Sailing the ocean blue is a great experience. Cruises can offer a bargain, all-inclusive vacation in a luxury setting. Cruise companies entice senior travelers with all-inclusive fares, often $100 per person per day or less, for cabin, food and entertainment.

However, the reality can be much more expensive. Extras and upcharges really add up, and aboard many ships the costs could exceed the original price of the cruise. Here are some typical instances where senior sailors can get hit with extra charges and how to avoid them: Tours and shore excursions: The ship brings you to and from the dock area for free. You don't have to sign up for $100+ tours and services ashore. Research the port, so you know where and what you want to do. It's much cheaper and interesting just to roam on foot or hire a local taxi.

Food: Regular dining is included in your cruise cost. However, you'll be offered many up-charge posh dining options. Stick with the included price dining areas. The special dining rooms may have a more creative menu, but usually charge an extra $25 to $50 per meal.

Drinks: Booze is where the costs can really add up. While food is included, drinks are not. So as you sit by the pool all day sipping Pina Coladas, you could run up quite a tab. You may save some on soft drinks, with an all-inclusive price of $20-$30 for the entire the cruise.

If you sign up for pre-pay wine or beer, these are cheaper than buying individual drinks. Cruise ships don't allow private liquor brought onboard, but the ship's store sells them at outrageous prices for drinking in your cabin or bring the bottles to meals.

Photos: Shipboard photos and video are money-makers for cruises. Each night there are big displays of the photos snapped by ship's photographers, all available at high prices. In this day of smartphones, who needs a pro photographer?