

TRAVEL PLANNER

While traveling, the two most flexible areas of expense are food and lodging. Here are some tips to reduce spending in those areas.

- Limit meals out each day. A cooler filled with favorite food, snacks and drinks can help eliminate the high cost of quick stops at fast food restaurants and convenience stores. Picnics are great for short car trips and outdoor activities.
- Check prices on menus before choosing a restaurant and remember that eating lunch out is often less expensive than dinner.
- If your trip requires an overnight stay, make your hotel reservations in advance. Take advantage of specials, coupons and discounts. Check with your associations such as AAA and AARP for special discount programs.
- Choose lodging that provides a complimentary breakfast.



Getting behind the wheel and traveling by car, van or SUV can provide many cost saving opportunities. Following are some tips for you highway travelers.

- Assess your car's road worthiness. Have a mechanic check tires, belts, and fluids. Spending a little money up front on a tune-up will save big expenses should the car break down on the road.
- Consider renting a car versus driving your own. Many car rental agencies are offering special discounts for the holidays. It is often more economical than putting the wear and tear on your vehicle.
- Investigate your wireless company's roaming charge policy. Often a prepaid calling card is less expensive option for communication while on the road.
- Stop in at your local library for audio books and travel game books to entertain the kids.



ABOUT US

Money Management International is the nation's largest full-service credit counseling agency. Our credit education and debt management plans have helped thousands of consumers become debt free. To find out how we can help you, please call 800-762-2271 or visit us at www.moneymanagement.org

SPENDING PLAN

Before you begin making travel arrangements, use this spending plan to prepare a budget. Think about what you may spend and write it below. Then, take this planner with you and compare the amount spent with the amount you had budgeted. You might be surprised how a little planning pays off in the end.



	Estimated Amount	Actual Amount	Cash or Charge
<i>Transportation</i>			
Rental Car			
Airline			
Taxi			
Gasoline			
<i>Lodging</i>			
Hotel/Motel			
Timeshare			
Campground			
<i>Food</i>			
Dining Out			
Groceries			
<i>Entertainment</i>			
Tourist Events			
Nightlife			
<i>Parking</i>			
<i>Photography</i>			
Film			
Videotape			
Batteries			
<i>Souvenirs</i>			
Postcards			
Postage			
<i>Miscellaneous</i>			