

6 Ways to Plan a Honeymoon on a Budget

Honeymoon planning doesn't have to be a source of financial stress.

After the stress and expense of planning a wedding, the honeymoon should be a welcome, enjoyable getaway. Whether you hit some white sandy beaches, brave an outdoor adventure or explore a new city from your bucket list, the trip should be about celebrating your marriage and having a good time. But the post-wedding trip can actually create more financial stress if you don't know how to plan a honeymoon on a budget.

It can be hard to track flights and hunt for deals while you're interviewing florists and photographers. If you're not used to taking big trips, you might end up with sticker shock once you see the total cost of the flight and hotel to the destination of your dreams (not to mention the [cost of dining](#) or activities you plan to enjoy once you get there). You might also be feeling especially strapped after splurging on expenses for your big day.

Still, it's possible to learn how to plan a honeymoon on a budget so your vacation doesn't detract from other financial commitments and priorities. These six ways to plan a honeymoon on a budget can help ensure you're able to enjoy (and afford) your post-nuptial vacation:

1. Book early

Locking in plans early is a way to save money when planning a honeymoon. Rey Alton, a Houston-based agent with the travel agency network [Travel Leaders](#), recommends booking your trip at least six to nine months in advance. "That's when you will truly see the best discounts," he says.

There tends to be a lull in wedding planning just over six months out—once you've booked all of your vendors but before the last-minute rush of getting out invitations and making seating arrangements. That's the perfect time to do the heavy lifting on booking your honeymoon.

"If you're trying to save on airfare, the sooner you book, the better," says Claire Newell, president of [Travel Best Bets](#). "Typically, major airlines get more expensive the closer you get to the destination time. If you go last-minute, you'll end up paying double."

If you're contemplating how to plan a honeymoon on a budget, Newell recommends using sites like Hopper or KAYAK to track prices and predict the best time to buy tickets.

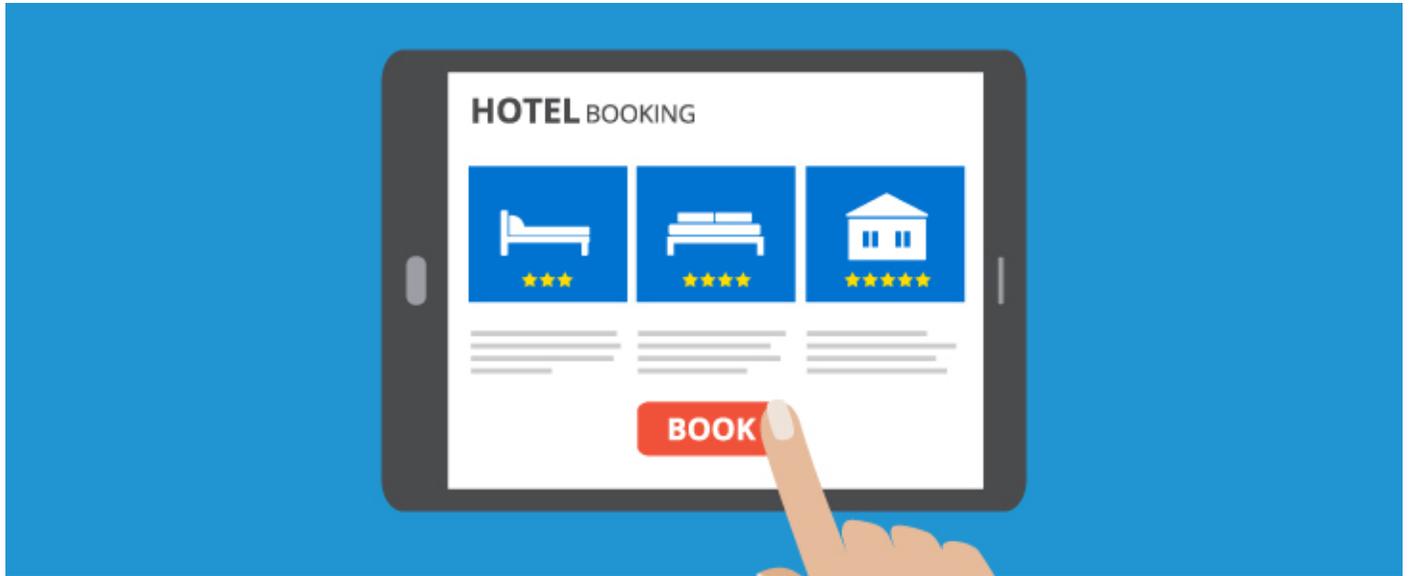
If you're able to pay for some or all of your honeymoon ahead of time—perhaps by paying for it with a credit card and paying that off in full before your trip—you may enjoy the trip even more. Paying in advance means you won't have to spend time worrying about the cost during your vacation, or in the middle of wedding-planning madness, even if it initially took a large bite out of your bank account.

