

BUDGET VACATION IDEAS

That dream getaway
doesn't have to put
you in heavy debt.

YOU WORK HARD. AND OFTEN. SO, WHEN IT COMES TIME TO TAKING THAT COVETED PTO, YOU WANT AN EPIC VACATION. TIME AWAY TO RECHARGE, REJUVENATE, AND RELAX.

But, of course, there's the destination. Surely that epic trip is epically expensive? In which case, all of those positive feelings can get outweighed by anxiety — the dread of mounting debt to pay steep bills from hotels, restaurants, and jet ski rental companies, to name a few.

Fret not. You can still enjoy an epic vacation without accumulating years' worth of debt. It just takes a different mindset — and a bit of careful planning.

First, a note about the word “budget”: By that, we mean inexpensive, not cheap (the difference is one of quality). To be sure, a budget vacation will most likely not provide you access to that glitzy five-star property, but it doesn't have to mean hostel, either.

To plan a budget vacation, below are a few ideas to get you started:

- **Lodging:** Start by assessing your comfort preferences. While we dismissed hostels above, perhaps that aligns with your preferences — in which case, great. Hostels are inexpensive and often located near city centers, providing you with easy access to top sites and attractions.

If you're the outdoorsy type, consider campgrounds, one of the least expensive options. If the thought of sleeping in a tent makes you shudder, look into RV rentals, which allow you a bed each night while still accessing a campground and its modest fees.

- **Volunteer-cation:** Volunteer vacations afford you the opportunity to help others while experiencing their cultures first-hand. There are myriad options — you could help build a house, build a bridge, remove trash ... a quick Internet search will reveal dozens of opportunities. Most are relatively inexpensive, too, requiring mainly that you arrive at the volunteer site on your own.

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- **Off-season travel:** If you're willing to travel during low season (this is generally the winter months of your travel destination), you are likely to secure less expensive air and lodging costs. Look for travel deals closely, setting up notifications in the various search engines when fares drop. Some sites even offer great deals if you're available to travel on short notice.
- **Prepay and save:** Prepaying for lodging or other large travel costs can sometimes get you access to discounts. This can be risky if travel conditions are uncertain (i.e., during COVID-19, for instance). However, if you're confident that you'll be traveling on given dates and are comfortable paying for that mega-deal in advance, you may be able to save.
- **Travel rewards:** If you carry a credit card that offers travel rewards, you may be able to apply points to air or land arrangements. (In fact, many choose

specific cards just for their attractive rewards). Some awards can be redeemed for fewer points if you're willing to travel at non-peak times. Check regularly, save, and go!

- **Staycation:** Staycations have become increasingly popular, especially in 2020-21 during COVID-19. If you're planning a staycation, don't think of it as a sacrifice. You can maximize your enjoyment with the services you appreciate most, like fancy spas or elegant dinners. Or if you're the outdoor type, plan full-day hikes or bike rides, returning each night to your home base.

A twist on the staycation involves staying at a local hotel or resort. You're still close to home, which allows you some flexibility in booking last-minute deals that you find. Bon Voyage!

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