

6 Ways To Save On Your Summer Vacation

The ocean is calling – and so is the open road. Your dream vacation awaits! But first, you need to work out the financial details. How are you going to pay for your getaway? How much can you realistically spend? Where is the money for your vacation going to come from?

Ideally, a plump vacation fund that's fed throughout the year is the way to go. Unfortunately, though, we often don't think about how to pay for vacation until it's a few weeks away. To make things even worse, according to LearnVest, an alarming 74% of Americans go into debt to pay for a vacation.

Don't become part of that statistic! Be proactive in planning your vacation by saving up for it in advance.

Forgo some luxuries in the months or weeks leading up to your vacation and save the extra cash for your getaway. Consider running a yard sale featuring all of your forgotten treasures and use the profits to fund your trip. Skip your weekly dinner out for a while and put the money in your vacation budget.

Now it's time to plan your vacation! When you've got the money saved up, create a realistic vacation budget. These six vacation saving tips will help you plan the perfect getaway while staying well within your budget.

1.) Timing is everything

Be a savvy shopper. There is an ideal window for buying everything, and booking airline flights is no exception. Flight prices generally fluctuate until departure day, but experts say the sweet spot is 54 days before your travel date. If you don't want to be busy checking prices all day, sign up for emails from a savings alert site. Let them know which dates and locations you're interested in, and they'll let you know when a flight goes on sale so you can book your discounted tickets before they're sold out.

2.) Clear your cache

Hotel and airline sites use cookies to determine what you're shopping for. They'll see which days you're searching and raise their prices accordingly. Beat the system by clearing your cache before every new search so they can't read into your browser history. You might see as much as a 50% drop in prices when searching with an empty cache!

3.) Sweet-talk your way to savings

Just because your hotel room is pre-booked, it doesn't mean you can't save. Don't be shy about asking for an upgrade at check-in. About 78% of hotel guests who request an upgrade at the front desk actually receive one. Some face-to-face schmoozing can go a long way!

Also, by 6 p.m., most hotels know which rooms will be filled for the night. If you check in later in the day, you'll have a better chance at getting the keys to the room with the incredible view – even with your economy-class price tag.

4.) Never pay full price

You can score a deluxe vacation without the deluxe price tag – all it takes is a little research. Check sites like coupondivas.com, entertainment.com and Groupon.com for amazing deals and deep discounts for local eateries and entertainment centers. You can also find cheaper tickets to nearby amusement parks by looking for sellers on Craigslist. Also, if you're traveling with kids, don't forget to look up restaurants with "Kids Eat Free" promotions.



5.) Freebie fun

Challenge yourself to enjoy one day of your vacation without spending any money at all. Search local sites and blogs for write-ups about fantastic free things to do nearby. You might find a charming family farm, a gorgeous waterway, a fun splash pad for the kids or a scenic hiking trail. Or, just spend the day at the closest beach!

Don't eat out on this day either. Many hotels include a continental breakfast – take full advantage. For lunch, you can picnic on sandwiches. Dinner can be something effortless and delicious that you brought from home or pick up at a local supermarket. Consider packing a travel grill or panini maker for easy meals. You can heat up some hot dogs or burger patties, or bring some baguettes and an assortment of sliced cheeses for fresh paninis. Round off the meal with some pre-sliced veggies.

You'll be surprised at how much fun you can have without spending a penny!

6.) Save your mega event for the last day

The taste of dessert is what lingers after the meal is through. End your vacation on a sweet note by saving your most exciting event for your last day away.

If you're unsure of how you're going to fund your getaway, call, click or stop by [credit union] to ask about taking out a personal loan or joining a vacation club. We want to help you make your dream vacation come true!

Your Turn: How do you save big on summer vacation? Share your best hacks and tips with us in the comments!

SOURCES*:

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