How to Budget a FAMILY VACATION

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INTRODUCTION

The family vacation has been portrayed in many ways. From National Lampoon's "Vacation" showing the trials and tribulations of the Griswold family trying to get to "Wally World" to "The Great Outdoors" with John Candy and his family renting out a cabin in the woods only to encounter a meddling bear. Family vacations in the media seem to be one thing going wrong after another.

But in real life, the family vacation is a time to bond together as a family unit and enjoy newfound times of closeness while exploring new adventures and locales. The memories you can make on these vacations will stay with you for years and give your children special moments they'll treasure forever.

You can choose to drive cross country and see the quirky roadside attractions such as the largest ball of yarn or the corn museum. Some don't look at this as a true vacation. After all, being stuck in a car for the majority of the trip can breed some real family strife!

You could also book a family cruise or fly to Mexico to spend time at a resort, but this can get pricey, and with all the activities they have for children, some parents fear the bonding they were looking forward to won't happen.

For the family on a budget, the notion of a memorable and fun-filled vacation may seem out of reach. That's simply not true, however. There are many, many ways you can have a terrific family vacation while on a budget. You don't have to sacrifice fun because of lack of money. There are all kinds of vacations that can be had within almost every budget.

While traveling is good for the economy and for your soul, it can be hard on your wallet. In fact, AAA estimates that a family of four should budget at least $244 per day for meals, lodging and automobile travel costs. And that figure doesn't include the staple of family vacations—entertainment. As usual, the best way to keep the costs down is to plan ahead and make informed decisions.

But how do you start? You start with family input, a survey of your resources, and a well-thought out plan. We'll not only show you how to do that easily, but we'll also give you all kinds of ideas for family vacations and ways that you can make them affordable and fun!

Always dreamed of going to Disney World? You can! Think the Caribbean is out of reach? It's not! We've compiled the advice and suggestions from many vacation experts and added some of our own experiences as well to give you this comprehensive guide to taking a family vacation on a budget!

We'll show you different ways to save money on airfare, hotels, transportation, and eating. We'll also give you some great specific ideas for family vacations that won't break the bank along with some suggestions to help you save money and time in general while on your family getaway.

Whether it's a summer trip, spring break jaunt, or wintering in the tropics, you'll be able to plan your dream vacation without breaking the bank. You'll get maximum fun without sacrificing every penny of your hard earned dollars – and you may even come back with a little extra to save for that next vacation!

What are you waiting for? Read on!

SAVING FOR YOUR VACATION

There are many effective ways to save for your family vacation. When you spend 40 hours a week slaving at your job, you deserve to have some time to get away from the rat race, relax, and enjoy your family.

Unless you're independently wealthy, you'll need a plan for saving up the money you need. While this may seem like a simple proposition, some people find it difficult to lay aside some money each pay period. The key here is discipline.

Open up a separate savings account specifically meant for your vacation money. If your employer offers direct deposit, you can usually specify a certain amount of money be put into this account. Some banks will schedule an automatic direct transfer to your savings account if you don't have direct deposit or if you are not able to deposit money into two separate accounts.

Examine the amount of money your family spends weekly or monthly on family entertainment and fast food restaurants. Then reduce that amount, storing the remainder away for your trip. So that a pending vacation doesn't become a joy-buster, shop around for freebie and reduced-cost entertainment options to enjoy during the months before you depart.

Another good way to save up money is to save your change. When you use cash, resolve to only use paper money. Then take the change you receive and put it aside at the end of every day. You'll be surprised at how quickly it can build up.

One family reported that they kept a "vacation jar" in a convenient place and each family member would deposit change and the occasional dollar bill into it. When they

emptied the jar and had it counted, they had managed to save $5,000 – enough for them to enjoy a tropical getaway to Grand Cayman Island!

While you may not have that much in your change jar, emptying it at vacation time can mean extra spending money or that little boost you need to go on your dream vacation.

Be sure and involve your kids in the saving venture. This is a great time to teach the valuable lessons of saving and budgeting money.

Look for other ways to add extra cash to the vacation coffer. One family we know would save aluminum cans and take them into the recycling plant periodically for cash. Throughout the course of a year, they managed to accumulate an extra $1,000 for their vacation.

You could have a rummage sale to earn extra vacation cash as well. There are plenty of opportunities out there to add to your vacation savings. You just need to think outside of the box and resolve that any extra cash you get will go toward your family vacation.

You need to budget realistically. Vacations need not be expensive. Budget an amount and stick to it. If you're driving, set a fixed spending amount ($150 per day, for example). Include all of your expenses, gas, meals, admissions, special activities, etc.

Involve your children in the process. Share with them that conserving money on one day allows them to go to a water park on another day. Be creative.

To save money, you can eat only one meal in a restaurant per day. For the other two, prepare your own food and either eat in the hotel room or have a picnic. Take

turns letting the kids choose the type of food—and, if you are really adventurous, the restaurant—each day. This way, the children feel important and it minimizes arguments.

A good point to also keep in mind when determining how much you can afford to spend on a vacation is to be sure that you consider other periodic expenses that may be waiting for you when you return, such as back-to-school costs, holiday expenses and next year's taxes.

That's why we highly recommend a separate account for your vacation savings. That way you have your vacation money separate from your everyday money and won't have to stress about "robbing Peter to pay Paul" when you get home from your trip!

The next key to a successful getaway on a budget is to plan.

BEGINNING YOUR VACATION PLAN

The first thing you must do is plan early. Spontaneity works well for day trips, but is not as effective for longer jaunts. By planning early, you will find cheaper fares and more available accommodations.

You can also have the opportunity to save any additional funds you might need, perhaps include extended invitations to other family members, and get together all the paperwork you might need if traveling abroad.

While planning, it's a good idea to stay flexible in your desires. Flexibility equals maximum pleasure for everyone. This is especially true if you have special needs due to a

disability or are taking along teens and children who will want to do different things.

Get your children involved too. This will not only make them much more enthusiastic about the trip, but they can provide their input into what types of activities they want to do and what types of activities they'd like to do as a family. They'll be much more excited when they are fully involved in deciding where the family will be vacationing, so be sure to get their opinions too.

You probably already have some kind of idea as to what you'll be able to afford when taking a vacation. If you do have a specific number in mind, this makes it much easier to pick out a destination. You can research what's available in your price range and choose the trip that will best fit your family.

If you don't have a specific number in mind, make a list of your dream vacations. Include those places you've always wanted to go as well as places you think would fit the personalities of your family. See what these types of vacations will cost, and then pick the one you think you can save for or afford to take right away.

The Internet is an indispensable tool to do this. There are many travel websites that offer vacation packages for specific destinations. Here are some highly suggested by the experts:

www.expedia.com
www.orbitz.com
www.cheaptickets.com
www.travelocity.com

When you use these sites, they can give you best prices for various destinations, but they can also provide valuable suggestions for where you can go as well as

activities that are available and ratings from other travelers who have taken the same vacations.

You can also use:

www.priceline.com

Price line often allows you to name a price you're willing to pay for flights, hotels, etc., but you have to take what they offer you if they accept your price. For example, you may be willing to pay $100 for a $200 airline flight, but they may accept your price only if you're willing to take the redeye in the middle of the night. If this is something you can live with, by all means, book it! Just be flexible.

Do you detect a theme here in the planning phase? Flexibility is the key!

You'll need to decide if you will be flying to your destination or driving. There are many airlines that have cut-rate prices when you fly during certain times. Again, you'll need to be flexible on departure dates and times.

You'll also need to decide on a time frame for your vacation. Again, if you are flexible on departure dates, you're more likely to get a better deal. We realize, however, that work constraints might not allow you to change your vacation dates, but if possible, it's best to just have a general idea instead of a rock solid date.

Try to travel on days other than Friday, Saturday or Sunday which are the busiest travel days of the week. You can firm up plans later if needed.

Once you've got your destination in mind, you'll need to consider a couple of other things before booking your trip.

GETTING THERE

There are many ways to arrive at your vacation destination. Once upon a time, the only way a family could afford a vacation was to load up the car and head out on the road. How many of you remember these long trips? I certainly do! But you don't necessarily have to drive to vacation anymore! There are all kinds of options today that are affordable and much more enjoyable!

Driving

If you will be driving, gas prices will be a huge consideration. At the time of this book's writing, gas in the Midwest is running just under $3.00 per gallon. If you're going to be driving more than 300 miles, depending on the gas mileage of your vehicle, it will probably be cheaper to fly. We suggest that you drive only if you are going to a location that isn't too very far from your home.

There can be huge advantages, however, to driving. You won't have to worry as much about dates and times. You can just pack up and go. There's something to be said for seeing the country out the windows of a car.

