Vacation Planning Checklist

Have fun on vacation, but try to stay on budget! Spending more than you can afford is not relaxing. These planning tips can help you be a financially savvy traveler.

PLAN AHEAD

- Set up a specific vacation savings account. You can have a portion of your paycheck automatically deducted from each paycheck and directly deposited into this account.

BEFORE YOU GO

- Consider vacations as part of overall expenses. Think about vacations as part of your regular household budget. Then for each trip, make up an individual budget.
- Involve your family. Discuss plans and expectations and set limits together to avoid arguments or unplanned expenses.
- Research. Explore the internet, talk to friends, or enlist the help of a travel agent to make sure you are taking advantage of all of your travel options.
- Pay ahead of time. Charge travel, hotel, rental car, and other expenses to your credit card ahead of your trip. You will be able to relax knowing major costs are taken care of and statements make them easy to track later.

DURING YOUR TRIP

- Stick to your budget. Regularly balance what you are spending against what you planned for and make adjustments if necessary.
- Use your credit card. It's safer and easier than carrying cash and you will be able to review the expenses on your statement.

AFTER YOUR TRIP

- Compare your initial budget with actual costs. If you see that you went off track, don't beat yourself up. Discuss and consider how you could do things differently next time.
- Pay bills as soon as possible. Taking care of the costs of one trip will free you up for both necessary regular expenses and for planning the next trip!

MORE TIPS

- Look for a hotel that offers a complimentary breakfast or a suite that includes a kitchen to save on meals.
- Compare hotel rates on websites and by calling 800 numbers.
- Membership clubs like AAA, Costco Travel Club and Sam's Travel Club can often save you money on hotel stays, car rentals, and complete vacations.
- Research travel sites for the best airfare but purchase tickets directly through the airline to eliminate service fees.
- Check your regular car insurance policy to see if rental cars are covered under it. You may be able to waive the extra insurance fee.
- Go online and see if your destination city offers an entertainment book at www.entertainment.com. For a small fee, you can get discounts on hundreds of restaurants, hotels, and attractions.

UMassFIVE COLLEGE FEDERAL CREDIT UNION

Vacation Planner

Expenses	Cost Per Person/Per Day	Estimated Total Cost
Before You Go:		
Wardrobe Necessities		
Luggage & Locks		
Vaccinations/Medications		
Passport		
Child/Pet Care Expenses		
Other		
Transportation:		
Airfare		
Rental Car		
Gas & Tolls		
Train/Subway/Cab/Ferry		
Parking		
Other		
Lodging:		
Hotel, Inn, Campground		
Food:		
Restaurants		
Snacks		
Drinks		
Other		
Entertainment:		
Green Fees/Lift Tickets, Etc.		
Admission Tickets		
Sightseeing Excursions		
Other		
Miscellaneous:		
Tips		
Travel Insurance		
Shopping		
Souvenirs		
Photo developing		
Other		