THE FINANCIAL WELLNESS DIGEST





\$mart Summer Travel: 7 Ways to Save (and Still Have Fun!)

Few things stoke wanderlust like longer days and warmer temps. But before you deep dive into summer travel—and your wallet check out these tips that can help you have fun in the sun without breaking the bank.

1. Set a Realistic Budget

Before you hit the open road (or sky...or seas...) consider all the expenses involved, including transportation, accommodation, meals, and activities. Allocate a portion of your budget for unexpected expenses. Having a big picture overview of your financial limitations will steer your decision-making process and make overspending less likely.

2. Travel Off-Peak

Take advantage of off-peak seasons or weekdays when prices are often lower. Avoiding popular travel periods can help you secure better deals on flights, accommodations, and attractions. Moreover, you'll be able to enjoy destinations with fewer crowds, enhancing your overall experience.

3. Explore Alternative Accommodations

Instead of opting for traditional hotels or vacation rentals that often come with cleaning fees, explore alternative accommodations to save money. Consider options such as hostels (single rooms are often still an option), house-swapping or even house or pet-sitting for friends if your dates are flexible.

4. Be Flexible with Your Destination

Explore different destinations based on affordability. Lesserknown or up-and-coming locales can offer rich experiences without the premium rates. Research affordable domestic or international destinations - by being flexible on the 'where,' you can uncover hidden gems without shelling out a ton on airfare.

5. Embrace Free and Low-Cost Activities.

Many destinations offer walking tours, public parks, museums with discounted admission rates, or specific days when attractions offer reduced entry fees. Take advantage of natural wonders, public beaches, and hiking trails and engage with locals to discover hidden gems and receive insider tips on affordable attractions and events.

6. Plan Your Meals Wisely.

Splurging on food and drinks is easy, especially when you add in inspiring scenery. Opting for accommodations with kitchen facilities or access to a shared kitchen can save you hundreds. Prepare some of your meals instead of dining out for every meal and frequent local markets to purchase picnic-style fare. When dining out, street food vendors often offer tasty options without restaurant price tags.

7. Use Travel Rewards and Discounts.

Have an airline or hotel account? Leverage those travel rewards programs, credit card points, and loyalty programs to your advantage. Additionally, search for discount codes, coupons, and promotions when booking accommodations, flights, and attractions—it literally pays to comparison shop. The reward of travel lies in the experiences, connections, and memories you create, and these don't have to come with a hefty price tag. Want to see how travel fits into your big picture budget? GreenPath Financial Wellness offers an <u>interactive worksheet</u> that can get you started.

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