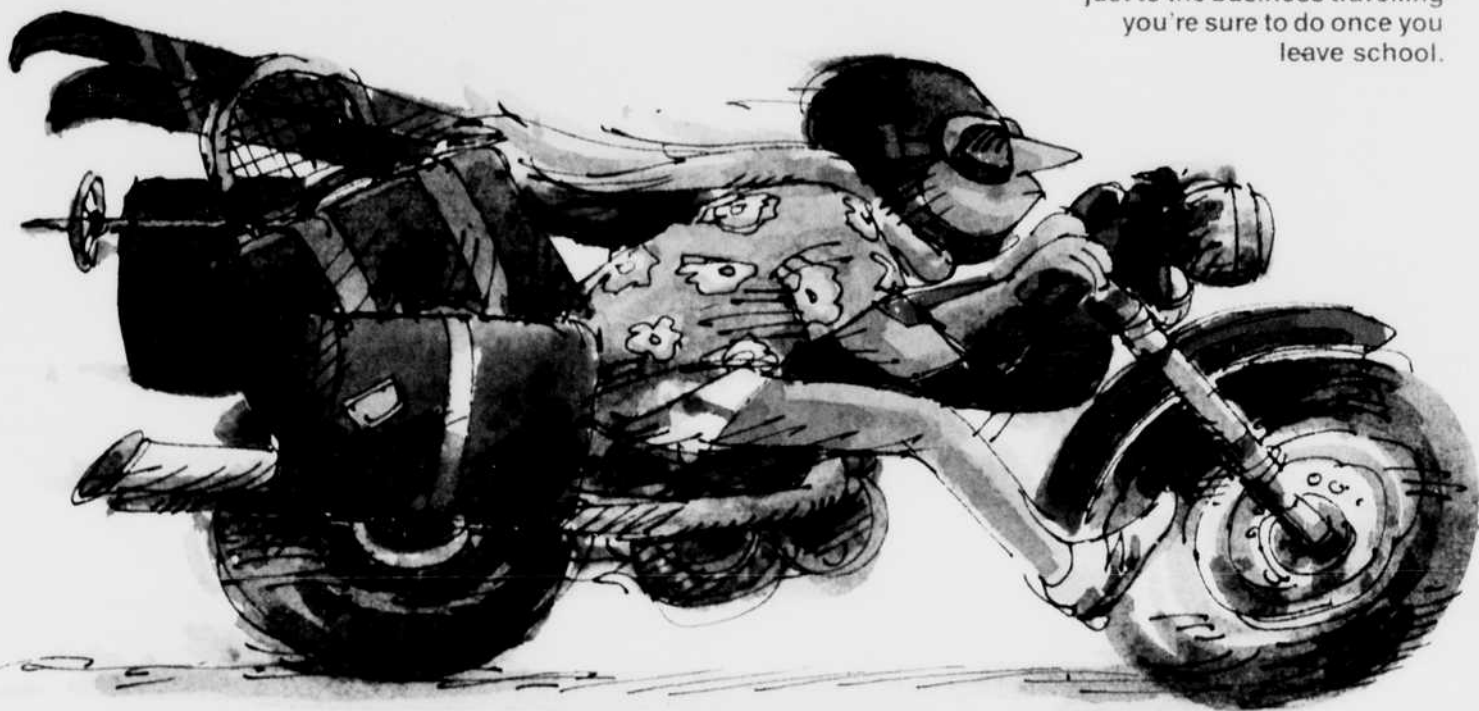


Time for a little R&R. You've earned it, and we're winding up this year's edition of *The American Express Real Life Planner*sm with an installment devoted exclusively to winding down. We've got all sorts of things to tell you about planning your next vacation. Whether you're off to Europe, the tropics, or America's heartland, and whether you've got a week, a month, or an entire summer to enjoy, we've got some pointers that can help point you in the right direction.

We know that although you're on a tight budget this

could be your last chance to let your hair down and pull out all the stops before the pressures of post-campus living set in. As far as you're concerned, this has got to be the vacation to end all vacations, and in this installment of *The American Express Real Life Planner* we'll offer the benefit of our hindsight to help you make sure there's nothing you've overlooked. So go ahead, plan that everything-you-always-wanted trip to celebrate this summer break, or graduation, or your first job. We'll tell you where to cut costs without cutting corners, how to anticipate emergencies, and when to take the road less traveled. We'll even toss in a word or two to help you adjust to the business travelling you're sure to do once you leave school.



FIRST THINGS FIRST: MAKING PLANS

A successful vacation starts long before you pack up your troubles in your overnight bag and take flight, and we hope to get you thinking about the ways and means to best plan your own vacation, and to offer suggestions to make your planning easier. We'll look at some of the pros and cons of travel agents and travel clubs, and we'll talk about some creative ways to save money. You'll also find our suggestions for economic off-season getaways, and we'll recommend a few destinations where you can find year-round bargains. So let's get started:

The easiest (and cheapest) first step in planning your vacation is to consult a full-service travel agent. This may sound like an obvious move, but you'd be amazed at how many would-be vacationers choose to go it alone when they map out a travel itinerary. A travel agent can almost always save you

money (and time) by directing you to reduced fares, special packages and hidden bargains, and his or her fee will never come out of your own pocket. Keep in mind, however, that a travel agent's commission is usually drawn from a percentage of your

total vacation cost (and paid for by your airline and hotel), so it's up to you to remind the agent of your interest in keeping costs down. You might even check in with a handful of agents before putting your finger on the vacation that's right for you.

"The problem with travel agents," cautions Stephen Birnbaum, a noted travel expert, "is how do you tell a good one from a bad one? The thing to do is to look for a travel agent in the same way that you originally look for a doctor or a lawyer or an accountant. You talk to someone who's tastes are not dissimilar from your own, and who has had a positive experience. That's normally a good lead."

If you're the sort who likes to leave the driving to someone else, so to speak, you might consider joining any of several travel clubs that offer preplanned vacations to members. Travel club prices, due to volume and repeat business, can be among the cheapest you'll find. Clubs usually require a membership fee, which may range from \$35 to \$135, but even if you're planning only one trip it might be worth the added cost. The only inconvenience here is that you sometimes have to reserve space on charter

