



NEW HORIZONS CREDIT UNION

Solutions for the Real World[®]

5 Ways TO STRETCH YOUR VACATION BUDGET



We all love the thrill of exploring new places, but the credit card bill waiting for us at home? Not so much. Fortunately, you don't have to compromise on an amazing experience just to keep your budget intact. With a little strategic planning, you can significantly lower your travel expenses.



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Whether you're planning a weekend getaway or a dream international trip, here are five practical, high-impact tips to save you money on your next vacation.



1. Master the Art of Packing Light

Between checked bag fees and the temptation to take rideshares instead of public transit because your luggage is too heavy, overpacking is an expensive habit.

- Think versatile: Pack mix-and-match clothing pieces that can easily be hand-washed in a bathroom sink and air-dried overnight.
- Ditch the "just in case" items: If it's an optional item that is easily accessible and cheap to buy at your destination (like basic toiletries or an extra umbrella), leave it at home.

2. Bring Your Own Snacks & Shop Local

Eating out three times a day, plus grabbing airport snacks, adds up to a staggering amount.

- Prep for the journey: Always pack a stash of travel-friendly snacks (like nuts, granola bars, or dried fruit) for the airport or road trip to avoid overpriced convenience food.
- Hit the grocery store: Once you arrive at your destination, make a quick trip to a local supermarket. Stocking up on breakfast items, fresh fruit, and drinks can cut your daily food costs in half.





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3. Plan Ahead with a Vacation Savings Account

Relying on credit cards can quietly add hundreds of dollars to the actual cost of your trip if you carry a balance month-to-month.

- Set up a dedicated account: Keeping your travel funds separate from your everyday checking ensures you won't accidentally spend them on daily expenses. At New Horizons CU, we offer specialized Vacation Accounts as well as high-earning Money Market Accounts to help your travel fund grow faster.
- Automate your savings: Set up a small, automatic transfer from every paycheck directly into your travel account. By building this fund over time, you can pay for your flights, lodging, and activities upfront—meaning you return home with incredible memories instead of credit card debt.



4. Time Your Trips Strategically

When you travel is just as important as where you travel. Adjusting your calendar by just a few weeks can save you hundreds of dollars on flights and lodging.

- Target the "Shoulder Season": This is the sweet spot right between a destination's peak season and off-season. You'll enjoy significantly lower prices, fewer crowds, and usually, great weather.
- Book early: Don't wait until the last minute. Keep an eye on flight and housing costs early to secure the best rates.





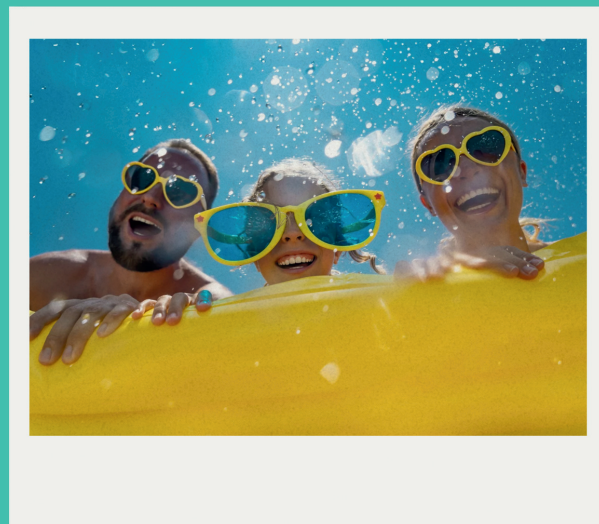
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5. Seek Out Free (and Discounted) Activities

Some of the best travel experiences don't cost a dime. With a little bit of pre-trip homework, you can build an unforgettable itinerary on a zero-dollar budget.

- Do your homework: Research your destination ahead of time to find free museum days, beautiful public parks, walking tours, and local festivals.
- Flash your ID: Always look for eligible discounts. Whether you qualify for student, senior, military, or teacher discounts, many attractions offer steep price cuts if you just ask.



Vacations are about making memories, not accumulating debt. By implementing these simple adjustments and funding your trip before you leave, you can keep your finances intact while still enjoying the trip of a lifetime. Let New Horizons CU help you get there. Happy travels!

Source: Inspired by NerdWallet's "12 Easy Money Saving Travel Tips"

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