

MINNESOTA GOOD AGE



THE TRAVEL ISSUE

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Vacationing on a budget

You spent a good part of your lifetime saving for retirement. Now it's time to enjoy the fruits of your labor! Whether it's hitting the road to see family, taking the grandkids to meet Mickey Mouse or just the two of you heading to a romantic destination, travel is likely in your near future.

And, yet, you don't want to feel regret when the post-vacation credit card bills arrive.

How can you control costs? (Hint: Don't wing it! Spontaneity can be a fun travel attitude, but, in general, it can cost you dearly.)

Step 1: Get a guidebook for your destination. Libraries typically have the most up-to-date editions available for a wide variety of destinations. A good guidebook can help you set priorities for your trip by providing sample itineraries, activities and reviews of individual sites.

A little studying now will save you valuable time on your vacation. That way you won't find yourself staring at that rack of brochures in the hotel lobby wondering which activities are really worth your time and money.

Step 2: Set a budget. Figure out what you feel comfortable spending on vacation and then make sure you stick to it. A great way to do that is to use only cash or travelers checks. Each day, carry only the amount allotted in your budget and save the credit cards for emergencies.

Budgeting for the big things like airfare and accommodations is relatively easy given that those costs are typically set before you leave home.

It's all those little things that can really add up and blow your budget in a hurry. Here are a few tips to help you save on day-to-day vacation expenses.

EAT SMART

You can save hundreds of dollars if you make smart choices about where and when you eat on vacation.

Take advantage of free hotel continental breakfasts — or get a hotel room with a refrigerator and microwave. That way you can get groceries and enjoy a few cheaper meals in your room.

When choosing which meal to enjoy in a restaurant, choose lunch.

Oftentimes, plate sizes are the same, but prices are lower. And take advantage of happy hours by eating earlier or later than the working masses and you'll enjoy excellent deals on drinks and food.

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Finally, carry light snacks with you. That way, if hunger sneaks up on you, you can eat a little something. That will give you time to plan a better meal, rather than walking into the first restaurant you see.

AVOID CAB RIDES

A little pre-planning can help. Many cities have tourist-friendly subways or buses. Ask the concierge at the hotel about is the best and cheapest way to get around.

SIGHTSEE FOR FREE

Just about every city has experiences and sights that can be enjoyed without paying to get in. Some museums are free on certain days, such as the first Sunday of each month. For those sites that aren't free, check online for discounts that can bring down the cost.

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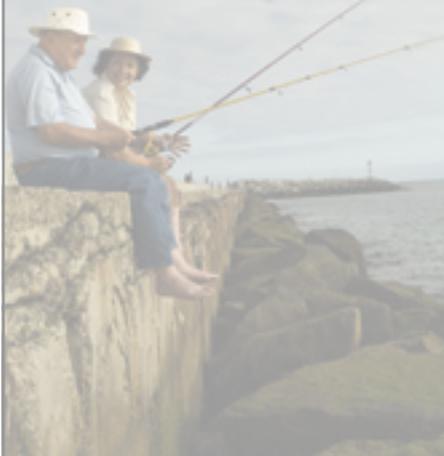
Swiss chocolates, Statue of Liberty playing cards and Eiffel Tower key chains: We used to feel the need to pack up little souvenirs for all of our loved ones and co-workers. That's an all-too-tempting way to blow your budget.

Items that are truly unique to that destination and locally made may be worth the money. Most anything else can be found online at a lower price than what you'll pay in a gift shop.

Travel can be relaxing, eye-opening, fulfilling and just plain fun. Enjoy it. You've earned it.

Skip Johnson is a partner at Great Waters Financial in New Hope, Minn. Learn more at mygreatwaters.com.

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