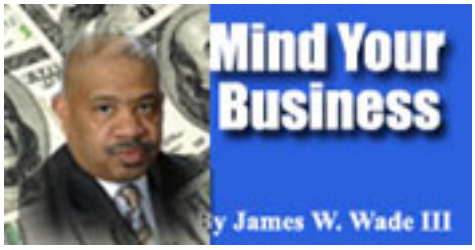

Have you planned your vacation?

I hope everyone is enjoying their summer so far. Now that school is out, many families are getting ready for vacations. Budget planning for a vacation is sometimes hard because of the need to spend money on your day to day functions.

If you have an idea of what and where you want to go, this will give you an idea of what is needed and how much. Planning is very important because being on a trip and running low on money is not a good feeling.

You feel like you are at a grocery store, trying to keep track of every bit of money you spend so you don't get stuck trying to get home. I don't have to share with you the common sense tips like checking for the best hotel rate and airfare but make sure you sit down and make a list of major expenses.

Your list should include the most expensive down to the basic items such as transportation, where you're going to stay, and meals. These are likely to be your three largest items.

Fees and tolls are common with some trips. Just recently driving to Chicago for the National Newspaper Publishers Association Regional Training, we paid toll after toll. If you are flying you should account for tips for those who help you at the airport, or fees for extra or overweight checked bags.

My advice would be start planning your vacation well in advance. If you take yearly vacations, you should start saving for next year's trip as soon as you come back from the last one. Planning in advance also means you are more likely to find bargains.

I know most of you have heard of a Christmas club account, where you save a little each pay/month until around October, then withdraw the money to do your holiday shopping. Well, I suggest you start a special savings account just for your vacation. Financially planning for a vacation doesn't have to be different from any other type of expense.

Many banks now offer vacation funds that allow you to save your money for a specific period of time. These types of accounts often give you special rewards, discounts with airlines, and other perks.

The easiest way to be in control of how much you spend on vacation is to pay for everything in advance. Plan to pay for your hotel reservations before you leave on your charge card and, if you can, see if any trips include meals in your vacation package because you cannot expect to get fed while traveling on an airline these days (laughing).

I remember when not only did they feed you, you could even get peanuts and snacks.

Those days are gone.

Gas prices are on a rollercoaster ride and once again and I am sure airlines are still in competition for your dollars. So, by removing the complimentary snacks, more people will buy the items the airline sells in the air.

Also remember, if you are flying, you want to be as light as possible. While sitting in the airport headed to Atlanta last week, I saw a young girl escorted on the plane by the airline workers. It brought back a lot of memories of me doing that.

Some of my best childhood memories were around the vacations I took to see my family in Chicago which included my aunts, grandparents, and my cousins. My mother used to put me on United Airlines almost every summer. I enjoyed visiting a cousin named George. Those have to be some of my favorite memories. In our older years, we still can talk and laugh and have a ball.

My childhood memories are special. I have very happy memories and always take time to reminisce about them.

Now back to my mother, who made me go to Hiram House Camp first. It was funny because everyone at the camp knew me from coming so regularly. The first session would be one week, come home on Saturday, and then go right back Monday for a 2 week session. I went there so long (laughing)… when I started, I slept in log cabins. As I got older, I slept in tents. I went from beginning to end… until I pleaded not to go anymore.

Now, don't read into this wrong. Camp helped me. I learned to swim there and ended up being a life guard. I learned to ride a horse there. It provided great opportunities for me as a young child and even as a young man.

I know many parents plan a vacation around their kids, which is always good. There is nothing like having a child with you at the Poconos. Not a good mix. Planning a vacation for the family is just another fun way to go somewhere and have fun.

Why not consider signing up for one of the many 'deal of the day' coupon websites such as Living Social or Groupon? Check for discounts in the city you're going to visit. You can find discounts of 50 percent or more for restaurants and other entertainment.

Also, rather than choosing national chain restaurants for your dining, do a little research on some of the lesser known gems of your travel destination. You will likely be able to find at least a few places that serve good food with great prices and great reputations in the neighborhood.

Look into any and all extra discounts you can get from the credit cards you carry. Chances are you could qualify for free car rental insurance, hotel upgrades, and many other money savers just for using a credit card that you already have. By all means, check with AAA for any discounts they offer.

Finally, remember if you are flying, you have to obey all their rules. Call ahead and check if you will be charged for luggage, don’t carry on lotion in a bottle, and please remember to bring your state issued ID.