It can be a learning experience for your children as they get to see the beautiful nation they live in. This is a good time to foster conversation with your family as well. When there's not much else to do along the way, tell each other stories, share your thoughts and memories with them. You'll all learn so much if you do!

The next section explores specific ways to make car travel on vacation not only bearable, but enjoyable!

Flying

With airlines competing for business today, air travel is more affordable than it once was. Booking early for airfare will save you a lot of money. Booking ahead is important to getting a fair rate.

Family travel is centered around school holidays, making space at a premium. The farther out you book, the better your chances that you will get what you want. It's a question of supply and demand. When demand is high, prices are high. It is suggested you try to plan trips ten months to a year in advance, so you get what you want and don't feel like you have to settle for what you can get.

You'll probably find the best deals online at one of the sites we mentioned above. They're easily navigable and you can get instant availability reports along with alternative suggested routes.

When booking airfare online, don't overlook discount and international airlines—some are not listed on the big travel portal websites, even though they might have a lower fare to your destination. Also be sure to compare rates for alternate airports within a reasonable traveling distance.

You might live half an hour from a major airport, but the smaller airport a couple hours away might have substantially lower fares. Check for alternate airports near your destination, too.

Be flexible about your arrival and departure dates; the major travel portals all have options to search for the cheapest flights within a range of dates. Any one of these alternatives could potentially save you hundreds of dollars.

Many credit card companies offer frequent flier miles when you use their cards for purchases. This is a great way to save on air travel by taking advantage of this service. Use your credit card for almost every purchase you make then cash in at vacation time. It could mean free airfare for you and your family!

Of course, it could also mean large credit card bills and unpaid balances, so spend wisely. Only use the card for things you would purchase normally – not on extravagant items just to get the mileage.

Don't throw away your junk mail! Sometimes inside those coupon packages, there will be discounts for air travel. One person almost threw away her Val-Pak envelope, but decided to go through it just in case there was anything in there she could use. Lo and behold, there was a certificate for $100 off travel with a discount airline. The coupon was good for up to 4 tickets, so each member of her family flew to Florida for just $54 each round trip!

Finally, you can go to a travel agent to book your flight. They are very knowledgeable about the airline business and can often save you tons of cash if you let them know that is your biggest priority. They'll give you free rate quotes as well, so when you call, you can see if a flight will fit into your budgeted plan.

Here are some valuable tips to help you save on airfare when booking yourself:

- Airlines usually reload their computers at midnight, so as soon after that as possible is a good time to shop online for low cost seats that folks might have reserved but not paid for.

- When one airline announces a sale to a particular destination, chances are the others will soon

follow suit, so be on the lookout and call or click around.

- Use the internet to search out last minute bargain weekend fares. Most airlines' websites have a place where drastically reduced weekend fares are available. Start checking on Wednesday for the weekend ahead.

Trains

Many, many songs have been written about the country's love for trains and the rail system. Most of them, however, are about hopping a freight train bound for Georgia or some other unseemly way to travel. Train travel isn't like that anymore.

Today's trains are luxury vehicles that rival many airplanes. They provide for roomy seats, dining cars, club cars, and even sleeping berths for really long trips. The best part is, these conveniences don't always come at a premium price.

Amtrak, the country's major train service offers up many, many discount plans for budget savvy travelers. Since it's a family vacation, we assume you will probably have children along. If these passengers are age 15 or under, they get to travel at half price.

You can also find money saving coupons in mailings and online. All you have to do is look around. And don't forget to ask for discounts! If you don't ask, they probably won't be offered up to you even though they might be available, so take a moment when booking and say, "Can you get that rate any lower?"

Long car trips are long and storied in family vacation history. The tales abound and grow larger with each telling as each family member recounts the horrendous story of the 18 hour drive to the Grand Canyon. Is there any way to make the vacation drive easier? You bet!

ARE WE THERE YET?

When vacation season approaches, many families plan to take to the road in order to escape the stress of the daily grind. A poorly planned family road-trip can be a greater source of frustration than many families realize.

Unfortunately, these families tend to encounter this frustration halfway into the vacation, at a time when little can be done to remedy it. The level of stress during the trip is in direct proportion to the quality of planning done before pulling out of the driveway.

It can be so disappointing to make travel plans in order to promote family 'togetherness' only to get to the destination with parents and children at each others' throats. But when parents discover how simple planning can make the trip fun and memorable, the difference in the quality of the actual vacation is measurable. Having the right tools on the road can make all the difference between the success and failure of the actual vacation.

First, take time to plot out a trip that includes pre-planned rest stops, a cooler of refreshments (to avoid high-priced rest stop and fast food prices), music and books on tape, and lots of activities for the kids in the back.

Keep everyone occupied with Ghost, 20 Questions, Punch Buggy and License Plate Bingo, then try a scavenger hunt, a tin foil sculpture contest and Penny Ante.

Try leaving for your trip at a time other than in the morning or mid-afternoon. You may even want to leave in the early or late evening. There's something to be said for the lull of the road to put bickering kids to sleep. Just be sure the driver is able to stay awake!

Borrow an idea from the airlines: show a movie. Rent (or buy) a TV/VCR made to play in your vehicle, hit "play" and go. Portable DVD players are more affordable these days and they can be a lifesaver on a long trip!

Make goodie bags for your kids to keep them occupied on the long trip. For the bag itself, use an old book bag or backpack, lunch box, shopping bag, small suitcase or a small purse. The length of the trip may end up determining the appropriate size of the travel knapsack. If you are traveling by plane, try to use something that closes tightly to avoid spills.

Make sure you have a separate bag for each child to avoid arguments. You might want to consider labeling items with the child's name for extra certainty. Fill bags with the same items if your children are near in age or have similar interests.

Some suggestions for items to include are: spiral notebook, colored pencils, washable markers, story books, activity books, magnetic games, card games, travel-size board games, kazoo, hand held electronic games, sticker books, non-melting crayons, coloring books, Mad-Libs, magnifying glass, paper dolls, magic slates, invisible ink books, small cars, finger puppets, small dolls/ action figures, felt books with stick-ons, blunt scissors, sewing cards, puzzles, pipe cleaners, slinky, origami paper, books on tape, and a tape player or CD player and headphones.

Let your child help you pack the bag and encourage him/ her to think about what he/ she wants to take on the trip. Allow your children to choose their favorite toys to

place in the knapsack. Do not forget to pack your child's security items such as a blanket or stuffed animal. That could surely spell disaster.

You may wish to include snacks to tide your children over between meals. Choose snacks carefully to avoid messes and stomach aches. Avoid sticky fruits and drinks that you cannot re-close and pack snacks in zipper bags for easy clean-up. Some travel-safe snacks are: fruit rolls, animal crackers, raisins, bottled water, sliced apples, carrot sticks, bananas, and small bags of cereal.

Once you've figured out how to get to your destination, you'll need a place to stay.

LODGING

There are all kinds of questions to ask when looking for suitable lodging on your vacation. What type of hotel do you want to stay in? Does it have to have a pool? What about courtesy vans? Does it have to be a hotel? There are many, many options out there to keep your vacation budget in line and still have a place to lay your head!

Most savvy budget travelers recommend a hotel that offers up a kitchen or kitchenette. This can save you a huge amount of money on meals. Having a kitchen when you're vacationing with kids can be invaluable. Often the cost on a per person basis can be well worth the time it takes to cook up some of your own meals.

Families should consider condominium-style accommodations as these are often comparable in price to a fine hotel (and even less than the cost of two rooms), and give you the luxury of a spacious apartment with a full-kitchen and amenities like laundry machines - a nice feature when you have young children. Other "non-traditional"

lodgings include furnished apartments, house swaps or renting a villa.

If you prefer to mingle with the locals rather than other tourists, look into a home exchange vacation. One couple spent their eight-week honeymoon touring Europe without ever staying in a hotel; instead, they stayed in private homes while their European hosts stayed in their New York City apartment.

Sound risky? Maybe—but tens of thousands of people have exchanged homes since the 1950s. For an annual membership fee (usually around $50), home exchange clubs help members arrange exchanges, as well as offering tips to make the exchange go smoothly.

According to ExchangeHomes.com, a home exchange can cut travel costs by as much as half. More importantly, though, a home exchange vacation makes it possible for you to live like the locals, and perhaps make some life-long friends.

In a slight twist on the home exchange idea, look into joining a hospitality club that will hook you up with people willing to host you on your next vacation. The largest hospitality club has more than 23,000 members in 148 countries.

Membership is usually free, although members are asked to provide hospitality to others (on a voluntary basis) in return sometime in the future. In addition to saving money, staying with others is a great way to meet locals who can give an insider’s perspective on your destination.

