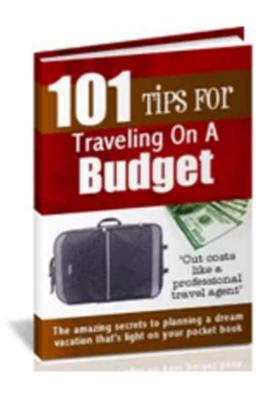
101Tips For Traveling On A Budget

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INTRODUCTION

The key to budget travel is to plan ahead. When it comes to family trips, globetrotting, welldeserved vacations and/or going to see new places we have never been before, the reality of cost and budgeting is always in the back of our minds.

Planning and spending our travel dollar wisely is a priority for most families. Curbing spending and costs, while still enjoying your vacation to its fullest, is the key to guaranteed success and fiscal responsibility. Your pocketbook and family will thank you!

The reasoning behind saving money while traveling is simple: Even if your personal budget is extremely tight, you can still take a break and enjoy life! Simply put, life is just too short to never step out of the door or leaving the homestead!

Also remembering that while traveling, whether on a budget or not, **even the smallest of things can** all add op to a large vacation or travel bill!

For example, all those hotel extra's, cab-fares, tips, restaurants, car rentals, gas for your own vehicle if on a road trip, tickets for special attractions or events, beach-and-pool-side drinks (if not at an allinclusive resort or cruise) and more, adds on and piles up!

This brings us to the some of the rhyme and reason behind budgeting for travel and planning well. This also applies monetarily, to ensure your trip is a success, enjoyable and memorable. Your outlook could be a balance between replenishing your resources and not breaking the bank in the process!

'101 Tips for Traveling on a budget' is a quick-guide meant to assist you with this task. Its handy, easy-reference format provides you with topical information regarding all aspects of your planned trip. Find relevant tips in these pages meant to assist you in any travel undertaking in the near or foreseeable future. It is all about saving you money on your travel endeavors.

When choosing to travel, most of us are normally doing so with our families, opting for destination travel and taking that well-deserved vacation of a lifetime or all of the above.

This guide will offer tips and insights on how to customize, optimize, maximize and personalize your travel experience every step of the way. Through this process, travelers attend pro-actively to the impact of decisions.

There are many un-seized opportunities to save some cash in the process. We will briefly uncover less known and obvious financial detail, affordability, aftermath and fiscal strategy as it pertains to travel locally, domestically or abroad.

Here's to finding some savings and cash tips as you explore these pages and the world!

Maybe you are in the early phases of planning or booking your trip, shopping around online or checking some websites or travel magazines. Some of us might even be thinking of calling some travel agents to do our homework upfront.

Perhaps you have not taken a trip in a very long time and find yourself in desperate need of a good breakaway vacation to remember. Maybe you are a young student backpacking and exploring some corners of this wonderful world we live in, or a retired couple enjoying the travel scene together.

Whatever your situation and reason for travel, we trust you will potentially find something in these pages that will inspire you and save you some money in the process.

To get us started, here is the first tip for all the procrastinators, impulse travel buyers, discount bargain hunters and vacation shoppers amongst us.

"The reason most people never reach their goals is that they don't define them, learn about them, or ever seriously consider them as believable or achievable." Denis Waitley TIP # 1: Make a list of some; any or all of the destinations you would like to visit in your lifetime... and then plan to get to at least one this year!

Like anything else in life, travel needs to be planned for somewhat. It is almost like setting a shorttime 'SMART' goal for leisure and vacationing. Marketers of time-share and destination vacations, often refer to this as an argument to invest in a travel solution.

People often suggest that we treat travel or vacationing, like any other planned financial decision in life. This is all irrespective of whether this includes house, car, tuition, health, insurance or other

life-expense. Travel and vacation is justified and 'sold', as just another important item on the list to think about and budget for.

Setting goals is described and accepted as a powerful tool to achieve success and keeps people motivated.

Out of the list of **dream destinations** you just made or have in mind, you cannot possibly achieve reaching all of them, and nor should you perhaps. One can but wish and dream ... Going after these dreams in a planned fashion, will mean a significant investment of time, money, energy, talent, and opportunities. You will need to prioritize.

