

April, 2004 Newsletter

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Tips for a Debt Free/Stress Free Vacation



I'm convinced and hopeful that summer really isn't that far away. Going with my hopes, now is the time to be thinking about vacation and how you are going to pay for it. The goal is to go on a trip, have great memories and no regret for the money that you spent. The following tips should help you accomplish this goal.

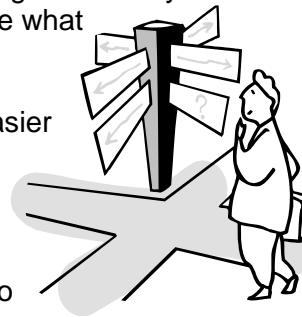
Create a Vacation Spending Plan. Review your income and spending plan and determine how much money you can afford for your vacation. You may want to consider saving you tax refund for vacation. The things that you need to budget for are things like travel, lodging, meals, gifts, and any admission or ticket fees.

Involve Those Traveling With You. Get input from any friends or family members who will be traveling with you. Determine places to visit and things to do. Try to include at least one thing that each person wants to do.

Research Your Options. With the Internet it is easier than ever to research sightseeing, tourist attractions and obtain discounts on everything from travel to lodging. Your hotel/motel lobbies often have brochures for area attractions and some have discount coupons included. If you don't have access to the internet, check with the local library, or the chamber of commerce of the area you are visiting.

Plan Your Vacation in Advance. Plan what you are going to do each day and the routes you will take to insure that you stay on budget. Try to plan some flexibility so that you are relaxed and not stress because you aren't "on plan". If you decide on an unplanned activity remember that you are taking that money from somewhere else in your vacation budget. Before doing the unplanned activity determine what you will cut from your budget so that you can avoid overspending.

Have a Credit Card Plan. Credit cards can be safer than cash but they also make it easier to overspend. Often you will need to give a credit card for security for a hotel or rental car but resist the urge to put the charge on the card. At the end of your stay, you can pay cash for those expenses. If you want to avoid the temptation from the beginning, when making reservations ask if you can send a personal check for expenses prior to your stay. Keep in mind that they may want 2-3 weeks before your stay for the check to clear. Remember that if you budgeted the charges, pay them in full upon your return from your trip.



Prepare Your Vehicle. If you are planning to use your vehicle for travel, make sure you have it serviced before you leave. Carry emergency supplies such as oil, wiper fluid, jumper cables, flashlight, etc to help avoid expensive, last minute repairs while on vacation.

Important Dates

Tuesday, April 24 6:30 pm
Credit When Credit Is Due
Sioux City Office