Now this next suggestion might seem a little off the wall, but if saving money is your ultimate goal, it might be something you will want to consider. Stay in a monastery or a convent.

Monasteries and convents have a long tradition of providing hospitality to travelers. Aside from being a lot more interesting (and affordable) than the local Holiday Inn, a monastery can be a great place to explore your spiritual landscape.

Many monasteries and convents ask for a donation of $40 to $80 per night; others only ask for a free-will offering. In addition to simple accommodations, monasteries and convents often offer their guests simple meals as well as opportunities to participate in daily prayer and work. Reservations may be required in advance.

You can research this vacation idea by looking up individual monasteries or convents online. Or get a guidebook such as "Europe's Monastery and Convent Guesthouses: A Pilgrim's Travel Guide" or "Sanctuaries: The Complete United States: A Guide to Lodgings in Monasteries, Abbeys, and Retreats."

You should consider booking a hotel outside the main part of town but still close to the sights you want to see. By staying away from the more popular hotels right in the middle of the action, you'll have a better chance of not only saving money, but also getting accommodations at the time you want them.

Know what you are buying, though. Sometimes you can save money by spending a little more. For example, if lodging includes breakfast or has an indoor pool, or has a better location that will cut down on the time and expense of traveling to the attractions you're interested in; the extra expense may be well worth it.

Be aware of amenities that may be extra prices hidden in the price of the room. For example, the hotel may

provide a turn-down service for $x.xx and say it's included in the room rate. If you don't want turn down service, ask it be removed from your room rate. Not all hotels do this, but it never hurts to ask!

Many people look for a place near the attractions they want to visit so that biking or walking can be the mode of transportation. It can be nice to not be dependent on a vehicle to get you from place to place.

Also, ask if there are any discounts available. Some hotels have children stay free policies or will offer 50 percent off a second room for children 17 and under. If you're a member of an organization, ask if they offer any discounts. Belonging to a motor club like AAA can save you money too. They often work with hotels to give their members value for their dues.

Although we'll address ways to save on your meals in a later chapter, you might also want to find a hotel that offers a complimentary continental breakfast.

We recently stayed in a hotel that said free continental breakfast and expected the usual bagels, toast, and cold cereal. Were we surprised to find that their idea of continental breakfast included eggs cooked any way you wanted, bacon, sausage, pancakes, biscuits and gravy all in a buffet style setting.

This writer was blown away and left the buffett full – to be sure! We didn't have to buy lunch because we were still full from breakfast, so that saved us some money! We just thought "Woo Hoo!"

ALL INCLUSIVES

We've addressed each of the most important aspects so far in your family vacation plan, but we need to address a HUGE money saver to you now – especially if you're taking along children. Almost all resorts will offer you an all-inclusive package which can mean big bucks in the saving department!

These packages may just be while you're at their hotel, or they could include airfare and transfers as well. You'll have to do your research and find out what is best for you.

An all-inclusive package at a resort will mean that all your meals, drinks, and gratuities are included in the price of your room. So you'll have a place to stay, a place to eat, and a place to party if you so choose – all for one price! No need to worry about budgeting for dinner or a night out! It's all included!

With these types of plans, however, you'll need to get to your destination at your own expense for which we refer you to the above section titled "Getting There".

However, there are other all-inclusive plans that include airfare, transportation to and from the airport to the hotel, and then they throw in the meals, drinks, etc. with the price as well. This, we think, would be the best type of all-inclusive to book because then you don't have to worry about budgeting for anything except for excursions, admission fees, and souvenirs.

All-inclusives are a great way to save money on vacation. With an all-inclusive, you know up front what you're paying for and there are no surprises. When you go someplace else, everything adds up.

There can be drawbacks, however. One of these is that they may only offer a flight out of Miami and you live in Albany, New York. You'll have to get to Miami to catch your flight, but you will probably still realize some huge savings in the long run.

TRANSPORTATION

If your plan is to go beyond your place of lodging – which it probably will be – you'll need to consider outside transportation. These are a matter of taste and what is most important to you in the area of convenience and price. You may like having your own car to be able to go where you please when you please, but that can be expensive. There are other options.

Rental Cars

If you do want to rent a car, there are a couple of things to keep in mind. When procuring a rental car, get the smallest one that your family can fit into comfortably. There's no need to spend extra money on luxury when an economy car will still get you to where you need to go.

You'll have to decide on whether or not you want to buy the rental insurance offered by the company. We won't tell you one way or another because there are advantages and disadvantages either way.

If you are comfortable enough with driving and feel you can be careful enough to avoid any accidents then waive the insurance. You may want to check with your own auto insurance plan before you leave to see if you are covered under that policy while you're operating a rental car.

However, keep in mind that accidents can and do happen despite our best efforts. Any of you who've seen the movie, "Meet The Fockers", know what I'm talking about!

If you want to take the chance and waive that insurance, remember that any damages to the rental car will come out of your own pocket. Often the cost for this insurance is relatively minimal, so it might be worth peace of mind – at the very least to go ahead and initial that line.

Rental car agencies vary widely in price and offer a great opportunity for negotiating. You can save hundreds of dollars by checking the various locations in a town. Often it is much cheaper to pick up a car away from the airport.

If you work for a company that has a corporate account with certain agencies, they often honor the discount rates when you travel for leisure. Check all discounts offered for AAA, AARP, weekend rentals, etc. They have lots of room to negotiate, so just keep asking what discounts you could qualify for.

Use discounts offered in the Entertainment book. When you pick up your vehicle, many companies will upgrade you to a much nicer car for the same rate if you learn to ask with a nice smile. Check out the people behind the counter, and wait for one that appears to be more friendly and easier to work with.

Hotel Courtesy Vans

Many hotels do provide courtesy vans for their guests to use for transportation when staying at their hotel. This is a great amenity and one that should be used if it is available. Each hotel is different about their policies regarding use of their vans, however, so you should check with the front desk upon check-in to see what theirs is.

Often, you just need to inform the front desk that you'll need a van to go to, say, a local restaurant, and they will be waiting outside the lobby for you to take you to your destination. At that time, you can probably let the driver know what time you want to be picked up and they will return to bring you back to the hotel.

However, hotel courtesy vans ARE NOT taxi cabs. They are a service provided by the hotel for the convenience of their guests, so they should be used wisely lest you make a concierge angry by inviting 15 people you met at a bar to come along for the ride and then asking the van to drop them off in 15 different places!

Other hotels have set times for departure from the hotel and set drop-off points that are pre-determined around the location where you are staying. In this capacity, they almost operate like a bus service. Be there on time and you get a ride – if you're late, call a cab!

The best part about these courtesy vans is that they are free to use as long as you are a guest at the hotel. This certainly is a great way to save money on vacation!

Local Buses

Well, this section is going to be short! You can also utilize the local bus service of the city you are staying in. What's the advantage? It's cheap! What's the disadvantage? It can take quite awhile for you to get to your destination.

When we were in Las Vegas, we utilized the city bus system and had a very good experience. We weren't on a strict timetable and if we saw a place we wanted to get off the bus and visit, we could. We purchased a 5 day pass for unlimited bus rides for $10 and got to board and de-board as many times as we wanted.

Sure, we didn't get downtown right when the light show started, but we were darn close to the beginning and a taxi ride would have cost us way over the $10 we initially spent for our bus passes.

Taxicabs

We'll just come right out and say it - taxicabs are expensive – bottom line. Yet sometimes, they are a necessarily "evil" when you are traveling. If you do have a schedule you are trying to stick to, they can be a lifesaver getting you to the show you have tickets for on time or the restaurant who frowns on people late for their reservations.

The key to taking taxicabs is to tell the driver up front where you are going and ask what the estimated fare will be. If it's within your budget, hop in! If it's not, you'll need to figure out another way to get to your destination. That's the plain and simple truth!

And cabs are probably most expensive in tropical or luxury locations. We know of one couple on a Hawaiian cruise who got off at one of the islands and caught a taxicab to go parasailing. It ended up costing them a small fortune for a one-way ride only to find out it was too windy to parasail that day and they had to eat the same exorbitant fare on the way back to the ship.

Find out in advance and have a backup plan, just in case.

Other Transportation

If you're on an island or in a resort town, you may want to consider bicycles or scooters for your transportation

needs. They can often be rented for a small amount of money and you get the satisfaction of getting some exercise along with the local flavor!

And, of course, you can always “hoof it”. However, we recommend this only if your destination is close enough to walk to. In the aforementioned Las Vegas trip, we thought it would be fun to walk The Strip and get a real taste for Vegas. What we didn’t know was that The Strip was well over 5 miles long. By the time we reached the end, we were all so exhausted; we called a cab and paid the $25 it took to get us back to our hotel.

