

6 Ways To Turn Your Dream Vacation Into A Reality

You're sipping a pina colada on a beautiful, white-sanded beach while watching the cerulean waves lap at the shoreline. You might be pulling muscles and riding high on adrenaline while scaling Mount Greylock, up in Massachusetts. Or, maybe you're browsing a charming shop in a European city filled with exotic culture and cuisine.

Everyone has a dream vacation. For those with limited funds, though, the vision never gets a chance to become a reality.

We're here to help you change all that. Read on for six ways to make your dream vacation happen.



1.) Start saving

Between airfare, lodging, food costs and attractions, the vacation of the century is going to cost you a pretty penny. You can save by budgeting carefully and choosing the cheapest option wherever possible, but you'll still need the cash to pull it off.

Give your vacation a jumpstart by planning for it all year long. Here are a few ways to go about it:

- **Set up a "Trip jar."** Keep an empty glass jar in a very visible place in your home and label it clearly. Whenever you've got loose change in your pocket, plunk it in the jar. Use the money you've saved to fund one part of your vacation, like your souvenir purchases or car rental.
- **Brown-bag it.** According to Forbes, the average American buys lunch twice a week, at \$10 a meal. If you can get into the habit of brown-bagging your lunch just one more day a week and earmark the \$10 you save for your vacation, you'll have close to \$500 by year's end. That can go pretty far on a vacation!
- **Open a vacation club account.** Here at [credit union], we're all about making dreams come true – and that goes for vacation dreams, too! Call, click, or stop by today to learn how to painlessly save for vacation.

2.) Time it right

Choosing the perfect date for your vacation can save you hundreds, perhaps thousands, of dollars. Consider planning your trip for just after the peak season is over. You'll still enjoy beautiful weather, but your airfare and lodging costs will see a significant drop. You'll likely also have an easier time taking off from work when the rest of the team has already returned from their vacations.

Whenever you choose to go, be careful with how you time your flight-booking. Experts recommend booking your flight 54 days before your departure date to cash in on the best prices. Also, remember to clear your cache before searching for flights; looking up airline prices with a full search history of flights can hike up your prices by as much as 50%!

3.) Make the most of your dollar

The world has no shortage of glorious beaches. Often, the only notable difference between two beach towns is the price you'll pay for a visit. When researching vacation destinations, check the local exchange rates. Choose a place that will allow your dollar to go farther, and you'll have more to spend with the same amount of cash!

4.) Let your loyalty pay off

Don't book a flight, hotel stay or car rental without checking your credit card points first. You might have enough miles to pay for a large chunk of your trip.

Similarly, don't forget to cash in on your loyalty to your grocery store. Many supermarkets are affiliated with gas stations and offer savings as high as \$0.40/gallon. If you pump 20 gallons a week, you'll save \$400 this way over the year. Set that money aside and you'll be well on your way toward funding your entire vacation.

Finally, when booking hotel stays, do a quick search to determine if they offer a loyalty program for return customers. You might land yourself a steep discount just for using the same hotel chain twice!

5.) Research, research, research

Don't make any vacation decisions without first doing some research.

If you found a resort you love, check out their online presence to see if they offer airline discounts or credits. Google for nearby attractions that don't cost much before planning your itinerary. See if you can find a local who'd be willing to swap houses with you while you're on vacation. Check Groupon for instant discounts on attractions and restaurants in the area.

A few minutes of pre-vacation research can save you hundreds of dollars before you set out on your trip.

6.) Live in the moment

It might sound redundant, but don't forget to enjoy your vacation! Leave the everyday pressure and tension back home and allow yourself to fully relax. If something doesn't go according to plan – and there's always that *something* – let it slide. This is your time to de-stress and take it easy; don't let anything ruin it.

It's also important to unplug. Leave the laptop at home, stop snapping pictures, take the earbuds out and enjoy the moment. Feel the breeze on your skin, soak up the sun and inhale the culture that's swirling all around you. Let go of the compulsive need to capture every moment on camera and take the time to just *be*.

You worked hard to make this happen – you deserve to enjoy every bit of it!

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