2. Shop for deals



In order to save money when planning a honeymoon, you'll need to do some comparison shopping. Package deals, which bundle your hotel and flight, can be a good way to plan a honeymoon on a budget. All-inclusive resorts and cruises may offer value, but alcohol or excursions may not be included and can quickly add up.

Follow your favorite hotels and airlines on social media to keep an eye out for flash sales. If you're booking with hotels directly, ask whether they have any discounts for specific memberships or cardholders.



Another way to cut costs and save money when planning a honeymoon is to travel during the shoulder season—the period between a destination's peak and off-peak seasons. Avoiding peak travel times not only means lower prices, but also fewer crowds and shorter lines at the popular attractions. "Off-peak, you can get a lot more bang for your buck," Alton, of Travel Leaders, says. Honeymooning during the off-peak season is also a great way to [plan a luxury vacation on a budget](#).

Since shoulder season varies by destination, do your homework to ensure you understand the crowds (and prices) at your honeymoon spot of choice. At some ski resorts, for example, shoulder season begins in April, but during years with lots of snow, this can still be a great time to visit. January marks the start of shoulder season in the Caribbean, a period when it's still warm even though most holiday travelers have returned home. You can figure out a destination's shoulder season by comparing prices at various times of year, or a travel agent can help.

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3. Be realistic



One of the most important ways to plan a honeymoon on a budget involves determining what you can afford. Review your finances to figure out how much you can realistically spend on your honeymoon without having trouble paying your bills or incurring new debt.

While it can be tempting to use a credit card to cover your trip and pay it off over time, going into debt for a honeymoon may not be the best long-term financial move. High-interest credit card debt can become a big drag on your finances just as you're starting to build your life as a married couple. Plus, credit card interest can significantly increase the actual cost of your trip. A \$4,000 honeymoon (the average cost in 2016, [according to WeddingWire](#)) charged on a credit card with an APR of 16% would incur about \$2,800 in interest if you paid only the minimum due every month, [according to CreditCard.com's minimum payment calculator](#).

4. Put wedding gifts to work

Nearly a third of wedding guests gift cash or a check to the happy couple, and guests spend an average of \$118 on the wedding gift, [according to The Knot](#). Among the ways to plan a honeymoon on a budget is to put some of the cash you receive as wedding gifts toward the honeymoon. Putting some of that money in an [online savings account](#) specifically dedicated to honeymoon expenses could help fund the trip and help you avoid making an impulse purchase with your honeymoon cash.



According to the same report from The Knot, wedding guests prefer to gift something the couple really wants, so the wedding registry is the most popular place to choose a present. Couples could save money when planning a honeymoon by setting up a honeymoon registry on websites like Honeyfund.com or TheHoneymoon.com, which allow gift givers to fund honeymoon expenses or activities (think fancy dinner or couples massage).

5. Use rewards

Assuming you can pay off the balance each month, a good rewards credit card can save money, either by providing cash back on purchases or giving you points that can be used to pay for travel expenses like hotel stays and airfare.

“A year before you start planning your honeymoon, make sure you have the best card,” says Kimberly Palmer, a credit card expert with NerdWallet. “That gives you a whole year to build up your points with spending.”

If you're wondering how to plan a honeymoon on a budget, a co-branded airline card could help you earn miles or upgrades. Bonus: Some wedding vendors will accept credit card payments. If you use your card to cover wedding bills and pay the balance off



immediately, you could rack up serious airline miles. Those points can be a significant way to save money when planning a honeymoon.

If you want to skip credit for your honeymoon travel, consider the [benefits of a rewards checking account](#), which can help you earn cash back on expenses incurred during travel prep and on the actual honeymoon. With [Discover Cashback Checking](#)[®] you can earn 1% cash back on up to \$3,000 in qualifying debit card purchases each month.¹

Hotels, airlines and rental car companies also often have loyalty clubs you can join to save money when planning a honeymoon. Many programs offer instant perks to members, like no-fee Wi-Fi or discounted rates.

The average honeymoon cost \$4,000 in 2016.

– *WeddingWire*

6. Consider waiting

If you're debating how to plan a honeymoon on a budget, remember that there's no rule that says you have to take your honeymoon right away. If your budget is tight or wedding planning too time consuming, consider taking a "mini-moon"—a long weekend or short getaway—now, and give yourself time to save for a bigger trip later. Plus, saving for a future honeymoon will give you something else to look forward to once the euphoria of the wedding has started to wear off.

"Your honeymoon is going to be amazing no matter what," Palmer says. "You're with the person you just married."

¹ ATM transactions, the purchase of money orders or cash-equivalents, cash over portions of point-of-sale transactions, and Peer-to-Peer (P2P) payments are not eligible for cashback rewards. In addition, purchases made using third-party payment accounts (services such as Venmo[®] and PayPal[™], who also provide P2P payments) may not be eligible for cashback rewards.

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