Alright, you know your destination and have booked your flight. You know which hotel works best for you and have mapped out the different ways to visit the places you want to see. What else needs to be addressed in the budget? Food!

EATING WELL ON A TRAVEL BUDGET

When you're traveling it can be difficult to find good food at reasonable prices especially if you happen to be staying in a big city that has an established food and restaurant culture. When you're faced with a budget, you want to try and maximize your enjoyment per buck. If you want to eat well and sample the local cuisine for a budget price, you'll need to do a little research to find that perfect restaurant that offers a balance between quality and price.

Obviously, if you’re staying at an all-inclusive, you won’t need to worry about this part, but many, many people need to consider where they’re going to feed their family and not break the bank.

First, check with your hotel or hostel and inquire whether breakfast is included in your stay. In Europe many hotels provide breakfast. If you're hotel does provide breakfast, don't skip it in favor for paying for food elsewhere. Remember the continental breakfast we had? Never pass up an amenity that’s included in your room rate. Hotel and hostel breakfasts are also a great way to get to know other guests.

Another option for budget eating is to eat at a chain restaurant that you a familiar with, such as McDonald's, Burger King or Kentucky Fried Chicken. You can find a McDonald's about anywhere world-wide. While this isn’t recommended for every day, it is a good way to save a little money when you’re low for the day. After all, you can eat at McDonald’s at home! If you want to become familiar with the culture of the country you are visiting, eating at a fast food restaurant is not a good option.

You can also buy groceries and make your own food. If you have a kitchen or kitchenette, this is excellent for breakfasts and lunches. It’s much cheaper to pour a bowl of cereal for your little ones in your room instead of going down to the dining room where the cereal will be overpriced anyway. Pick up some cold cuts and bread and pack a lunch instead of buying the over-priced hot food at the theme park!

Eating one or two meals a day from a street vendor or take-out restaurant may also be a good way to still eat great, but save some money. Not only will you get a taste of local flavor and culture, but you will find the food is very good and reasonably priced!

Being friendly with other guests in the hotel, the concierge and the locals, is another great way to discover good food that won't break the budget. Ask a local if they know any good restaurants that aren't too expensive. They should be able to come up with a few good options for you.

Make sure you indicate that you want to sample some local cooking.

If you're going to splurge at an expensive restaurant, lunch is a good time to do so. You can often get the same famous food at a significantly lower cost. Since most health experts agree that eating the largest meal of the day in the afternoon is a good idea, you'll be doing more than your pocketbook a favor.

Almost every town has a local "Mom and Pop" diner that provides better than excellent home cooking for not a lot of money. We found one in Florida that offered up an all-you-can-eat breakfast buffet for $4.00 per person and it had everything on it you could ever wish for at breakfast time!

Another good way to find inexpensive restaurants is to always be looking for a good place to eat. If you're out visiting a tourist site, stop by a few restaurants and read their menus which are usually posted in the window. Even if you are not hungry, you may decide to come back later. You may have better luck with this technique when you are in an area of the city that is not your standard tourist destination.

Eating in a sit-down full service restaurant is the most expensive dining option, so if you are really on a budget, you may want to limit the number of full service meals you eat. But don't forget to spoil yourself.

When I was in Boston, I wanted a full-service lobster dinner with all the trimmings. I wanted to be pampered and enjoy a meal I wouldn't get to have at home.

I went to the restaurant best known for their delicious lobster which was also well-known for their high prices. That lobster ate up a large portion of my food budget, but as I ate that tasty lobster, I found it was more than worth the price I paid.

If you're on a budget, you can still eat great during your travels; you just need to be aware of all your food options. Ask around with locals for recommendations. Make sure you know the price before you eat. Most important of all, you should try new things. Stretch your boundaries and try something that you would never eat at home. After all isn't the reason you travel is to discover something different.

If your hotel offers a “kids eat free” plan or discounted meals for your stay, take advantage of this as much as you can, but remember, you’re on vacation to experience your travel destination. The point is to get outside your hotel and live!

Before we get into specific vacation suggestions, we wanted to offer up some general tips and advice to get the maximum enjoyment value out of your family trip. It’s not a vacation unless it’s providing enjoyment – for everyone!

GENERAL INFORMATION

We can’t possibly tell you everything you need to know about taking a family vacation on a budget. After all, this is only a 60 page book! Granted, it’s a 60 page book packed with all sorts of valuable information, but even if we give you every single money-saving tip we can find, there are still some aspects of the family vacation that should be addressed so that everyone is having fun!

1. Write down your budget, make it detailed, and stick to it! If you’ve budgeted $1,000 for food, be sure you’re going to be able to feed everyone the entire time for $1,000. It’ll save you a lot of stress and

aggravation and you can make adjustments elsewhere if you find you're close to going over budget.

2. No matter what, ALWAYS ask for discounts. You won't ever get them unless you ask for them. If they're available, you should take advantage – for you and your vacation budget!

3. Remember to be flexible! Be able to change your plans if need be and "go with the flow".

4. Buy your children journals – cheap notebooks – and give them fun pens so they can record their thoughts and experiences as you go through your travels. They'll appreciate it later plus it keeps them busy!

5. Once you've selected a destination, share copies of your travel brochures with your family. Then watch the excitement skyrocket.

6. Make lists. Planning a family trip often sparks more questions than answers. Thanks to lists, however, you'll have the answers at your fingertips. Some "Last-Minute List," which to use before departing can include: "Don't Forget," "To Do," and "Pack Now." It's a great time-saver, and ensures non-replaceable essentials like medications and such aren't left behind.

7. When traveling in the U.S., contact local tourism departments for free brochures and maps, and any money-saving coupons. Also contact the local Chambers of Commerce where you will be vacationing to see if they have any resident packets that might include valuable money-saving coupons and tips on where to visit.

8. Cruise the Internet for reduced prices on everything from lodging to airfare to car rentals to entertainment - and everything in between. Wherever

your dream destination, you can point and click your way into an affordable, enjoyable vacation without ever leaving home.

9. Maintain a routine while on vacation. It's tempting to set aside bed times and other daily routines while traveling. But sticking as closely as possible to normal routines—like meal times, and bed times—will help your family to enjoy each day's activities and return home less stressed.

10. Schedule some down time. Because family travel can be so expensive, parents often attempt to book as much activity in a day as humanly possible. Unfortunately, that whirlwind approach can be more tiresome than fun—for parents and children. One option: schedule a mid-day "rest stop" to unwind, or finish activities by 7 p.m.

11. Be prepared. Being on vacation doesn't exempt you from emergencies. Thus, be prepared to respond to emergencies while away.

    - Pack needed medications and related equipment for family member who require them. Carry more than enough for your planned trip. Save on over-the-counter medication by bringing it with you, rather than buying them "on the other side."

    - Carry a copy of your medical and dental insurance cards, physicians' contact information, and a list of illnesses, prescription drug and food allergies of which any family member suffers.

      While this may come naturally at home, in an emergency situation you could easily forget pertinent information while under pressure. Also bring along at least one emergency contact number for a family or friend who can reached

should emergency personnel need to contact them for you. Thinking about such eventualities aren't pleasant, but it's better to be prepared should they arise.

- Leave a copy of your complete itinerary, including your airline and hotel reservations and daily activities, if known, with at least one extended family member. It will come in handy should someone need to contact you concerning an emergency back home.

12. When vacation is over, take time to regroup and reconnect. Coming home can be anti-climatic after spending days living out of suitcases and participating in new, exciting activities. After each trip, carve out a portion of the first day or two to unwind. Doing so will help everyone to gently return to your family's routine.

13. You may want to take a credit card along for safety and convenience. However, it is important to remember that credit should not be used as an extension of your income. No matter how much fun you had on a vacation, it's never fun to still be paying it off years later. In fact, if you put at $2,000 vacation on your 18% interest credit card and make only the minimum monthly payments, it would take you more than 18 years to pay it off.

14. Decide on the ground rules. How many times have you been on a family vacation and seen parents and their children arguing? Vacations are supposed to be fun, not a battleground.

    Parents should establish the rules in advance so that arguments don't take away joy from the day. For example, take children's spending. To them, nothing in a souvenir shop is too tacky or overpriced. How do you solve this dilemma? It's simple.

They can buy what they want with their own money but they can't ask for more. A few months prior to vacation, begin reminding them that they should be saving their funds. Some do, some don't.

On the eve of departure, you can give them each $20 to supplement their savings. After that, they're on their own. If they spend it the first day, they're out of luck. Knowing in advance the ground rules on spending, fast food restaurants, and sharing the Game Boy saves countless arguments and embarrassing moments.

15. Publish it. Regardless of what you've done or where you've gone, it's always fun to remember it. Take a large scrapbook with you. As you are driving, dictate what happened that day and leave space to paste in photographs, postcards, admission tickets, etc.

