

While grocery shopping at home, we carefully collect our stack of coupons and drive all over town to different stores to save pennies. However, whenever we go on a cruise, a foreign tour or to Las Vegas, we think nothing of shelling out \$100 for dinner at a posh restaurant or betting \$20 a hand at the blackjack table.

When taking a trip, it's easy to get into the anything-goes gambler mood and toss caution and money out the window. The excuse is: let's have fun now, and worry about budgets when we get home. The travel industry, exemplified by Las Vegas, always sets the scene for unlimited tourist spending. The mood is contagious when on vacation, but there are ways to fight it.



Before putting out any money, gather together and consider your entire plan, then begin to moderate it. For instance, if you're planning to hit that favorite Florida or Hawaii seaside resort again, where the room rates alone are \$300 a day, reconsider your plan. Instead, you may opt to take a cruise where the cost is less than \$100 a day, and it includes meals, entertainment and everything else.

Before you leave home and the destination decision has been set in concrete, sit down together again and work up an expected cost sheet. Plan to spend what your budget allows, but also try to cut back on the excesses. Then, knowing what limits you've set, when an occasion happens that goes beyond your plans, you can decide to go for it, do it for less money or skip it entirely. Also, with the list in front of you at least once a day during your travels, you can decide to overspend on something early, with the intention of balancing it by cutting something out later in your trip.

Before you leave home and again after you arrive at your destination hotel or cruise ship, do some financial homework. Look for ways to save money up front, such as coupons and discounts advertised in the newspapers, in-room travel magazines or on the internet. When you get to your destination, check with the front desk or ship's purser to pick up additional discounts and special deals.

3. If you do some research about your daily vacation habits, you may find that even little changes in your routine can save hundreds of dollars. For instance, instead of a big \$10 calorie-loaded breakfast, make that early meal a glass of orange juice, bowl of cereal with skim milk. Then, instead of a sitdown lunch, try the all-you-can-eat buffet for about half the price.

When in Las Vegas several months ago, our snooty relatives stayed at the very upscale Bellagio Resort. We joined them for lunch, and the bill for four of us was \$350. Later we invited them to our more modest hotel across the street for a buffet dinner. The total bill was \$100, including many more choices in food items, unlimited second helpings and extra desserts.

When on vacation, enjoy yourselves without letting a fixed budget overwhelm your plans. If you feel you must count pennies for every expense, it takes all the fun out of it. However, if you make all the major decisions about money before you leave home, and everyone agrees to stick to the budget, then you can go ahead and have the great time you so richly (or at least modestly richly) deserve.