

How many times have you heard it? You don't need to spend a lot of money to have a great trip. Considering the ever-increasing costs of airfares, hotel rooms and dining out, it gets more difficult to do anything without emptying your savings.

Actually, if you do your planning right, it is possible to travel high class on a low class budget. Here some ways our veteran travel experts apply to get the best for the least:

Last-minute cruise: With a favorite travel agent and/or by scanning cruise line websites daily, the bargains are there for the taking. Buddy travel: Team up with another family or group of friends. If your gang is big enough, you'll be able to negotiate discounts for air, cruises and hotels. The savings could be as much as 25% off each fare, or one or more freebees to share.

Sleep away from city centers: For example, a deluxe room in trendy Paris could cost about \$500 a night. Book in outer areas and the rate drops at least 50%. The same can happen in New York, London, Los Angeles or any major city where inexpensive public transportation can get you downtown in minutes.

Visit less expensive cities: For example, that \$500 a night deluxe room in Paris may cost \$100 in Buenos Aires for the same high-quality hotel. Meals, entertainment, transportation and other expenses are much less in smaller, less touristy cities. On the internet, check out cities where the economy has been sluggish, and you'll find prices have dropped dramatically to lure tourists.

Use frequent flyer mileage: As you accumulate these benefits, you may be eligible for savings beyond free flights. Continue to monitor airline promotions and look for special travel deals based on earned frequent flyer points.

Travel off season: Time your trip to take advantage of annual lowest rates. Check out shoulder season, just before and just after spring and summer. Summer is high season, and all travel from mid-May until early September costs the most. If retired, pick the very best and cheapest time to wander the world.