    When you read about vacations past, you can relive the memories. Some entries are exciting—such as when we saw a bear. Others are funny ("You know you're in trouble when the highlight of the day was when your pediatrician phoned in an anti-diarrhea prescription"). No event is too small to document. It all looks humorous in hindsight.

16. Alternate pricey attractions with those that are free--a hike in the woods, the best playground in the area, a tour of the local potato-chip factory.

17. Set the souvenir budget before you leave home and stick to it. Suggest the kids start collections along the way-postcards, pins, patches, for example.

18. Always ask when you call for reservations if there are any other discount deals available-kids eat free, a room upgrade, a second room at half price, etc.

19. Get out a map and talk about where you want to go and what you want to do. Even the four-year-old will have an opinion. Make sure everyone gets at least some of their picks on the itinerary. If the kids are old enough, suggest each one plan a day's activities.

20. Consider inviting a friend for an only child or for a sole preteen or teen in the family. He or she will be much happier.

Alright, now we've gotten the general tips out of the way. What you really want to know is, how can we take a fabulous family vacation on a budget and where? We've shown you how. Now let's explore where!

We want you to know before you read further that these destinations have been picked based on the recommendations of many different experts and are not endorsed in any way by us specifically. However, we think these experts are dead straight on in their suggestions. So, let's look at destination number 1 – Disney World!

DISNEY WORLD

Disney World is unarguably the largest family vacation destination in the United States. Super Bowl winners want to go there, kids want to go there, adults want to go there – heck, MY GRANDMA wants to go there! Can the everyday family afford to go to Disney World on a limited budget? YOU BET!

There are many options for you to consider on a Disney vacation. We'll present as many of them to you as possible.

The obvious first choice is to stay on the property for maximum convenience and fun. At the time of this writing,

the theme park is currently offering the following packages for a six night, seven day stay for a family of four:

- $1,500 for a stay at a value category resort
- $1,900 for a stay at a moderate category resort
- $2,500 for a stay at a deluxe category resort

The value category resorts include All-Star Sports and All-Star Music hotels with the entire resort centering around those themes. They are fun for the kids and have themed pools and food courts. The rooms are standard, but comfortable and accommodate four people easily.

When we visited Disney World with our two children, we stayed at the All-Star Music resort and were very satisfied with everything they had to offer us. We were, after all, there to visit the parks, so our room was just a place to lay our heads. However, when the kids wanted to swim, we were happy to sip a tropical drink at the poolside bar while the kids splashed and played just a few feet away.

The moderate category resorts offer more amenities than the value priced ones. These resorts include the Caribbean Beach resort, Coronado Springs resort, and Port Orleans.

These resorts offer themed pools, full service dining areas, whirlpools, and watercraft rentals since most of these resorts are on the various lakes the property has.

I was on a company sponsored award trip and stayed at Coronado Springs. The rooms are more luxurious and roomy than the value ones, but we didn't spend a lot of time in them preferring instead to visit the parks – obviously!

The food offered at this resort was more gourmet, and the pools were more elaborate than the All Star Music, but they were still fun at both places. It was nice to take a walk

down the Boardwalk at sunset and enjoy the nightly fireworks from our balcony.

While I have never stayed at a Deluxe resort, it obviously follows that these are the nicest that Disney has to offer. These hotels include Animal Kingdom Lodge, Beach Club Resort, Boardwalk Inn, and the Grand Floridian.

These resorts have elaborately themed pools, world class restaurants, room service, valet parking, whirlpools, concierge service, and a fitness center. They go out of their way to insure your comfort and satisfaction which can be very important for some people.

There are other options you have on the park grounds as well that you can consider for your Disney vacation. Disney also offers Vacation Club resorts that are basically condos that include the general amenities that Disney offers to all their guests.

These units have multiple rooms, a kitchen or kitchenette, spacious rooms, and valet parking service. This would be a great option for larger families.

Finally, those who like to "rough it" might want to consider the camping facilities on the park grounds. Fort Wilderness offers guests the opportunity to stay in air-conditioned cabins or secluded campsites for tents and RVs.

There is a concierge desk and laundry facilities. They also have miles of hiking trails, horseback riding, and nature trails ready for exploration.

We had friends who rented an RV and drove down to Orlando and stayed at Fort Wilderness. They got to enjoy not only the fun parks at Disney, but it was combined with their other love of camping.

There were 10 of them in total, so they saved money by staying in the RV instead of a hotel and they brought a

lot of their own food to cook over their campfire so they saved quite a bit on dining as well.

When you stay at one of the Disney resorts, you get added value as well. The complex has one of the most elaborate transportation systems around. You can hop aboard a luxury bus and arrive at whatever park you want to visit with no worries. The buses run at all hours and as a guest, you can ride them as many times as you want.

You will also get transportation from the airport to your hotel including baggage service. This is a great perk since you won't have to worry about traversing the many roads that lead to the various resorts. They'll take you directly from the airport to your hotel for easy check-in!

The parks open early and stay open later for resort guests. This is an especially great aspect of staying on the grounds because the lines are shorter after hours and you don't have to wait as long to ride your favorite rides.

Of course, these prices don't include getting to Orlando. You'll have to book your own flight or make arrangements to drive or take a train to get there. Because of the airport shuttle service, we highly recommend the airline option instead of driving.

One thing we found when staying at a Disney resort is to purchase a souvenir travel mug first thing after checking in. This mug allows unlimited drink refills during your stay at any theme park and at your resort. This saved us a ton of money on coffee and soda. Unfortunately, the refills didn't include those tropical drinks we had, but it was well worth it anyway!

You can also choose to stay off the property in a close-by town like Kissimmee or in Orlando proper. The advantage to this is you can book an air/hotel package that will probably be less than what you would pay utilizing Disney's resort advantages.

By staying off the property, you can also take in the other sights Orlando has to offer such as Universal Studios and Sea World.

The disadvantage is that you will possibly have to arrange your own transportation to the parks, although some hotels have an agreement with Disney to use their shuttle buses from their hotels. Check with your hotel regarding shuttle service.

You may also have to purchase your theme park tickets separately. Disney, however, does have many different packages that make it affordable and you can pick and choose the parks you visit. If you're not especially interested in seeing the Animal Kingdom, you don't have to purchase that entrance ticket.

We do have some general money-saving tips when taking a Disney vacation.

Most of the parks will allow you to bring in small coolers. Bring in your own bottled water or soft drinks or pack a light lunch to avoid the high prices at the restaurants. You can also bring a backpack with you which is a good way to bring in your own snacks to keep the little ones from screaming for French fries or cotton candy which come at a premium price.

We do, however, highly recommend having one meal at a sit-down restaurant inside the park. The prices might be a bit steep, but the portions are generous and you'll get a much need rest while you enjoy good food. Eat at off-peak times to avoid long waits and enjoy great service.

We had one meal at a drive-in style restaurant inside MGM Studios. I ordered a chicken Caesar salad and couldn't even come close to finishing it. My daughter had chicken fingers and fries which she snacked on for the rest of the day. Plus it was great fun having our meal inside a car while watching an old movie on the huge movie screen.

If you have little ones who love the Disney characters, schedule a character meal to thrill them. Do this first, though, because space is limited and they fill up fast. Don't balk at the price – the look on your little one's face will be well worth the money spent.

You will, of course, want to have souvenirs to remember your time at Disney. In the park, these can be quite pricey. A great money-saving tip is to look for outlet stores in Orlando. They sell official Disney merchandise at huge discounts.

Above all, HAVE FUN! You're on vacation in the happiest place on Earth. Enjoy yourself and your family along with everything that Disney has to offer!

Now let's look at another vacation option for families – cruises!

CRUISE THE OPEN SEAS

Cruise ships are a family vacation planner's best friends. Picture a floating, mega-resort with tons to do for everyone in a confined space where you know your kids are supervised and safe.

Many cruise lines offer voyages designed specifically for families, with expanded activity programs and shore excursions for all age groups and waterslides, ice rinks and climbing walls that keep kids and parents happy for days.

Some cruises have even developed onboard programs that not only feature family together time, but also arrange crucial alone time for parents. Together, parents and kids can participate in mock game shows, story hours, treasure hunts and other activities. Later, adults can schedule a massage or spend time on the sun deck knowing their kids are enjoying a host of supervised games and activities.

Cruises are much like an all-inclusive vacation with the added benefit of being able to explore new and various places. They are especially good bets if the grandparents are coming.

There are morning-till-night activities for children as young as three on most major cruise ships and plenty to keep adults busy, no matter what their ages. And, because of increased competition in the industry, cruising has never been more affordable.

