

TIPS TO SAVE ON SUMMER TRAVEL

It's almost summer. Before living out your vacation fantasy, there is one daunting task ahead: settling on how much you can afford to pay during one of the most popular travel seasons. If you are still trying to save for your vacation, try not to freak out. There is still time to find deals and discounts for your getaway.

Here are tips to consider when trying to escape for the summer on a budget for this year and next.

Determine how much you can afford to spend

First thing's first: Establish your spending limit — the all-in number that you don't want to exceed for your particular adventure. Keep the number realistic, so that you'll have a firm idea of what your getaway will really cost.

Search for credit card points you haven't used

If you're on the hunt for a discount on a flight or hotel, log in to your credit card account. Next, search for the points and rewards you may have already earned but not used. If you have unused points, apply them toward your travel costs.

Find the best deal on a flight

First, some good news. One of the costliest expenses of your trip — your flight — is lower than in years past. To get the best deal, you'll still need to do your research. One of the factors? Timing. For vacation routes, such as New York City to Hawaii, Berg recommends booking the ticket four to six weeks before your ideal departure; the flight prices tend to drop as the time to departure gets closer. For business-focused routes, like New York City to Chicago, book the flights sooner; prices tend to get steeper the closer it gets to go time. Book your hotel earlier than you think

Hotel prices are like flight prices: They vary based on when you book them. To get the best deal, you want to book a room sooner than you think. "Usually, people book about a month in advance," Berg says. "We would recommend looking further out — two to three months in advance." Don't neglect considering renting a room or home on sites like Airbnb either. If you're on a tight budget, consider staying at a hostel.

Hire a travel adviser to book last-minute getaways

It sounds counterintuitive, but hiring a travel adviser can save you money in ways you might not expect. Richter says some travel advisers are free, or only charge \$25 for their services. Even if you're paying something, Richter says you will offset the costs in numerous ways. As a travel insider, she says the adviser ought to know the best deals in the area you're going to and can help you stay in-budget for costs you might otherwise overlook.

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