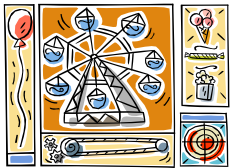


Money for Life

July 2007

Dear Readers,

It doesn't matter what we do or where we go on vacation, it's just important that we get away. According to Joe Robinson, author of "Work to Live- A Guide to Getting a Life," taking a vacation is as important as watching your cholesterol or exercising. Americans forfeited an average of four vacation days each last year. Approximately 574 million vacation days were lost. Don't let your vacation days go to waste. Consider these tips to save money wherever your travels take you this summer.



Planning ahead allows time to find activities that are available in a certain area or city.

Travelers can search online for city and regional Chamber of

Commerce or specific activity web sites. Consider asking friends or family members who live in the area for ideas; read newspaper articles that highlight area events and activities; or check libraries for travel or vacation magazines. When looking for activities, families can reduce costs by limiting the number of activities that require entrance fees. Also note times and days of operation so you aren't disappointed when you arrive.

Planning ahead also gives you time to save money for trip expenses. It will give children enough time to start saving their own money to buy souvenirs or other items.

Begin with a budget. Divide the dollar amount you have available to spend by the average cost per day. This will give you the number of days you can

realistically spend on vacation. Design your vacation around your available funds, not the number of days you can take off work. The AAA 2006 annual vacation costs survey found that a family of two adults and two children can expect to pay an average of \$261 a day for food and lodging.

Use credit cards primarily for convenience and emergencies along the way. Remember to keep track of your credit card



spending so that you won't unexpectedly go over budget. Otherwise, all of the planning and budgeting is lost to credit card company interest costs or late fees and you may still be paying for your vacation when it's back-to-school or holiday gift shopping time.

Travelers who are searching for ways to create a low-cost vacation might first look for opportunities that are within driving distance from where they live. Regional and community attractions that

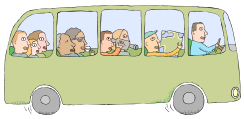


people may not think about as a vacation option include museums, community events, fairs, and state parks which offer "good old fashioned entertainment" – camping, fishing, boating, swimming, and trails for hiking or horseback riding.

To save on lodging expenses, consider sharing hotel rooms with friends or family. When the costs are shared, families can afford to travel somewhere farther away, stay longer, or stretch spending money.

Another way to save on lodging is to stay with someone you know in the area and take advantage of the attractions in that location. This could be an alternative for those who are eager to explore areas beyond those near where they live.

On road trips, keep your car in proper running condition. You will save on gas with a properly tuned engine, clean air filter, properly inflated tires and no extra weight in the trunk. Know your cell phone coverage areas as well as roadside assistance numbers such as *11.



Planning out a trip ahead of time so that you won't be doing any backtracking in the vehicle can help cut down on fuel costs.

When you're in the city, use public transportation, trolleys, and tourist buses. Not only are they usually less expensive than driving your own vehicle, but they save you money on parking fees, eliminate traffic congestion stress, won't get you lost, and can be an adventure for children.

With a little pre-vacation planning, travelers can save money on meal costs. With the planned travel itinerary and stops in place, families can make a list of items that can be taken from home.

Items may include nonperishable snacks, such as cereal bars, fruits and vegetables, as well as cold picnic foods and beverages that travel well and stay fresh in a cooler with ice. By packing healthy items, you will be less tempted to stop at fast food restaurants and convenience stores, literally eating up the budget along the way and resulting in unhealthy choices.



The following web sites offer money saving ideas and coupons for activities, attractions, gas rebates, or other incentives.

www.entertainment.com

www.valpak.com

www.themeparkinside.com

www.gasbuddies.com

www.gaspricewatch.com

www.vacationkids.com

Sources

“Seek Out Regional Attractions to Save Money on Vacations,” Leah Bond, Kansas State University Research and Extension.

“Unravel Your Travel Plans to Save Time and Money,” Joanne Roueche, Utah State University Extension.

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