

Tips To Spend Smarter This Travel Season

(NAPSA)—Travelers are likely to spend more this year than in years past. According to the latest research from the Travel Industry Association of America, total travel expenditure among U.S. residents increased by 5.3 percent in 2005. Whether planning a weekend escape or a tropical getaway, there are ways to hit the road without breaking the bank. Here are some tips that will help you stretch your resources so that you can get the most out of your trip:

Budget Before You Go. Determine in advance how much the entire trip—meals, transportation, travel accommodations, entertainment, shopping and miscellaneous expenses, such as admission to theme parks and museums—will cost. Online resources, such as www.practicalmoneyskills.com, provide budget calculators that help itemize vacation spending. If you know how much the total trip will cost, you can save toward your goal before you pack your bags.

Reap Your Rewards. It's time to cash in rewards points you've been earning all year on your credit or debit card. First, determine your eligibility. Do you have enough points to get to your destination? Are you traveling during dates when rewards points are accepted? Have any of your points expired since you last checked? Once you know your rewards status, determine how best to use them. If your initial travel dates and preferred destination don't work, consider being flexible with your plans to save on major expenses, such as airfare and hotel accommodations.

Do It Yourself. Tourist groups or high-priced guides can drain your budget quickly. Be your own guide by reading up online or at the library before you arrive. Use of these free resources can help you put together a personalized tour without spending big bucks. If you prefer guided tours, advance research allows you to invest in parts of the trip that matter most and self-guide through the rest of your vacation.

Pack Your Wallet Wisely. Today's travelers have more choice



Many travelers are using payment cards to cover travel expenses, which are safer than carrying cash and more convenient than traveler's checks.

than ever when it comes to handling trip expenses. In addition to credit and debit cards, many travelers are using prepaid cards, which allow them to pay up front and then access the funds by using the card like a debit card. Protections make these cards more secure than carrying cash or traveler's checks with all the convenience of a debit card. Visa TravelMoney (www.visa.com/ustravelmoney) even provides lost luggage reimbursement without requiring purchase of travel with the card—those who carry an activated and eligible card are automatically covered. Packing your wallet with a range of payment options will allow you to take advantage of such benefits when you least expect them and need them most.

Treat Travel As An Investment. While heading out on a road trip or exploring Europe can feel like an escape from reality, your budget stays the same. If you have a special trip in mind, treat it as a long-term investment. Set aside funds monthly so that you can book the room with the ocean view or stay an extra day. Vacation requires time and money, but it is also an investment in you and your family's future with the potential for cultural enrichment, rest and relaxation.

Finally, wherever you travel this summer, don't let rising prices keep you from enjoying your dream vacation. With a little extra planning and some smart choices, you'll be packing your bags in no time.