to Disneyland because you're supposed to? Or, you fly to Europe because everyone says you should see Paris before you die.

But what do you want?

"Most of us don't take the time to think about what would make us happier -- what kind of va-

cation would be relaxing, would recharge our batteries, would be a great time with family,” says Donna Skeels Cygan, a Certified Financial Planner and author of “The Joy of Financial Security.”

Cygan suggests having a “values talk” with your spouse and/or family before planning a vacation. Clarify what everyone expects: Adventure? Relaxation? Roller coasters?

The same holds true for singles. Ask yourself what kind of vacation fits your personality instead of listening to everyone else’s preferences.

The trip you want could be well within reach. Whether it’s a staycation or a trip to Sicily, use these tips to cut costs.

## 1. Book smart when flying or renting a car



There is no need to pay full freight when you fly, thanks to websites like TripAdvisor, Expedia and CheapOair.

You also can learn more about cutting flight costs by reading “12 Ways to Land Cheaper Airfare.”



Plan to rent a car? Use discount travel websites, and check your auto insurance to see if you can decline additional coverage on the rental car.

If you need a vehicle for just a day or two and the quoted rate is exorbitant, consider renting a pickup from U-Haul for \$19.95 a day.

A car-sharing service like CityCarShare will let you rent for only a few hours. Some rental agencies, including Enterprise and Hertz, also have gotten into the sharing business.

## 1. Book smart when flying or renting a car



Try the Megabus. This inexpensive bus line runs to numerous U.S. and European cities. I've paid as little as \$1.50 to ride from New York to Philadelphia, and never more than \$10.

You also could ask for rides. On-demand ride-sharing apps such as Sidecar and Uber help you get lifts from drivers who are going your way.

Finally, try public transit. I use buses, subways and elevated trains whenever possible. I save a ton of money and also have the most interesting conversations with locals. (Sometimes that includes tips on which public transit lines to avoid after certain hours.)

### 3. Dial down hotel expectations



Look for inexpensive hotels through travel sites. If you're going to use a hotel mostly to shower and sleep, why does it matter whether there's a mint on the pillow?

You could also check out hostels. These shared-accommodation places aren't just for college-age backpackers. I've had great luck with hostels in three U.S. cities (Philadelphia, New York and Chicago) and two in the United Kingdom (London and Cardiff).

Not everyone is comfortable with sharing a room, but we're talking seriously cheap lodging -- often \$25 a night or less. Some hostels provide breakfast and other amenities -- such as a free walking tour -- and some have private rooms.

#### 4. Get creative about where to stay



Got relatives or friends in the region you want to visit? Bunking with them can save you hundreds or even thousands of dollars.

But make sure you're truly welcome and contribute something in return. Treat the hosts to dinner, or help Aunt Martha clean out the garage.

You could also use the Internet to find temporary digs. Sites like Airbnb, HomeAway.com and Roomorama will get you stays on private property, from a spare room to an entire house. Some easily beat the price of a hotel, especially in or near major cities.

You could also hit the couch. A site called Couchsurfing can help you find a place offering a free flop in 100,000 cities worldwide.

Or, use the Internet to swap your house. Sites like HomeLink International and HomeExchange.com let you trade homes with other travelers.



## 5. Rein in food costs



Use an app called BiteHunter to find great deals at local restaurants.

I've also had great luck talking to police officers -- they tend to know the best deals on affordable, tasty food.

Paying \$4 for a Diet Coke at the hotel lobby shop is just dumb. Find a drugstore or supermarket the day you arrive, and get any drinks or snacks you'll need.

Get items from food trucks and have picnics, either in a park or your hotel room. If complimentary breakfast is included in your hotel stay, make sure you eat it.

And if you see a Costco or Sam's Club sign along the highway, stop there for lunch. You can't beat a hot dog and drink for \$1.50.

## 6. Plan splurges in advance



Prioritize the must-sees vs. the well-maybes, and get a tentative schedule in place. An unscheduled day could be wasted time, and also a temptation to waste funds.

Write up a budget for what this trip should cost (i.e., what you can afford), and look for ways to cut costs in certain areas so you can afford the pricier aspects.

For example, you might stay in a slightly cheaper hotel in order to buy a three-day pass to the theme park. Or, eat inexpensively most of the time so that you can have two or three really nice meals during the trip.



## 7. Find small ways to cut big costs



Making small adjustments to your itinerary is an easy way to trim your overall trip bill.

Looking to enjoy the great outdoors? Consider camping out for a night or two. It might cost you \$10 to \$50 per night to camp in a state or national park. That is a pittance compared with spending \$75 to \$200 nightly for a hotel.

If you don't have camping gear, put the word out and you might get loaners from friends.

You could also take shorter trips closer to home. For example, why not take several Fridays off during the summer to create a series of three-day weekend ventures?

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