Even Disney has jumped into the cruise market which can be an especially fun time with your kids!

As for cruises, experts say to "never, *ever*" go the cruise lines or "general" travel agencies. If you're going with a travel agent, you want to book with a cruise expert, one that specializes in discounting cruises.

These companies get special discounts and upgrades for selling such a large volume of cruises that other sources simply don't get. But even then shop around before you book, as prices will vary from agency to agency.

If you're going it on your own, use the Internet as your most valuable tool. Many cruise ships offer kids free programs with the purchase of an adult ticket. You'll need to look around and above all – ask for discounts!

The two most popular family cruise ships we've found are Disney and Carnival. Kids will love Disney's private island – Castaway Cay – and the waterslides aboard Carnival ships will be a big hit!

Both ships offer plenty to do for adults as well including spa services, adult nightclubs, and entertainment for adults. Disney, of course, gears a lot of its activities toward children and teens with special shows, on board discovery activities and special teen nightclubs – no alcohol allowed!

It will depend on when you book your cruise as to what type of savings you can realize.

Disney will publish "Magical Rates" on its "Specials" page on their website. With these special rates, you may be able to find a 3 day Bahamas cruise for $469 or a 7 night Caribbean cruise for $859. Children 3-12 get special rates in a room with two parents and kids under 3 are free!

When you will be putting out most of your vacation budget buying entry onto the ship, you'll want to know how to save money once on board as well as during the visits to the ports of call.

First and foremost, purchase a soda package for the kids. This allows them unlimited soda refills anywhere on the ship – a huge money saver!

When on shore, you'll want to see as much as you can. Instead of booking excursions through the cruise line, rent your own vehicle and explore on your own. Maps of the ports of call are readily available and this allows you maximum flexibility with what you want to see and do.

A note of caution here, be sure to take note of the departure time of your ship and don't be late! If you're on your own and don't make it back to the ship when it pulls out of port, meeting back up with them at the next port of call will be at your own expense.

On board, they'll be taking lots and lots of pictures of you and your family. You'll be tempted to buy these right away, but don't. Those pictures will still be in the photo shop at the end of the cruise and they will often be discounted then, so buy right before you dock on the last day.

The same goes for souvenirs and such. Often, the gift shops will discount souvenir merchandise the last day of the cruise. The same T-shirt that sold for $25 at the beginning

of the cruise might be $10 at the end, so bide your time and realize savings.

Check your account balance daily to be sure there are no charges on there that you didn't make. Also, don't pre-pay your tips. Many cruise lines have this built into the package price, but ask to have it removed then take care of tipping yourself.

Cruising with your family can be a very satisfying experience. However, there are many other family vacation options to look at as well.

LET'S GO TO VEGAS!

Las Vegas isn't just for grown-ups anymore! The city is becoming increasingly family friendly and you can take advantage of the typically low-priced rates for a great family Vegas vacation.

It's no longer considered "Sin City" when you see the various kid-friendly attractions like the roller coaster atop New York, New York, or the theme park inside Circus Circus. There are arcades just about everywhere and special shows geared toward the family audience.

The best part is that many of the attractions that kids love are free! You can see the Pirate show outside Treasure Island, view the amazing light show on Fremont Street, or watch the volcano "explode" outside the Mirage at sundown.

Meals are cheap everywhere in Vegas. We once had a complete prime rib dinner including potato, vegetable, and salad bar for a mere $2.99 at a small casino across from the Stardust. It was delicious and filling. The various buffets have anything and everything you could ever want to satisfy a picky eater – all at a low price anyone can afford.

Vegas is designed to be inexpensive in the hopes that tourists will spend most of their money in the casinos. This is where you can splurge a little and hold back when you're getting a little short on funds. After all, you're in Vegas – you have to pull at least one slot machine's arm.

Depending on when you book, you can get an air/hotel package for as little as $200 per person round trip! In many places, kids get a discounted room rate, and if you want your older children to have their own room, many hotels will let you have that at half price.

Once in Vegas, consider renting a car and going on an exploration of the area. You can take in The Hoover Dam, check out the Grand Canyon or take in the Richard Petty ride-along racing experience. There's so much to do in and around Vegas, you'll never be bored!

How about some less-traditional vacation spots?

HISTORY TOUR

While your kids might roll their eyes at the suggestion of a family trip based on history, they might be surprised once you get there. They're probably thinking they'll be tested at the end of the vacation, but we're betting that what they learn will stay with them for a very long time!

Most of the initial settlements for our country are on the East Coast. Head east and learn more about America than you ever knew you could!

Colonial Williamsburg, Jamestown, and Yorktown are absorbing year-round, as historic interpreters dressed in period costumes help thoroughly modern families appreciate what life was life without TVs, computers, or indoor plumbing. In eighteenth-century Williamsburg, you'll find the largest outdoor living history museum.

The kids can help weed the garden in spring, make bricks in summer, or attend a slave couple's wedding in winter. Visit in summer and you can also go to Busch Gardens Williamsburg and Water Country USA.

A trip to Washington, DC, will give you The Smithsonian Institute which is interesting for all ages. Plus, you can see the White House, Congress, and so much more!

One of our favorite historical places to visit is Boston, Massachusetts. This beautiful city is absolutely filled with historical significance. When you take the blue trolley tour, you learn so much about the city and everything that occurred there in the history of America.

You can see the grave of Mother Goose and stand in front of the North church where Paul Revere saw the lanterns signaling the coming of the British. John F. Kennedy's first apartment is along the tour as is the "Cheers" bar that spawned the award-winning TV series.

Boston Common offers tourists the opportunity to ride the lake in their famous swan boats, and Faneuil Hall Market Place is a spectacular place offering not only great food and shopping, but entertaining street performers and musicians.

One of our most respected presidents was Abraham Lincoln. Springfield, Illinois, offers the most comprehensive and interesting museum based on his life and historical significance.

Visitors can tour his home, visit his tomb, and learn everything you never knew about this amazing man.

Just 30 miles down the road near Petersburg, Illinois, is New Salem – an early settlement where Lincoln lived and worked. There is one cabin that has been there since the 1800's and has been carefully preserved to give visitors a taste of what life was like in the early years of America.

These are only a few places where you can go to find interesting, historic exhibits that your whole family can enjoy.

SOUTH DAKOTA

This amazing state has so much to offer in the way of family vacations. On a visit to the Badlands of South Dakota, the kids can count all of the different license plates in the parking lot of Mount Rushmore, which just celebrated its 60th anniversary.

You can explore caves, pick up rocks blasted from the mountain where the colossal statue of Chief Crazy Horse is a work in progress, join a "dig" at the Mammoth Site where more than 50 giant mammoths were trapped more than 26,000 years ago, and take a Jeep tour through a buffalo herd.

You can stay at Custer State Park, where besides seeing the buffalo, you can rent an old-fashioned cabin on a lake starting at under $100 a night, go gold-panning, or make animal tracks with the kids at hands-on junior naturalist programs.

DUDE RANCHES

This type of family vacation is perfect for city dwellers to get out and experience real country life. Fully operational dude ranches are everywhere throughout the United States and can offer up a very memorable family vacation.

Imagine yourself taking the best vacation of your life at a dude ranch. The cool, fresh mountain air, the open spaces, the feel of a steady horse beneath you as you top the next rise... the flash of color from the dark pool as the monster

trout rises to your offering...luxuriating in the warmth of the setting sun as you wait for the dinner bell's call ... shared time with family and friends.

Most of these ranches are located in the Western United States, but a little homework can find them almost everywhere.

Riding horses is the main focus of a dude ranch vacation, but accommodations can range from simple to luxurious. You can perform the job of a cowboy at a working dude ranch or choose a resort style ranch to take advantage of other activities like tennis and swimming.

Eat authentic cowboy style meals and sing cowboy songs around the campfire. In some places, you can even spend a night sleeping under the stars!

Most of these dude ranch vacations are all-inclusive meaning meals and activities are in the price of reservation. A family of four can usually have this type of vacation for under $1,000 although prices will vary according to the location.

Do your research online and choose a spot that your family will love!

CAMPING

Thousands of people know and embrace the amazing relaxation and fun you can have on a camping vacation. This is probably the most affordable type of family vacation – especially if you take advantage of the country's various state parks and campgrounds.

It costs around $12-$25 to spend a night at these campgrounds, which is much less than the cost of a motel room these days. The parks are typically run by park rangers, who also provide security at the campgrounds.

Each campsite will likely have a fire-pit, charcoal grill, and a picnic table. There will be an area to set up your tent and a place to pull your car off the road. These parks usually have buildings that enclose bathrooms and showers. You'll also find drinking water available, places to do your dishes, and trash containers.

