



## TRAVELING MADE EASY

Setting off to any number of dream destinations can be exciting, relaxing, educational, and fulfilling all in one simple trip. Of course, the easy part is taking the trip and enjoying your time away, while the hard part all comes before hand in the arduous planning with friends, family, or significant others. Not to mention having to coordinate with your work schedule, planning to pay for it all, and organizing what you will actually be doing while you are away.

In order of ascending difficulty to plan and calculate the costs associate with the trip you might be looking at one of four trip styles: Weekend Get Away (2-5 days), Semi-Domestic Escape (5-10 days), Short Adventure (10-15 days), or a Long Adventure (15-45 days). Outside 45 days you might be looking more at an extended sabbatical or work abroad type of trip which can feature their own complexities.

### Weekend Getaway

From Calgary, destinations for a trip like this might be anywhere from Banff or Edmonton all the way up to Las Vegas. As the least difficult to plan and finance, these trips are often spur of the moment and cheap.

Planning and paying for these trips can be quite easy because they are so short term. You might find a great deal for a hotel online and decide to get away that weekend with your partner. And during or just after the trip, it would be quite easy to comb back through you're your expenses and split them evenly, if need be. But for the most part, a trip like this would already be paid for by the money in your bank account.

### Semi-Domestic Escape

These trips can range in price and planning from low to high difficulty. Many people might do something like buy tickets to see their favorite sports team play in another *destination* city, or they might be interested in visiting a theme park in Orlando, or Toronto.

A trip like this might include booking flights, a hotel, a rental car, and planning for food and incidental spending. More often than not, you might need to plan ahead and save some extra money to pay for a trip like this. Even if it is just a few pay cheques of extra savings to get you ahead, you may want to be prepared to pay for it all up front, than have to pinch pennies later. Additionally, because there are so many more expenses to consider in the first place, it might be better to plan with your travel buddies on who will pay for what, how many hotel rooms you are booking, if you want to use a rental car or an alternative transport option, and how much you want to spend on sports event tickets or theme park tickets. You also have to plan for the time you won't be spending at the game or in the amusement park. It is also notable that, sports arenas and amusement parks can be exceptionally expensive to spend time in; you should plan for expensive food/snacks, beverages, and souvenirs.

An escape like this one could be substantially simplified if you wanted to visit an all-inclusive resort somewhere like Mexico. Often flights, hotel, and food/drinks are included in the upfront cost of a vacation package. The only other spending you might plan for is additional excursions not included or incidental spending on shopping or souvenirs. This type of trip can be ideal for a larger group as it is simple enough that anyone can buy their vacation package, pack their bags, and go. It can often be cheaper, especially if you watch for deals from your favorite travel website or travel agency.

### Short Adventure

Popular destinations for a medium length trip like this would likely be all inclusive resorts in Mexico or Cuba, or city explorations in Havana, Cuba; Reykjavik, Iceland; or London, England. As above, it can often be easier to spend little time planning and organizing by opting for an all-inclusive. *City Explorations* can be more expensive and intensive to plan.

Obviously, the cost will rise as the duration of your trip increases, but what a lot of people fail to account for is the cabin fever that can come along with spending a long period on an all-inclusive resort. Sitting by the pool or by the beach can get old for some, and often the nearby excursions on offer are much more expensive than they would be if you weren't surrounded by other all-inclusive resorts. Before you leave for a lengthy all-inclusive stay, you might consider looking into what the best excursions are "off the compound" to plan ahead for their cost as well.

If you are one of those people that will become stir crazy by the pool or beach, you may want to consider a *City Exploration*. Somewhere like London has so much to offer that you might not even get to do everything you would like to do in two weeks, especially after you factor in travel days etc. I spent a few months after university backpacking through Europe, and while I can vouch for the fact that some cities *can* be "done" in two days, I would not recommend it as you can miss out on some of the rich histories and unique characteristics that it may offer.

Spending a week in a city gives you an opportunity to experience much more than the tourist attractions. However, a trip like this requires much more planning. You need to budget for a hotel, transportation, food, and experiences. Two weeks of expensive tourist attractions and eating out for every meal can quickly add up. An easy way to plan in advance for these expenses is to create a brief itinerary for your trip. It doesn't have to be complex, just a short list of what you plan to do each day and the approximate cost of those experiences; this will form a guideline for your budget. For a trip like this, I would recommend starting to research at least a few months in advance. Getting a couple months head start will give you the opportunity to start saving what you need for the trip now that you know its approximate cost and can make you more excited for the trip as a whole.

A *city escape* is much harder to plan with a larger group. It might be best to only travel with one or two companions. It can be easy to forget how different your interests are from others, including your partner. You will likely have to compromise a bit on what you do no matter what, but the larger the group, the more everyone will have to compromise.

### Extended Adventure

The cliché trip that many people might associate with a vacation like this is backpacking around Europe. One key financial difference between a trip like this and a *City Escape* is the cost of travel *while* you travel. Not only are you getting to and from a general area on the globe, you are also paying for transit between cities, countries, or even continents. Options to consider include discount air fares, a train/rail pass (these often also include buses and ferries), or renting a vehicle.

I began planning, researching and saving for my Euro trip between 9 and 12 months before I actually left. Your research should start with a basic outline; where do you want to go? What do you want to see? This will narrow down a region, or list of cities you would like to explore. From there you should be able to dive deep into the nearby attractions you would like to see while in the region or city. Next, you should set a budget for accommodations; it could be something like \$150 CAD/night as a maximum. It is worth looking into accommodations that provide a fridge or other food storage option as you can substantially lower your expenses by eating like you would at home rather than eating at a café or restaurant for every meal. Peanut butter and jelly sandwiches are extremely cost efficient. Hostels often offer a communal kitchen for exactly this reason.

Now that you have narrowed down what you plan to do, where you plan to stay (hotel, hostel, home stay etc.), and how you plan to eat, you can come up with an approximate cost per day per person. Then you simply multiply that by the number of days plus add in onetime costs like airfare, a sturdy bag or backpack, travel medical insurance (which is important! Just ask the surgeon who repaired my broken leg in Australia), or setting up your cell phone in another country. This will give you an accurate estimate of your total cost. From there, it is fairly easy to make a savings goal for each pay cheque to set you up for the trip. Keep in mind that spending a month or more traveling can be complex, and waiting until after the trip to figure out how much it all costs can be a mistake. Especially if you plan to share expenses with another person, you might end up losing track of where the money has all gone and who owes who what.

Finally, I would recommend establishing yourself an additional emergency fund. This could be held in reserve for a true emergency like needing to evacuate a city, or it could just be your float of money you are *willing* to spend on other experiences. This can help to leave you open to experiences you otherwise hadn't considered and would miss out on if you stuck exactly to your budget without leaving some wiggle room. You will either have to include this in your budget or make sure that you aren't counting on the extra cash in your bank account to fund the trip.

In summation, Traveling is supposed to be fun. If you spend the whole time stressing about the money you are spending, or the money you owe to a travel companion you won't get to experience the trip as you intended. So plan ahead, organize your finances before you leave, and enjoy the trip!

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