



A newspaper or online ad entices you book a cruise at \$700 for a seven-day sailing. A bargain vacation, because it's all inclusive, with cabin, meals, games, entertainment and much more included in the price.

However, these days, just like come-on airline bargain ads, you can expect to pay much more in hidden charges. Beyond port fees, taxes and a few other add-ons, many cruise lines now charge mandatory gratuity.

You may then find you'll actually be required to shell out another daily fee of \$25 for tips. That means your bargain \$700 cruise will cost at least \$875, more if you decide to give out individual tips at shore excursions, meals, bars, spa and poolside during the cruise.

When shopping for a cruise, demand an honest total you'll have to pay by asking in advance for the final out-of-pocket charge for the cruise. In many cases, figure on about 25% more than the come-on ad indicated.

There may be a way to ease the shock of an inflated total cost. If you have a trusted travel agent, let it be known that you get the entire truth on all cruise and other travel price quotes. Then, at least you'll be able to make a decision based on the actual charges you must pay.