

Keep your finances in mind when vacation planning

We're planning a summer family trip, but money is tighter than I anticipated. Any tips?

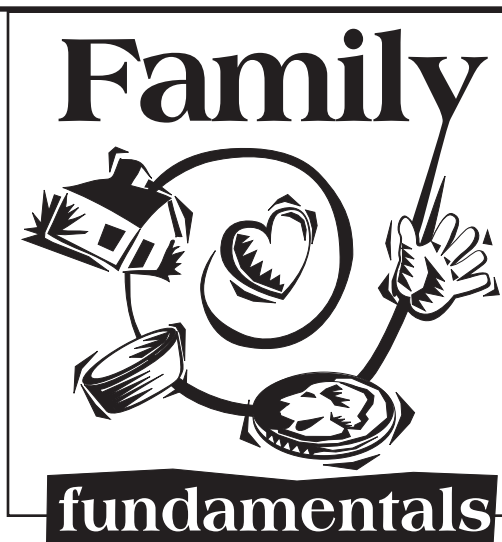
Good for you for thinking ahead. It's smart to plan your finances so your vacation memories aren't spoiled when credit card bills arrive.

As you plan, keep in mind: Little things can make a big difference. Be sure to do comparison shopping (but if something sounds too good to be true, it probably is).

- Know in advance how much lodging will cost, and determine how you can cut back. Ask about discounts -- often that information isn't given unless requested. And, check online for special discounts offered only on the Internet. When traveling with children, be sure to ask about extra per-person charges -- they can be a costly surprise. Better yet, choose accommodations that don't charge extra for children. Alternatively, see if you can spend a few nights with family or friends, or find a campsite cabin instead of a motel.

- Check the fees for any attractions you plan to see. Again, if the total adds up to more than you want to spend, have the family make choices about what's really important to see and what can wait for a future visit. Be sure to check national, state and metro parks for ideas of low-cost attractions. In Ohio, call 1-800-BUCKEYE for travel ideas across the state.

- Make a food budget and stick to it. For breakfasts, take advantage of continental breakfasts offered at motels and hotels, or plan your own by bringing bagels, muffins and spreads. Use a small cooler with ice for any perishables. Similarly, plan other meals to get the most bang for your buck. Eat restaurant meals at lunch-



time, when prices are often cheaper than on a dinner menu. Prepare picnic suppers with food and beverages from a nearby grocery store. Also, bring along trail mix, granola bars, nuts and other snacks as well as soft drinks to reduce road trip expenses.

- Give each family member a spending limit for souvenirs and other vacation purchases.

- Contact tourism offices in the areas you're visiting and ask about free events and visitor discounts.

- When driving, use the most fuel-efficient vehicle you have available. If gas costs \$3 a gallon and you're taking a 1,000-mile road trip, a vehicle that gets 30 miles to a gallon will cost about \$100 less in gas than one that gets only 15 miles to a gallon.

- If flying, plan as early as possible to get the best fares. Consider package deals -- they often end up more economical than you could manage by planning everything yourself.

Finally, if money is really tight, consider putting off your vacation until the off-season, when rates for lodging and attractions are often cheaper. Or, wait until next summer so you can set additional money aside. You can use this year's vacation time to rediscover attractions in your own backyard. Such a decision may be disappointing for the family, but it could offer much more relaxation and down time and cause much less finance-related stress.

Family Fundamentals is a monthly column on family issues. It is a service of Ohio State University Extension and the Ohio Agricultural Research and Development Center. Send questions to Family Fundamentals, c/o Martha Filipic, 2021 Coffey Road, Columbus, OH 43210-1044, or f Filipic.3@osu.edu.



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By Martha Filipic
(614) 292-9833
f Filipic.3@osu.edu

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Section of Communications and Technology News and Media Relations
2021 Coffey Road
Columbus, OH 43210-1044
(614) 292-2011

208 Research Services Building
1680 Madison Ave.
Wooster, OH 44691-4096
(330) 263-3780

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