



Extension Connection

FOR IMMEDIATE RELEASE

For more information,

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Budgeting for Vacation

Summer brings visions of vacationing for some. However, our finances might be throwing a kink into those thoughts. Sometimes, we just don't know where to start to either plan or save for a vacation. Here are some suggestions from extension professionals in Arkansas and North Dakota:

First, think about those you will be traveling with.... what are their interests? For example, will you be participating in inside or outside activities or sites, traveling by car, train, or plane, staying in luxury hotels or camping? These might be a factor in when you can travel, considering time, weather at the location, and cost.

Next, consider what you might be able to budget towards a vacation. Avoiding debt when possible is important to your overall financial health...this can be much like spending at the holidays...you probably don't want to still be paying for last year's vacation when it is time to start preparing for the current year's trip. Make a written plan for how your vacation budget will be spent to avoid overspending.

Then, start doing some shopping to find discounts. If being flexible is an option you may be able to find some great last minute deals, or find out when the off-season is for your destination. With the internet, so much of this information is at our fingertips.

Recognize that vacation means different things to different people. 'Stressful' and 'expensive', or 'restful and restorative' are ways some may describe time away. Keep in mind that amount spent and destination don't necessarily equal best vacation ever, so before your mind goes to, "I can't afford a vacation", think "staycation" or day/weekend travel as a way to recharge.

So if saving for a vacation is a goal, use your spending plan (also known as a budget) to help you be successful. KSRE has publications to get you started towards your personal money goals:

MF3306 *Spend Some, Save Some, Share Some*

MF2721 *How Are You Doing? A Financial Checkup*

S134G *Essential Living Skills: Money Management*

For additional information, contact the Wildcat Extension District, Crawford County, 620-724-8233, Labette County, 620-784-5337, Montgomery County, 620-331-2690, Pittsburg Office, Expanded Food and Nutrition Education (EFNEP), 620-232-1930.

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