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Travel without going broke

The Hartford Courant

Need a break but short on funds? For many, the solution is to charge a vacation now and worry about paying for it later.

But that desire for instant gratification can threaten your financial security, says financial planner Diane McCurdy, author of *How Much Is Enough: Balancing Today's Needs With Tomorrow's Retirement Goals* (Wiley, \$14.95).

One of her suggestions is planning several long weekends instead of an extended sojourn. Consider house swapping, camping or vacationing at home by visiting nearby tourist spots.

"When I sit down with people, and we take a look at how they're spending their money, I see some folks who are spending \$300 a month, \$3,600 a year, just on coffee," McCurdy said.

Once on vacation, she offers these tips to stay within a budget:

Don't use credit cards. Limiting yourself to cash-in-hand will cut spending.

If you're flying, check baggage allowances to avoid fees for overweight luggage.

Limit yourself to one souvenir per person traveling, and cut the number of keepsakes for others.

Don't order room service, don't eat or drink anything from the mini-bar, and don't make calls from the hotel.

Don't over-schedule. Allow some down time to sightsee or lounge around the pool. You'll save money and relax -- which is the whole point of the vacation.