

Dollars & \$ense - Vacation Planning 101

Here are some handy tips on what to know before you book your next adventure

The calendar says it's still winter, but many of us are dreaming of spring break or summer excursions. Have you been surfing the Internet for that next great trip idea or deal?

Travel doesn't have to break the bank. There are ways to save while having an adventure and creating memories. Here are some ideas to make travel planning easier and spending your hard-earned dollars right where you want them.

Budget basics.

What can you afford? And when can you afford it? After your monthly expenses are paid, what can you put towards your vacation dreams? Can you book now or do you

need to save and go next year? Jump start a travel fund by skipping gourmet coffee and meals out. Once you know where you're going, create a spending plan for your trip. How much will you need per person, per day? Factor in food, lodging, transportation, tips and souvenirs.

Don't forget discounts.

An organization you already belong to may offer discounts on airfare, rental cars, accommodations, or admission to museums and other sites. AARP, AAA or various frequent flier memberships are just a few examples.

Lighten up.

Your fashion consciousness may want to bring seven pairs of shoes, but if you overpack for an airline flight, you may encounter overweight baggage charges or fees for an additional bag. Know the weight restrictions and baggage allowances before you head to the airport.

Consider Driving to your destination.

Often driving saves you money on transportation (especially when traveling with a family). Driving may also negate the necessity of a car rental and eliminates worries

about overweight luggage charges. You may be surprised about how many magical destinations are close at hand. For longer trips you may be able to experience more of the country scenery that you miss when you fly. And as an added advantage; driving from home saves you from extended waiting time at the airports.

To tour or not to tour?

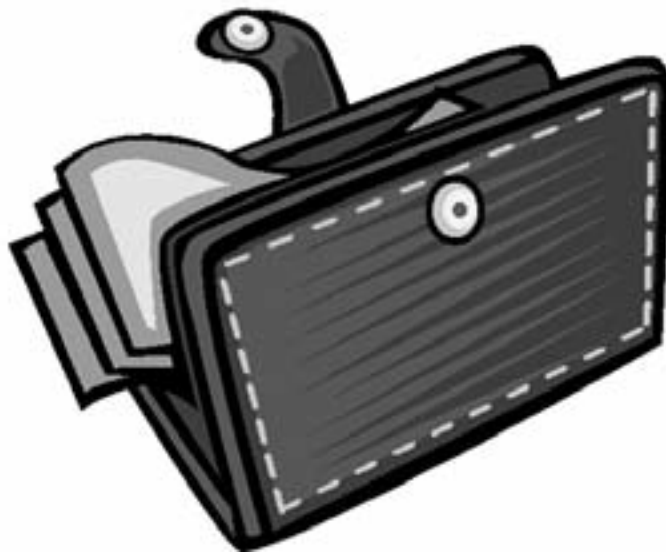
Some people like to travel in a group; others like to plan their own trip. If you think you'd like to join a tour, find out what's included and what isn't. Airfare? Ground transportation? Tipping? Meals? You'll need to budget for non-inclusive items.

Power up.

Pack any extra batteries you might need, especially if you're heading overseas. Buying batteries in a foreign country is shockingly expensive.

Stop the sniffles.

Bring your own over-the-counter medicines for a cold or headache so you won't be gouged in the wallet for medicine you're unfamiliar with. And of course, don't forget any prescription meds you'll need. If you are even able to get your prescription filled, it might be very expensive at an out-of-net-



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