



# FINANCIAL MATTERS

Helping you see the green

## Have a Debt-Free Summer Holiday

Family vacations are a tradition that most of us don't want to give up. But tight budgets mean your summer holiday could be an expensive proposition. Here are a few ways to keep costs down while having fun in the sun. After all, you don't want to be paying off your summer vacation when Christmas rolls around.

Ensure that your budget covers everything from the cost of food and lodging to gas and airline tickets. Follow the tips below and save significant costs from your budget:

- Travel a week or two before or after peak season, if possible.
- Travel within your province or across Canada to avoid U.S. currency exchange rates.
- Reserve accommodation, including camping, in advance to avoid costly, last-minute bookings.
- Always ask for the hotel's lowest room rate and take advantage of any seasonal deals or corporate perks.

- Many hotels offer a complimentary breakfast as part of your stay. Stock up on items such as fruit, juice boxes and muffins to snack on during the day.
- Consider renting a house by the week, staying in dormitories, or doing a home exchange.
- Rent a suite with a kitchenette and make your own snacks and lunches. Get the kids involved and save money on eating out.

Avoid credit card meltdown by planning a trip that highlights outdoor activities and stays away from shopping malls, theme parks and other forms of high-priced entertainment.

- If your kids insist on theme parks, be sure to ask for family packages and discounts. You might also get preferred pricing at nearby tourist attractions from your hotel—be sure to ask the front desk staff!
- Summer is a great time for festivals and most have free performances and events for the whole family.

Insurance is essential to having a debt- and worry-free summer holiday:

- Ensure your medical insurance is current and valid for your travel in case of accident and injury.
- Get comprehensive travel insurance that covers costly emergencies such as automobile repairs, flight delays, and lost luggage.

Emphasize to family members that the time you spend together is more important than the amount you're spending.

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