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Financial Planning & Investments



Building a Better, Budget-Friendly Vacation

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With summer just around the corner, it's time to get moving on your vacation plans before it's too late. Whether you decide to book online yourself or go through a travel agent, here are some tips to help you save time and money.

If you're short on time

- **Not in the mood to do the research yourself?** You can avoid spending hours figuring out where to go and what to do by working with an experienced travel agent. Give your agent a general idea of what you're looking for and let him or her put together a plan that fits your schedule and budget. Besides saving you time, getting ideas from an expert might prompt you to try something different this year!
- **More of a do-it-yourself type?** Travel websites such as Expedia, Kayak, and Travelocity make it easy to plan, allowing you to book your flight, hotel, and car rental with just a few clicks. If you want to stay at a particular hotel, be sure to check its site as well, as some deals are available only when you book directly with the property.
- **Waited too long to book a beach vacation?** You may not be out of luck if you're flexible with your dates. Consider going on an off-peak week (that is, outside of the July–August rush), when you'll likely find greater availability and lower prices.

Getting more bang for your vacation buck

After months of low oil prices, cost savings may be starting to trickle down to airline passengers. Domestic travelers can expect to pay an [average of \\$240](#) for a round-trip ticket in June, according to the airfare prediction app Hopper.

If hunting for discounts is part of the thrill in booking your vacation, there are even more ways to save:

- **Time it right.** Sunday is often the most expensive day to fly during the summer, while Tuesday and Wednesday tend to be the cheapest, [Fortune](#) reports.
- **Don't wait too long to book your flight!** Although winging it can occasionally work in your favor, it often means paying more for your tickets—especially if your travel dates aren't flexible. If you want to maximize your savings, keep an eye out for bargains in the period starting four months ahead of your trip and up through three weeks prior, advises [CheapAir.com](#). When you spot a deal during this window, it's usually wise to go ahead and make your purchase.
- **Leverage your agent's connections.** Your travel agent, if you decide to go with one, may be able to offer discounts through relationships he or she has established with hotels and airlines. Just ask!



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- **Peruse a package.** If you book through a travel website, be sure to check out the vacation packages it may offer. Depending on your time frame and destination, purchasing a package may add up to big savings. All-inclusive deals with meal plans can be worthwhile also, but it pays to do your research. Does the plan cover what you're really looking for, or would it be less expensive to purchase what you need à la carte? Take a close look at what's covered, as well as menu options and reviews from other travelers, before making a decision.
- **Go local.** If you plan to rent a beach house or other non-hotel property, it's a good idea to take advantage of local rental agents and resources. Although larger rental agencies may be more prominently advertised, you might find better deals and hidden gems by reaching out to local property managers.

Wherever and whenever you decide to go, a little proactive planning will help set the stage for a truly relaxing vacation—and possibly leave you with extra cash in your pocket!

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