You can choose to camp the old-fashioned way with tents, or you can rent an RV for added convenience. A typical RV motor home will rent for $90-$200 per day.

Some people feel that camping with an RV isn't truly camping, but we think the point of a vacation is to spend time together doing things as a family. Whether you sleep under the stars or in a bed inside an RV makes little difference. A camping vacation is all about what you make it!

Most public parks have hiking trails, and many parks have lakes for fishing, boating, and swimming. Imagine the sight of your kids seeing a deer cross the path or a raccoon snooping through the campsite at night. There may also be a playground with swings, basketball courts, and other amenities.

Also remember to bring along bikes, balls and gloves, board games, Frisbees, or any other favorite game or toy. There will be plenty of opportunities for the family to play together.

Many state parks and other public parks offer nature programs for the kids, and some even show outside movies on weekends. Since most of these parks are located in remote areas away from city lights, they make great places to watch sunsets and to gaze at the stars at night.

If you don't have any experience camping and are without camping gear, that's alright! You can generally get everything you need for tent camping for under $600. What will you need?

- For a family of 4, you should have a tent that sleeps 6. You'll appreciate the extra room that a 6-person tent provides.
- Next you'll need sleeping bags. Since you're probably not camping in cold weather, consider a 3-season bag. These are still rated for 30 to 40 degree weather, and if they get too warm at night just unzip the zipper. Mom and Dad might like the coziness of sleeping bags that zip together.
- For added comfort and insulation from the cold ground, you might consider putting a pad under your sleeping bag.
- Your campsite will likely have a charcoal grill, which is great for some cooking, but dishes that require a pot or skillet won't get all black if you have a propane camp stove. You can find a 2-burner propane stove for around $35-$80. The propane cylinders are $2-$3 dollars and will probably last a week.
- To keep drinks cold and food from perishing, you'll need a cooler. Pick a cooler large enough to accommodate your needs

Other items to take camping can be found at home or bought at the grocery store: pots and pans, cups and glasses, silverware, pillows, flashlights, extra batteries, and food.

You may want to buy a cheap tarp for around $10 to place under your tent. This will help protect your tent floor against tears and to prevent water from seeping into the tent in case of rain.

Don’t bother with a lantern, because they get hot and attract bugs. Instead, buy a 9-volt battery lamp for around $10 and use it sparingly so that you can enjoy the night sky.

Here's a little shopping tip: rather than shop online for your gear, save even more money by going to a local Wal-Mart or Target store. They have everything you need at the lowest prices.

Figure $600 for a one-time cost to buy new gear, $200 or less for campground fees for a week, and $200 for food, gas, and ice, and you've got a great vacation for a family of four.

Once you've acquired your gear, each subsequent camping trip will be even cheaper. You'll add to your gear from time to time, and some items need replenishing. For economical and adventurous vacations, take your family camping.

We've found a couple of places online that just keep popping up when talking about affordable family vacations. While we don't necessarily endorse them ourselves, they seem to be top picks when it comes to enjoyable family travel.

THREE WELL-KEPT SECRETS

Many of the award winning family resorts are beyond the means of those on a budget, but Woodloch Pines Resort in Hawley, Pennsylvania offers the amenities of a luxury resort for under $350 per night.

Located on a private lake in the Northern Pocono Mountains of Northeastern Pennsylvania, this family owned resort was voted Favorite Family Vacation Spot by the readers of Better Homes and Gardens. Open year-round, the resort offers an amazing feast of activities from waterskiing, sail boating, and bumper boats in summer to snow tubing, ice skating and snowmobiling in the winter.

Kids of all ages love the go carts, batting cages, pool water slide and hayrides. Parents enjoy the Jacuzzis, massages for themselves and the all-inclusive rates that are difficult to find at U.S. resorts. Prices vary depending on room selection, time of year and number of people, but a family of four can purchase a four-night package that includes room and 12 meals for under $350 per night.

The family-friendly, all-inclusive pricing draws hundreds of families south of the border to Mexico each year. But families don't have to leave the country to find all-inclusive deals. Tyler Place Family Resort on Lake Champlain in Vermont also offers this pricing that includes meals, snacks, lodging, and most activities.

Tyler Place's eight different kid's programs offer structured nature and outdoor programs for children of all ages. Family water activities include sailing, canoeing, kayaking, waterskiing, paddleboats, bumper tube rides, banana boats, and lots more.

Other entertainment includes tennis, mountain biking, indoor and outdoor pools, and group sports. Newborn and infant care is provided for parents who want to take art, yoga and aerobics classes, or visit vineyards in Quebec.

Discount, off-peak rates for a family of four are just under $300 per night and include lodging with separate children's rooms, all meals and access to services and activities.

Some of America's original family resorts focused on simple accommodations that provided easy access to the great outdoors. Nitschke's Northern Resort, in Minocqua, Wisconsin has carried on the fine example of the original resort, with its tidy accommodations, coupled with the pristine setting on the edge of a lake, surrounded by forest.

Activities include fishing, hiking, boating, jet skiing, or simply relaxing on the porch of your cabin. The beach and

playground provide additional play opportunities for children. Ice fishing and snowmobiling trails provide winter entertainment options. Despite the secluded, natural setting of this family resort, the town is within boating, walking, and driving distance when you need groceries or a change of scenery.

Cabins accommodate up to eight people easily and rates start at an amazingly affordable $180 per night.

MEXICAN BEACHES

All-inclusive resorts abound in Mexico and if your family is looking for a beautiful setting to experience a new culture, Mexico could be for you!

All-inclusive resorts are always a hit because everyone can do what they want, when they want, and there are plenty of organized activities for the kids as well as other children for yours to pal around with.

Usually you can get bargain rates throughout the Caribbean until mid-December and then again from just after Easter all the way to Thanksgiving and beyond. A trip to Mexico can really be a bargain and will give the kids a chance to practice their Spanish!

There is just so much to do on a Mexican vacation. Not only can you tour the Mayan ruins in Cancun, you can take advantage of the beautiful beaches, go snorkeling or scuba diving, or just relax by the pool.

At many of these resorts, kids age 4-12 stay free with their parents. Your hotel may also offer free passes to some of the local attractions as a perk for staying at their resort. Several places have “kid’s clubs” with activities and

entertainment geared to the younger visitors. These are great places for kids to have fun while Mom and Dad relax.

These all-inclusive vary in rate according to when you travel. They can often be found for as little as $600 per person including airfare. Just shop around and find the best deal you can!

Vacation doesn’t have to be tropical or exotic to be fun. Go out west and explore!

ROCKY MOUNTAINS

Many parents are familiar with the family-oriented mission of the YMCA programs. Located in urban areas internationally, this kid friendly organization offers many educational, sports, and social opportunities. The YMCA of the Rockies, Colorado also operates two budget vacation resorts that help families get out and enjoy the legendary beauty of the Rocky Mountains.

Snow Mountain Ranch and Estes Park Center are nondenominational programs open to any guest. However, members receive a slight rate discount and have their reservations processed first.

In addition to opportunities to enjoy the mountains, summer children's programs operate daily for ages three through 16. Age appropriate activities include hiking, hayrides, roller skating arts and crafts, campfire cooking, orienteering and archery.

In winter, families can spend the day cross-country skiing and snowshoeing on 125 miles of groomed trails, and return to the resort to warm up in the indoor pool. Estes Park and other prominent winter activity destinations are nearby.

Lodging options include cabins and lodge rooms. Cabins range from two to five bedrooms and include a fireplace and fully equipped kitchen. Rates begin at $138/night. Lodge rooms have two queen beds and a set of bunk beds. Rates begin at $64 during off-peak times. Accommodations are not luxurious but then you are on a budget, right?

The YMCA also offers many opportunities for family camps if you want to recreate the magic of scout camp with your loved ones. Many of these camps offer the traditional horseback riding and canoeing, but today, they're adding modern activities as well. It's not unusual to find rock walls for climbing and rappelling excursions.

You can stay in modest cabins or platform tents at a bargain rate – as low as $50 per night!

Have you always wanted to go to Europe but thought it was out of the realm of possibility when it came to your pocketbook? That's not necessarily true!

EUROPE ON A SHOESTRING

In Europe, London is a top pick for affordable vacation destinations, for these exact reasons. Not only do you have more flights to choose from, they are cheaper than if you flew to a more remote location.

On average, staying in London may be a bit more expensive than other European destinations, but the seemingly endless choices in hotels, restaurants, transportation, tours, and other travel essentials gives travelers opportunities to mold their vacation to fit their budgets. And you can use London as your home base to set out on day trips to other more exotic locations or buy a

Eurorail pass and see those more remote countries without the expense of flying there.

