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**Brief:** An easy to follow guide covering light and easy to digest tips on how to save and budget whilst on holiday

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## 10 Tips to Stick to your Holiday Budget

We all start off with good intentions, but how often do we stick to our holiday budget? When you're enjoying yourself, it's easy to rack up the spending and worry about paying for it later. The trouble is your credit card bill can come with a mighty thud when it hits the mat after you get home. Here's our top ten tips to cut back on your holiday spending without cutting back on the fun.

### 1. How Much Can You Afford?

Firstly, work out what you can afford to spend. You might want to check out our guide to money management to start saving for your holiday well in advance. Then give yourself a rough daily allowance, plus a bit for emergencies. Of course, you'll spend more on some days than others, but if you keep track as you go, it'll be more enjoyable when you do decide to splash out a bit.

### 2. Leave Your Credit Cards at Home

If you don't take them, you won't be tempted to use them. Once you have a budget in mind, you could get a good exchange rate with cash or find a pre-paid travel card. And, if you do use a card, always pay in the local currency so you stick to the exchange rate you've been given.

### 3. Do Your Research Before You Leave

So much travel information is available for free online. [TripAdvisor](#) has plenty of ideas and reviews with a handy 'things to do' section. There are also travel guide books you can buy or borrow from a library. If you choose your excursions before you go, you can sometimes get vouchers or special deals online, rather than being tempted by pricey last minute trips. Or if you want to leave it until you're there, at least know the prices so you get a good deal.

### 4. Switch Your Phone Off

That might be a step too far for most of us, but you wouldn't want to get stung with shock prices for data roaming and overseas calls<sup>1</sup>. It's worth speaking to your provider before you go and find out if they have any special packages to use your phone abroad. If you can make use of free WiFi hotspots, you can turn off your 3G/4G. Also, it's worth remembering that receiving texts is always free<sup>2</sup>, worldwide, so tell your friends and family to text you; not call.

### 5. Do as much walking as you can.

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<sup>1</sup> <http://www.which.co.uk/technology/phones/guides/using-mobile-phones-abroad/cost-of-using-your-mobile-phone-abroad/> (correct as of 11/08/15)

<sup>2</sup> <http://www.moneysavingexpert.com/phones/cheap-roaming-calls> (correct as of 25/07/15)

Not only does this save on the cost of buses and taxis, but it also gives you the chance to explore the 'off-the-beaten-track' traditional streets and cafés. If you Google "free walking tours" and the city you're planning to visit, you can often find several group tours or pre-arranged routes for free. Great exercise too for burning off those extra calories from indulging in the local cuisine.

## **6. Look for Multi-trip Discounts on Travel**

If you'd prefer not to walk, then transport passes can help you save. Different cities have different systems. In Paris, for example, you can buy 'carnets' where you buy 10 journeys cheaper than paying for singles. Ask at your hotel or in the tourist information centre which is the most economical way to get around.

## **7. Go Large on Lunch**

Restaurants often do a cheaper fixed priced menu at lunchtime than at dinner. So, have your main meal during the day and snack in the evening. Maybe visit the night markets to try local produce and street food. Be sure to walk a few streets away from the centre of the tourist area where prices should be a lot cheaper. It also pays to pay attention to whether service is included or not, as it often is in European destinations. Don't feel you have to tip unless it is the norm for that country.

## **8. Make Use of Local Markets**

Tourist areas will always bump up the cost of food, drink and souvenirs. So as well as experiencing all the sights, sounds, smells and tastes of the area, local markets are bound to be a lot cheaper than anything on the main drag. The stallholders will also be the experts in what you're buying. Don't be afraid to ask how to cook or prepare the food you're buying or how to care for the ornament when you get it home.

## **9. Haggle**

Wherever you are, if you don't ask, you won't get, but be polite about it. Make a reasonable offer by knowing in advance what you're prepared to pay for the item. You can sometimes get better deals at the end of the day, but you might not have such a choice<sup>3</sup>. And don't be in a hurry to buy. That extra pause just might present a better offer from the seller. Another top tip is to dress down rather than up. If the vendor thinks you can afford it, they'll be harder on you.

## **10. Spend Your Money on You, Not Your Family Back Home**

Overpriced tourist trap markets rely on people searching for last minute knick-knack gifts and souvenirs for family back home. They can do without that overpriced fridge magnet and will probably prefer to hear, first hand, about your cultural experiences and marvel at your photos (without bragging, of course).

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<sup>3</sup> <http://www.telegraph.co.uk/travel/travel-advice/11214358/How-to-haggle-tips-and-advice.html> (correct as of 11/11/14)