Prioritizing should include travel items, trips, goals and destinations that you really desire to visit, see, conquer, treasure, explore and would love to achieve in your lifetime.

Realizing of course that these 'dreams' though, might not all be achievable immediately, or at all. You need to view this as a wish list, shortlist eventually becoming checklist! Then, move on to making at least the first goal or location visit on the list happen this year! (Alternatively, as soon as funds allow and you are able to make it happen).

Hands-on work, defining and planning for travel in such a way that it will convey an actual goal or goals, destinations, budgets and periods.

A goal, in order to be effective and drive people towards it, should have the following characteristics. The goal should be Specific, Measurable, Action-oriented, Realistic, and Timeconstrained.

In other words, it must be a SMART goal, (as referred to earlier).

SPECIFIC: The travel goal(s) should be specific. Detail is what matters here. Avoid generalizations; get to the point and crux of the matter. Specify your immediate travel needs and means. Then plan to go after it pro-actively.

For example, take that tropical island, destination dream vacation: "I have always wanted to ..." seems a little general when compared to 'I will travel, with my family to Hawaii for a vacation of two weeks within the next six months.'

MEASURABLE: The SMART travel goal must be measurable. This goes along with being specific. A goal defined specifically might already be measurable. The abovementioned goal stated intention, involved parties, location, purpose and a timeframe – all measurable elements. A measurable travel goal, like going to Hawaii, with a family of four, including two children under the age of five, within the next six months helps you identify, plan, execute and track more efficiently and increase your odds of actually making it there! Considering the logistics in this fashion, makes it that more realistic to enable your family to take the planned trip of a lifetime, as opposed to just dreaming about it!

ACTION-ORIENTED: A SMART goal must also be action oriented. It cannot merely be stated. You must relate the goal to doing something, to indicate what needs to be done. An action verb will indicate what needs to be accomplished. "I will travel" is a good example of an action statement, stated intent and implies preparation and planning, will and persistence.

REALISTIC: For any goal to be motivational and get you committed to reaching it, it must be realistic. When a goal is not realistic and the person does not really believe it can be reached, then the commitment is lacking and the effort will not be there to permit the goal to be realized. Choosing realistic goals are based on your present status. What jumps to mind right away in our example, is whether and how you can afford it and make it happen! (Hopefully this guide can also offer some tips to get your there).

TIME-CONSTRAINED: In order for a goal to move people towards it, it must be time-constrained. A timeline needs to be associated with it. It will entice people to move towards the goal. The timeline set, will be based on the goal itself and the present status. Six months is stated here as a realistic timeline, leaving enough time to save for, plan, book and take your well-deserved vacation to Hawaii (as in our stated example),OR anywhere else YOU have chosen to go!

With these SMART goal insights in mind, the 101 TIPS are divided into four perspectives if you will, for an easy reference-framework. These 'categories' almost are marked by the following keywords, sometimes stated explicitly, sometimes implied and self-explanatory, inferred and or assumed. They will appeal to the money-conscious and budget-savvy would-be and seasoned travelers alike.

SAVE MONEY, shares suggestions on hotels, car rentals, airfare, destination travel, food, maximize discounts, comparison-shop, special offers, insider-tips and more to put more hard

cash in your travel pocket.

AVOID COST and costly mistakes, deals with impulse buying, un-reputable travel service providers, traveling without insurance, always read the fine print, buyer beware and other insights that will help you hold onto your travel dollar or spend it appropriately on what you want.

ENSURE DETAILS, involves paying close attention to confirming details, fine-print, insurance and other travel-related issues

BE SMART, will be offering travelers, general travel tips, as not only formulated in SMART goals, but also translating well into being an informed consumer, making wise choices and decisions on all their travel endeavors. Our acronym below summarizes the advantages and of budget-driven, planned travel for your inference and reflection:

- S Smart, well informed and structured
- m Memorable, miles
- a advantage
- r Rigorous and regular
- t Thorough

In short, "101 Tips on traveling on a budget" strives to be a travel companion and tool. The intention with this guide is to assist and enable world explorers and bag-toting travelers everywhere, to becoming frugal, informed, happy, innovative, creative, spend-thrift-averse and prepared travelers. Even when traveling on a limited or shoestring budget!

