

Enjoy

Cutting Travel and Vacation Costs

Whether it's traveling to visit family or friends or a private getaway for two, the following tips may help to reduce trip expenses.

General Tips

Depending on the trip, consider these cost-saving ideas:

- Booking early often gets the best rates on flights, accommodations, and rentals.
- Being flexible with travel dates generally can get you better deals.
- Online airline and travel websites can notify you of special deals.
- Splitting the cost of accommodations or staying with relatives who live near your destination can cut your expenses significantly.

"Traveling off-season can be a big cost-cutter."

- Bringing your own food to beaches and parks and using the cooking facilities where you're staying will lower your meal costs.
- Asking a friend or family member to pet-sit instead of boarding animals will eliminate kennel fees.

- Many auto insurance policies already insure rental cars and lost luggage. There may be no need to pay for additional coverage.
- Traveling off-season can be a big cost-cutter.

Another Idea — House Swaps

House swapping for vacation is another idea that can save money. Here's how it works. Let's say someone in San Diego wants to visit New York City, and another person in New York City wants to visit San Diego. They work out an agreement to schedule their trips at the same time and stay in each other's homes in the destination city.

The Internet has made home-swapping easy with home-exchange services listing thousands of residences in the United States and abroad. Here are a few things to keep in mind when considering a house-swap:

- Not all services list homes in every area.
- Plans generally need to be made a year or more in advance.



-
- A trial weekend somewhere close to home can give you an idea if house-swapping is for you.
 - Being flexible about locations and exchange dates gives you a better chance of finding something you want.
 - Some homeowners insurance policies may not cover the visitors' use.
 - Valuables should be removed from the house and stored in a safe deposit box.
 - A written agreement will need to be drawn up for the house exchange.
 - The homeowner should leave written instructions and the names and phone numbers of people who service the home, e.g., electricians, plumbers.
 - Location is a big factor in home-swapping. A home in or near an area people are eager to visit, like a large city or the beach, will be in greater demand.

This material is intended for general educational purposes only.

