

First scan the internet and check with your travel agent for special cruise prices, including last-minute deals. Once aboard, you don't have to scrimp, but there are many ways to save.

Upscale Dining: It costs \$50 per person or more to have a posh dinner in special on-board restaurants. Instead, eat in the regular dining rooms and buffets. The food is just as good without a private waiter hanging over you.

Drink Free: Although cruises are advertised as all-inclusive, many drinks are extra, including booze and sodas. Coffee, tea and lemonade are usually free at meals and elsewhere aboard. Also, at a sales pitch art sale, if you can sit through it, you may get a free glass of champagne. *Phone Calls:*

Once your ship is out of U.S. waters, calls can be very costly. Let your kids wait until you get home to tell them all about your cruise.

Photos: Many ships still continue the old tradition of pro photographers roaming, then putting \$10 prints up for sale. With today's Smartphones and digital cameras, do all your own creative pix for free.

Shower Your Stuff: Getting laundry done aboard can be expensive. Unless you need ironing for that formal dinner with the captain, do you own washing while washing yourself.

Summary: Cruises are supposed to be no-worry fun experiences, and you don't have to pinch pennies. However, you can save money to use more enjoyably on shore excursions and other fun activities.