A note about Eurorail passes needs to be made here. You cannot buy a Euroail pass in Europe. These types of passes must be purchased outside of Europe. Also you must purchase it before your trip, and have it validated at a train station in Europe before boarding a train in your selected European destination.

You can purchase different types of Eurorail passes depending on how and where you'll be using it. Prices vary according to the type of pass you buy. These can seem expensive at first glance, but they can be well worth the money when you consider the places you can go armed with this small card.

The greatest part about a European vacation is that the American dollar has massive spending power abroad. With the exchange rate, you can expect to get more bang for your buck when spending overseas.

For lodging, you should look at staying in hostels which are abundant in Europe. It's best to make reservations so you don't have to worry where you'll be sleeping for any given night.

In general, hostels are quite inexpensive – in many places, you can expect to stay for under $20 a night. In a hostel you will have a bed, shared bathroom, and sometimes breakfast. Remember that you are going to Europe for the sites and people, not the hotel rooms.

Traveling abroad is, of course, going to be more expensive than a trip to Disney World, but the experience will be well worth the money spent. If you've budgeted enough money, you can have an amazing time with memories that will last forever!

These are only a few of the possible places that you can take your family for vacation. There are endless options for you if you think creatively and plan accordingly. What else should you know about taking a family vacation on a budget? Plenty!

GENERAL TIPS

No matter where you go on your vacation, there are tons of other money saving tips that you must know. And we're here to tell you about them!

First, go to www.entertainment.com and buy The Entertainment Book. They are discounted at this website only. This valuable book can offer you significant savings on hotels, meals, admission to attractions, and travel.

These books usually retail for $25 to $45 per book, and can deliver as much as $10,000 in vacation savings. Books are available for over 150 major metropolitan areas. They are even great to use in your hometown area if one is available.

Be sure to join travel clubs like AAA and online travel clubs. They can be huge sources of savings not only when talking about vacation, but also year-round. Make sure you're using these memberships to their fullest potential. You're paying for the privilege of being a member, take advantage of all they have to offer.

Stay alert to the little things that siphon off money. It really adds up. If you have to pay for parking, look for parking a few blocks away and get some extra exercise.

If you are tempted to buy souvenirs, just stay out of the shops! If that seems too severe, give yourself a small budget and stick with it.

Take food into parks and attractions so you aren't tempted to spend the exorbitant rates charged at concession stands. If you are a more mature person, always ask if senior discounts are available.

Keep a journal of expenses on each trip. This gives you an idea how much to budget for future vacations. Keep a record of the money you save as well. You'll discover that it will inspire you to find more ways to save. Create a special fund to deposit the extra savings and use it toward something you've been wishing for – this will provide you with additional incentive.

Set your itinerary. Agreeing on an itinerary is important because adults and children have different ideas of "fun." Adults may want to do things that they can't do at home like drive through the mountains, visit historical sights, go horseback riding, etc.

Children basically want to do what they can do at home: watch TV, visit a man-made attraction like Six Flags, or swim in the hotel pool. You've got to compromise. If they agree to give you a day in the mountains, reciprocate with them by taking them to the run-of-the-mill theme park that seems like a waste of time to you, but heaven to them! After all, vacations are for the whole family.

As we've said time and time again, be flexible. Not every one of your days has to be planned. This can be risky, but sometimes the memories are worth it. You may happen upon a music festival that wasn't in the brochures and be able to share your love of 80's music with your children even if they are rolling their eyes the whole time!

If you are driving to your vacation destination, it's a great idea to stay in one place for a majority of the time.

Admittedly, this is from Dad's perspective because he is the one who packs the trunk.

For at least part of your vacation, pick a place (like a family camp or the beach) where you are not packing and unpacking the car every day. Having five kids and your spouse packing and pointing toward a scheduled departure time begins to take on aspects of a cattle drive. Staying in one place allows you to relax for awhile.

Since prices usually are 30 to 50 percent less in off-peak times, you may need to take school-age children out of school to realize your vacation dreams. This isn't as big of a deal as it used to be, so save the guilt and focus on the rewards.

As soon as you have your trip tentatively scheduled, inform the teacher. Ask for the work ahead of time and suggestions of how your children can share the experience with their classmates. Perhaps they can give an oral report when they return or present a photo journal. This is a great way to keep your child interested in the trip and let them get the maximum value out of what you've planned so hard to make a reality.

Set aside "homework time" every day so they don't fall behind, and bring some goodies back to share with the class from the region you're visiting. The teacher will appreciate it and the kids will be excited to have one of their classmates share the experiences they got to have first-hand!

Because you want to save as much money as you can without sacrificing fun or memorable experiences, you need to do research and shop around. What's the best way to do this? Online, of course!

THE INTERNET IS YOUR BEST FRIEND

In this electronic age, the worldwide web is an invaluable tool for you to use in saving money over all types of arenas. When planning your vacation, it can be your best friend!

You can do much more than just book an airline flight or find a cheap hotel. You can check into sights to see at your destination, find alternative vacation spots, and garner the experiences of people who've been there and done that when it comes to traveling.

There are plenty of Websites that cater specifically to family travel and offer advice, tips, and articles on destinations. Many include chats and comments from travelers, many whom are looking for the same things you are and can offer valuable recommendations.

Of course, you also have to consider the auction websites as a perk of the Internet as well. Price Line is one of them, but you can find vacation deals on e-bay as well. However, if you buy off of e-bay, make sure you are buying from a reputable seller who offers guarantees on their products.

Check out some of the following websites for stellar tips, amazing deals, and guidance towards the best vacations ever!

www.familytravelnetwork.com

www.familytravelforum.com

www.familytraveltimes.com

www.family.com

www.budgettravelonline.com

All of these sites provide testimonials and suggestions from members as well as places where you can go to find the best deals on family vacation travel.

Many offer membership into their travel clubs that allow you to share in savings other members have found that they want to share. Membership is free and well worth the time and possible spam e-mail that might come from joining.

Be wary, however, of those pop-up sites that offer you the world for simply providing them with your e-mail address. If you didn't type the address in your search bar, don't click on their offer!

CONCLUSION

Taking a family vacation on a budget isn't out of reach for the savvy person who wants to do their research and find the best deals out there.

At the heart of every good vacation is knowing that you're getting what you've paid for. Somehow sipping a piña colada on a lounge chair while your kids frolic in the pool feels that much more relaxing--and sweeter--knowing you've gotten a deal.

Whether you want to admit it or not, money is a big part of your vacation experience. Feeling like you're being nickel and dimed to death puts a dent in your wallet and your fun. There's nothing worse than waking up in an expensive resort room feeling like you'd rather be home.

Simple planning and forethought are all that's needed for a good experience. A great family vacation depends on the family and what their needs are. But most families will agree that a perfect vacation needs to be relaxing and fun with something for everyone.

There is a seemingly endless list of resorts in the United States that fit this description. But for many parents, there is one more essential aspect of the perfect family vacation. It needs to be affordable.

Again, the term affordable is a relative concept, but for many families, a resort that costs more than $350 per night takes the fun out of the vacation. Parents on a budget are too busy worrying about how they will fund the trip and are unable to relax and enjoy themselves.

On the other end, limited funds means that a more expensive resort results in less money to spend on tours, attractions, and food. Many families end up staying in cheap hotels with no kid-friendly amenities rather than spend all their vacation money on lodging.

By searching for discount resorts or obtaining the services of a knowledgeable travel consolidator, it is possible to find many affordable family resorts across the U.S. that won't blow your budget.

The goal is simple – make everyone happy with an unforgettable trip to the perfect destination. Achieving that goal can be daunting, especially when all the travel planning falls on you. But it is obtainable, as long as you know what your family enjoys and what travel options you have at your disposal. In the end, seeing your children’s faces light up makes it all worth the effort.

In these uncertain economic times, being savvy about how you spend your vacation dollars is more important than

ever. Though price is certainly important in planning your family trip, don't forget the most important factor: fun!

You want to go somewhere that everyone will delight in. And if you're dealing with young children, you need to be sure there's enough "downtime" as well. Because, in the end, all the money in the world can't make your kids happy. And if they aren't enjoying themselves, you won't either.

Family vacations can become more about tradition than where you go, so keep this in the forefront of your mind. If your kids know that every June you are going to go somewhere as a family, they are going to enjoy the experiences even more.

Don’t get overly caught up in worrying about money. Set your budget, stick to it, and have fun. Everyone can have a memorable family vacation no matter how much money you have to spend. It takes research, planning, and the desire to make more family memories than you already have!

HAPPY TRAVELS!

The following websites were referenced in researching this book:

www.about.com
www.familyfun.go.com
www.budgettravelonline.com
www.thedabblingmum.com
www.disneyworld.com
www.travelsense.com
www.clubmom.com