Travel-Enablers

Financial Strategies and Budgeting for a vacation or trip

Most people mistakenly think that you need a lot of money to travel, or that vacations are simply too expensive and lavish. This is a good example of a wrongful assumption. Traveling 'light' so to speak, with limited cash, combined with a positive attitude and a deep personal commitment, persistence and resourcefulness is possible.

Simply put, planning pays and travel budgets save money. Taking the extra time to review sources at your disposal prior to, during and after your trip encourages a hands-on, pro-active approach to traveling and vacationing in general.

Most of us want to focus on having a good time and ensuring that a couple of the smaller details are taken care of. Taking advantage of saving opportunities and discounts, limited offers and utilizing tips and tricks from frequent travelers seem to be the keys to travel success.

Lessons learned will serve us all well when taking our next trip, whether to the campgrounds, some exotic tropical paradise or both!

There are various useful information and travel sources to assist you in this money-saving

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undertaking for traveling on a budget:
$\hfill \square$ web-pages and online providers who specialize in hot deals for vacation package bargains,
$\hfill\Box$ travel websites brokerages and discount fare operators, airline carriers and websites with last
minute fares and seat sales,
□ travel specialist portals like priceline.com where taking advantage of overnight flight flights,
empty seats and multiple connections and other ways to save money while traveling the
globe, is a mastered art of comparison-shopping and the budget travelers paradise so to
speak.
Printed material, budget travel magazines (like Arthur Frommer's Budget Travel Magazine and
Bestfares magazine, free with membership to Bestfares (www.bestfares.com) and books,
other e-zines online, offering industry and insider travel tips, student and backpacking tips,
and even specific destination guidebooks.
□ Other specific budget-travel, industry-related publications and resources like: "First-Time:

Around the World," by Doug Lansky (published by "Rough Guides") or "The Travel

Detective: How to Get the Best Service and the Best Deals from Airlines, Hotels, Cruise

Ships, and Car Rental Agencies, by Peter Greenberg (Random House)or the ever-handy.
"The Traveler's Handbook," published by Globe Pequot Press.
□ Various customized, targeted guidebooks like, "Let's Go," guidebooks by and for students,
are ideal for backpacking and exploring Europe for example. "Lonely Planet," guidebooks to
remote and or popular destinations of choice, with lots of valuable information for both
upscale and budget travelers
$\hfill\Box$ Travel Word-of-mouth from regular travelers, colleagues, family and friends who travel
frequently often share great insights. We cannot discount these value-adding insights.
$\hfill\square$ Coupons and special vouchers, Family discounts and specials, online, limited-time internetbargains
□ Condominium or developers, resort, time-share Promotions. Sales-pitch pop-up windows,
Camping (sites and cabins, bring own linens and towels), tourist boards and information
centers,
and many more

Setting up a quick quote or cost-analysis for your planned journey, a rough travel expense account or budgeting outline to get started, is always a good idea to give your dreams some wings. At the very least, you will have an idea and some kind of baseline and starting point. Initially though, forget all about expensive restaurants, business class flights and luxury car rentals and all you might have to sacrifice or cannot have on your budget, at least for now.

All you need to know, upfront, is that YOU CAN TRAVEL IN STYLE ON A BUDGET and 101

Tips for Traveling on a budget will offer a few ideas to keep the money where it should be – in your pocket and/or well spent to make your vacation dream come true, while still maximizing your vacationing and travel experience!

The travel dilemma and decision

=	☐ Where and	when to go	, where to stay	, how to	get there
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□ Destination Travel

Traveling is both exciting and exhilarating. It appeals to the majority of us for various reasons. It all seems to stem from somewhere deep within our human make-up. We are social and curious beings. Our earlier nomadic traditions and heritage, urge us to explore and conquer our world, both known and unknown. It has always been a quest and inspiration to go somewhere we have not been before and see places unseen until now.

The travel dilemma most of us face is simply when and where to take our next trip or vacation for

leisure purposes. We will look briefly at a couple of money-saving tips that will help us answer a couple of key questions: How do I pick a travel destination and when can/is it best to take my annual vacation? or Can I fit in a couple of short trips this year and where would I go? Actually making the decision about where to go and when to travel is the easy part. It does not matter if we are traveling as sun or adventure seekers, to see family or people we know at a certain location or country, attend a spectacular or special event, visiting an exotic destination or just simply looking for peace and quiet.

