



POWER
credit union

Summer Issue

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Tips for Saving on Travel

With summer vacation also comes travel season. It's easy to get carried away under the sun with souvenirs, eating at restaurants and upgrading your accommodations. After all, how often do you treat yourself and go on a holiday? But the last thing you want is to face a big bill come fall. Here are some tips for budgeting accordingly, no matter what type of getaway you're planning.

1. Be realistic about what you can afford. Hey, we all want an amazing, no-holds-barred vacation, but choosing a trip you can't afford will likely add more stress to your life. After all, what's the point of taking time to relax if you'll be paying for it for several months to come?

2. Start a dedicated travel fund. It's easier to save when you have a specific goal in mind. Think about where you want to go, research how much it costs and develop a consistent savings plan well in advance.

3. Create a trip budget which can help you estimate the cost of gas, lodging, food and more.

4. Shop around. There are a wealth of sites that make it easy to compare fares from a variety of airlines, hotels and rental car companies, some of the most popular being Expedia.com and Travelocity.com. It's a savvy traveler's world—take advantage.

5. Protect yourself. When ordering tickets, make sure the sites you are using are legitimate. Once on your trip, safeguard your identity by keeping your passport, driver's license and credit cards in a safe place away from view. Also make sure to make photocopies in case of theft.

6. Expect the unexpected. Credit cards get lost. Flights get delayed. Storms arrive unexpectedly. Keep unknowns in mind when planning your trip, and set aside an extra 10 to 15% of your travel budget for emergencies or surprises.

7. Take advantage of technology. Few travelers leave home without their smartphones and tablets since mobile technology devices are the screen of choice for many. Apps like Hotel Tonight and iFly Pro allow you to digitally book hotels, check in for flights and organize itineraries.

8. Consider alternative lodging. Companies like Airbnb or VRBO, services that allows you to rent unoccupied living space in other people's homes, are increasingly popular – and in many cases, cheaper. Also, hostels offer cheaper lodging. But make sure you take the right safety precautions, like researching the area beforehand and keeping an eye on your belongings.

9. Use cheaper transportation. Compare the cost of airfare with gas prices; if you can drive to your destination, it might be cheaper. Also, consider public transportation like underground railways versus cabs.

10. Share your trip. Splitting the cost of accommodations, like a vacation house, with friends and family can help cut costs.

11. Lastly, have fun and take a lot of photos!

Employee Highlight High 5 Award



Congratulations Leslie Pike our April employee of the month!



Great job Kelly Maddy our May employee of the month!

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**Dog Days of Summer
Loan Special**

\$5,000

5.99%*APR

5 years

**90 Days no payment on
ALL recreational vehicle loans!**

3.49% *APR up to 60 months

