

# Vacation without breaking the bank

By Michelle Goldstein

It is hotter than Hades in Dallas, and all anyone can think about is getting out of town. So, how can you visit a cooler destination without breaking the bank?

Plan your air travel for Tuesdays and Saturdays when demand is less. If you are an early riser or a night owl, you can also save some money by traveling early or late in the day. Also consider flying on off brand airlines like Jet Blue.

Go to multiple sources for hotel and rental car pricing. The price quoted on a hotel's website can differ from the price quoted over the phone, which can still be different from the price quoted from a discount site like Expedia.com; try all three before you book. For example, a night at Brentwood Bay Resort in Victoria, British Columbia costs \$315 if you book on Brentwood Bay's website, \$315 per night when you book by phone, but costs \$286 per night if you book through expedia.com.

Save on the cost of meals by packing your own snacks and sandwiches for the airplane. Also, consider staying at hotels that include breakfast as part of the room cost. If you have to pay for breakfast, see if there is a coffee shop within walking distance from the hotel. Hotel breakfasts tend to be expen-



Photo courtesy of businessweek.com

sive and should be reserved as special treats.

Travel out of season. At any time of the year, some place is out of season. For example, Florida, Hawaii, South America, Australia and New Zealand are all out of season now. Out of season hotel and air rates can be up to 66 percent off the high season price.

Vacation without breaking the bank sometimes means protecting the investment you have made. Phyllis Roseman, a 20-year-plus veteran travel agent with Plaza Travel here in Dallas reminds us, "Buy insurance when traveling with children or elderly relatives. A sick kid or parent can easily cost you a trip if your airfare and hotel are non-refundable."

Don't forget the benefits of engaging a travel agent. Whereas the Internet has made making our own travel arrangements a snap, don't give up on agents just yet. When you book independently, the relationship

between you and the airline/hotel/car rental place ends when you pay for the transaction and log off. When you book through an agent, the relationship lasts throughout your trip. Like when your flight gets canceled, when your bags get lost, or when you lose your Visa for another country. I found this

out the hard way when

both my flights to and from New York were cancelled. I lost hours of vacation time to standing in long lines and staring at the computer screen when an agent could have rebooked me in minutes.

Agents can also request hotel upgrades for special occasions (a birthday, honeymoon, anniversary), where the mere mortal can't. They also have the ability to unblock seats or place you in an exit row, thus increasing the number of available seats on an airplane. This is important if your flight has been cancelled or you need to take a last minute flight.

Travel safely and travel smart this summer, and have a vacation that doesn't break the bank.

*Michelle Goldstein, principal of Goldstein Financial Future, is a fee-only planner in the White Rock Lake area. She can be reached at goldsteinfuture@aol.com or 214-695-9251.*