



Don't get us wrong. Most cruises we experience are much more economical than beach resort or city vacations. And when landlocked, there's often no change of scenery, while ocean sailings offer beautiful new vistas day and night.

Cruises can be the ultimate bargains. They typically cost about 50% of luxury land vacations, where you often pay separately for all meals, transportation, recreation, entertainment and everything else.

However, when you sign up for an all-inclusive cruise, be sure your travel agent and cruise line reps clearly explain each pay-extra item and service not included in the quoted price. Some upscale cruises feature everything as totally included. In those sailings you should know all extras are already padded into the sky-high all-inclusive price. Therefore, on typical all-inclusive cruises, you must pay for tips, shore excursions, liquor, wine, beer, soft drinks, luxury dining, spa and other out-of-pocket charges. Be sure to anticipate those when you book your cruise.

For the savvy senior traveler, however, there are ways to avoid some non-inclusive extras. For example, is it worthwhile to pay an additional \$50 per person per meal to dine in the ship's luxury restaurant? The menus and quality of included dining areas and buffets are not that different.

Also, is an extra-charge land excursion tour that costs \$100 per person necessary? Once ashore, you can hire a sightseeing taxi for an hour or so for much less, especially if you share it with another couple from the cruise. Further, for the most thrifty, when you go ashore, just opt to stroll free on your own in the port city.

There are many other ways to save on the extras while still enjoying your all-inclusive cruise. For more info, go to www.usatoday.com/experience/cruise/cruise-101/what-a-cruise-really-costs/2139067