



# CARIBBEAN VACATION

## THE FORGOTTEN EXPENSES

Just like you, I LOVE a vacation! There are different types of vacations, but when I think of a true relaxing, disconnecting, get away from it all vacation, I think of the Caribbean Islands and Mexico. I think of tiki huts, palm trees, cocktails with umbrellas, naps by the beach, adventurous excursions, and the amazingly delicious food! Can we go right now? Ahhh, it's amazing.

As awesome as these vacations can be, they can also cost a good amount of money. I teach people to budget, save and eliminate their debt. That doesn't sound like a ball of fun. But here's the thing, when you handle your money the right way, you actually have more of it, to do more of the things you want to do. Like VACATIONS!

Money should be enjoyed! I want you to go on some amazing vacations, but I want you to pay cash! There's nothing more painful than a vacation that follows you home that you pay high interest on for who knows how long. Budget, save, and pay cash! And have fun. Lots and lots of fun!

I have written this guide for you as you plan your Caribbean/Mexico vacation. Many people fail to realize that there are more expenses to the vacation than just the plane tickets and hotel. They fail to plan and they rack up credit card debt. I don't want that for you. These are the more common expenses you will encounter, and you need to be aware of them before stepping on the airplane to paradise.



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## PASSPORTS

If you've never traveled outside of the country, you'll need a passport. Before you book your trip, make sure your passport will arrive in time. Costs can range from \$110-\$195 and can take 4-6 weeks. If you have several months before your trip, apply now and pay the cheapest rates. By planning early you'll avoid extra expediting fees.



## TRAVEL SNACKS / DRINKS

You might be thinking, "REALLY, Brad? Plan for snacks and drinks?" Yes, plan for these. I travel often and the prices you pay at the airports for these items are out of sight. I paid \$5 for a bottle of water, once. That's insanity! You can be sure that was the last time that happened. Due to the ban on liquids, you can't bring beverages through the security areas of the airport. However, you can empty your bottle before entering and then refill it on the other side in the bottle refill stations. When I travel for a day, I'll pack my lunch to keep the costs down. I know it's nearly impossible to not spend money on food and drinks when traveling. However, with a little planning, you can drastically reduce how much you spend.



## AIRPORT PARKING

Does anyone else find it insane what they charge just to park your car? And I'm not talking about premiere parking. I'm talking about the economy parking lot that feels like it's 30 minutes from the airport on some deserted island. But, this is just another cost to traveling. The best money savings tip is to get a ride and get dropped off. Another option is to budget for an Uber or Lyft. If you absolutely must use airport parking, having it in your budget makes it lot less painful when you get home from vacation and have \$60-\$100 in parking fees.



## AIRPORT TRANSFERS

This one I tend to forget about sometimes so I'm going to remind you. How do you get from the airport to your final vacation destination? You'll need a ride, right? I suggest calling the resort or hotel where you're staying for a recommendation. Your hotel may even have a shuttle service and normally transfers aren't free. If you forget, be sure to negotiate your rate with your transfer before getting in the transfer. You're in a foreign country, don't get taken advantage of. Negotiating prior will prevent you from possibly getting ripped off!





## TAXIS / SHUTTLES

If you're like most people, you'll want to travel outside of the resort to get a taste of the local life, shopping, or adventurous excursions. If you plan to leave, you'll need to pay for a taxi or shuttle, and like everything else they add up fast! Again, negotiate your rate prior to leaving to avoid getting taken advantage of. Also, your drivers will most certainly expect a tip!



## LUGGAGE

Unless you've booked one of the few airlines that don't charge for baggage, be prepared to spend \$25 - \$45 per bag. And if you have more than one bag, plan to spend even more. Check with your airline prior to flying to understand what you will be charged so you can pack appropriately and save the most money. I've traveled to the Caribbean multiple times and I finally learned that I don't need nearly as much as what I thought. I spend most of the time in a swim suit and t-shirt hanging by the pool or by the ocean anyways. Also, most excursions are water-related so you are wearing the same thing to those as well. Pack a few nicer things for dinner and call it a day and save on baggage fees. Just my two cents!



## FOOD EXPENSES / ALL-INCLUSIVE

I LOVE FOOD! Especially vacation food. You may be heading to an all-inclusive resort where food and drinks are included! I love these resorts, too! These expenses were already covered in your trip fee, but don't forget about tips to your servers and wait staff. If you aren't staying at an all-inclusive, and you want to get a taste of the authentic local flavor, be sure to include meal expenses in your trip budget. Food and drink expenses can be the most costly part of a vacation. Have a plan and enjoy the food!



## EXCURSIONS

Be prepared to spend some money if you want an awesome adventure. Before your trip, start looking into the area and see what excursions are available and save the money to do them. Also, try booking your excursion when you arrive, rather than online. You might be able to negotiate a better deal. This can be a double-edged sword though, the excursion may sell out or you may not get the day you want. Either way, excursions are fun and you should do some if you have the cash!



## EXCURSION EXTRAS

Wait, we aren't done with excursions just yet because there are some surprises that many people, including myself, tend to forget about. Photos, videos, souvenirs, and tips to the excursion/tour guide! These people are amazing at capturing your emotion as you finish your excursion and they get you to buy momentos of your amazing adventure! You can spend a good amount of money on these items, be prepared!

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- Roots of Personal Finance Member



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## INTERNATIONAL CELL PHONE COVERAGE

Don't do what I did many years ago and forget to check your cell phone coverage. Luckily, the company I'm with had grace and forgave my roaming and data charges. Call your cell phone company and find out what you need to do to keep you covered while out of the country. By the way, you can always turn your phone off and you don't have to worry about this. But, for those who need to stay connected to home, check your options and avoid crazy fees on your next phone bill.



## MONEY EXCHANGE, ATM, TRANSACTION FEES, AND UNDERSTANDING THE COUNTRY'S EXCHANGE RATE.

Just about anything you do with money outside of the country will probably cost you money. When traveling outside of the country it's important to understand the exchange rate of U.S. currency so you are paying the proper amount. There are apps you can download that will help you with this. Depending on where you're visiting, the U.S. dollar is worth less or more. When purchasing items outside of the country, be sure to ask them if the price is U.S. or local currency. If you plan to exchange money to the currency of the country you're visiting, there will likely be a fee. Also, be sure to exchange the money back when you leave. If you do any ATM withdrawals, or debit/credit card transactions, be aware there will be international transactions fees.



## INCREDIBLE SALES PEOPLE AND NEGOTIATION

If this is your first time traveling outside of the country, you may be surprised to find out that many of the locals you encounter are excellent sales people! Why? Because tourism is how many of them make their money. And let me warn you, they're awesome, like crazy awesome at what they do. Even the small children are excellent sales people. If you aren't prepared you might be finding yourself spending money you didn't plan on. Also, in my experience when traveling to the Caribbean or Mexico, just about everything is negotiable. The first price is never the final price. I love this, but some people aren't comfortable negotiating. Just understand if you don't, you more than likely didn't get the best deal.

I've armed you with what you need to have a great time without worrying about these extra expenses. Enjoy, and have fun on your vacation!



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