The best time to start planning your trip is when the impulse hits you! Send away for information right away. Contact the local state and National tourist offices and check online, to learn more about your destination of choice.

Plan your trip so everyone has fun and budget for it accordingly! Think child-centered activities or a personal interest indulgence. Save money by deciding early and balance the family interest. Avoid trying to fit in all the "touristy" must-sees that will add up in the end. Select a few of them you really cannot bear to miss and enjoy them together.

Ensure the details are taken care of, like how early or late the attraction is open, transportation to and from the location and be smart by wearing flat shoes and taking water along for in case the wait is longer than expected. Remember, everyone else will be eager to see what he or she came to see too. It might take a little longer at popular venues, so plan your itinerary accordingly.

Deciding the duration of your trip, how long and how you will travel, are all-important considerations. The sooner and earlier you plan and budget, the better prepared and more informed you would be. "The early bird catches the worm", we always say, and, "First come, First serve". You can save a lot of money by booking early and taking advantages of special offers, seat sales and more. Scout for good deals. Watch out and avoid deals that sound too good to be true (they normally are!). Do not get caught by ill-reputed providers and travel-scams. Always read the fine print!

Beware of other details like, what time of year you choose to travel, what the weather will be like, the impact of seasonal traveling, public or special holidays and more. Be smart and budget for the unexpected, delays, unplanned extended stays, inevitable layovers and more. Show some resilience, positive attitude and utilize your financial resourcefulness to make the most of your trips, regardless of what life and fate throws at you!

Early on, while in planning and information gathering mode, consulting with a travel agent, professional specialist, tap into their expertise and experience. They can easily provide current information, industry updates, possibilities and pricing, availability, plan and book vacations; find you big discounts and special deals.

They will also be able to point out details that would otherwise remain hidden and unconsidered like new resorts, airport construction updates and hang-ups. Some can be extremely resourceful, patient and imaginative and want to provide you with the best travel and customer service options and solutions that are right for you.

They mostly work on a commission basis though, so just ensure that this is the best deal for YOU and not their pocketbook alone! Save money by asking many questions and pose the question about discounts. If you do not ask, they will not necessarily offer the cheapest option or hunt for better deals!

When deciding to travel as a single individual or a couple, double rooms in a hotel are mostly cheaper than a single room. Consider sharing, but choose and weigh your travel partner(s) wisely! Ensure that you are financially independent of one another and that all parties are responsible with money and will not come running to you expecting to help. Clarify needs and wants and highlight some mutual respect for these.

Ask the question of whether personal habits are compatible. How would they react in crisis-mode? These factors are handy to know in advance, in order to prepare you for anything. Save money by protecting your financial interests. Avoid others taking advantage of you, and you, ending up paying for mostly everything and sponsoring extravagant spenders. The onus is on you to ensure you take care of every detail.

This would include who and how you will pay for what. Discuss and stipulate it literally to ensure all parties are informed. Then clarify and agree on it. Be smart and act early to sort out any differences and avoid conflict and disagreement. Schedule regular time apart and pool some of your money into a 'kitty' to pay for outings and entertainment.

Guidebook-like informational tools should not dictate your trip. They describe, should not prescribe! Some might have set itineraries and must sees that do not interest you necessarily and might be costly if you choose to follow it to a tee. Their pricing options might also be out-of-date, so

check their accuracy. They are good and useful for pricing options and ranges that again are useful in the travel budgeting process and list numerous lodging options across the spectrum. This highlights choice and empowered decision making.

Another consideration is Ecotourism. Consider carriers and travel providers that advocate and practice sustainable, safer and environmentally friendly options for travel. It has less impact on the environment and does not disrupt the local economy. On the contrary, it utilizes supports and optimizes it!

It is all still about making the most of your trip and seeing any and all that you want to, experience and enjoy your travel and quest. Stroll, walk, take it easy on your first day and do not try to fit everything into 24 hours! In short: Go somewhere! Go anywhere! BUT DO GO!

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