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**CRUISES** 

PAID CONTENT 1

## Ready to Travel? Here's How to Make It Easier and More Affordable

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5 ways to make your travel dollars go further.



After more than a year of sheltering in place and saying "no" to everything, it's time to finally say "Yes!" to traveling, whether that means a multigenerational beach house or a solo adventure.

But with a vacation on the top of nearly everyone's 2021 to-do list, prices may go up along with demand. Travel vendors are preparing for a surge in business, and they're adjusting their prices accordingly.

That said, it's still possible to take an amazing vacation without busting your budget. You just have to be smart about planning and paying for it. For example, by booking through travel sites like Priceline, Expedia, and Vrbo and using Affirm to pay for your trip over time, you can make your travel dollars go further.

Here's a closer look at how those strategies—and others—can help you enjoy that trip you've been dreaming about, without worrying about how you're going to pay for it.

## 1. Make a Spending Plan

Take a look at your expenses now and think about how much you can realistically spend on your vacation without endangering your other personal finance goals. Once you've got the big number, you can start dividing it up into the amounts you want to allocate to things like travel (airfare and train tickets), dining, experiences, or lodging.

Level up: Spread your costs out over time. By using the credit card alternative Affirm, you can buy your airfare, hotel stay, or vacation package now and pay for it in installments over time. Unlike credit cards, Affirm never charges deferred interest or penalty fees of any kind. You'll know the total cost of the purchase upfront and what you agree to is what you pay and never a penny more.

### 2. Be Flexible on Travel Timing

You may be able to realize significant savings by adjusting the dates of your trip. Weekend travel is typically more expensive than traveling during the week. Traveling in the "shoulder season," immediately before or after the busiest time for your destination, could yield further savings.

Level up: Consider lengthening your stay. That gives you more flexibility around dates, and some hotels offer lower rates for longer stays. You can use Priceline to search and compare several different date ranges to find which combination offers the most value.

### 3. Get the Best Price Guarantee

Although the Centers for Disease Control still recommends against nonessential travel for now, it has lifted requirements around post-travel testing or quarantines for fully vaccinated people. When you're ready, discover more savings by booking your flight, package, or hotel on Priceline. And if you see a better price anywhere else within 24 hours, the site will refund you the difference. Plus, if you choose Affirm at checkout, you can pay for the purchase over time.

Level up: Get a "bundle" of savings by purchasing your flight, hotel, and car rental at the same time on Priceline and save hundreds on your vacation.

# 4. Book in Advance

Increased demand means that vacation rentals are booking up fast, especially on favorite travel sites like <u>Vrbo</u>. Even if your trip is still months away, reserve it now to ensure that you get the accommodations you want —and get a better deal.

**Level up:** Affirm is partnered with Vrbo, which means that by booking early and using Affirm to pay for the trip over time, you may have more funds available to spend and enjoy once your vacation begins. Simply select Affirm at checkout to confirm that you're qualified.

#### 5. Consider Travel Insurance If you're splurging on your trip, travel insurance can provide financial

protection if you need to cancel because covid hits you or a traveling companion—and there could be medical expenses if you get sick while you're away. Level up: Read the fine print on a policy before you buy. Not every policy

covers pandemic-related expenses but a growing number do, either as part of the plan or as an additional rider.

Learn about making travel easier and more affordable with Affirm. Payment options through Affirm are subject to an eligibility check, may not

be available in all states, and are provided by these lending partners: affirm.com/lenders. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Finance Lender license. Options depend on your purchase amount, and a down payment may be required.

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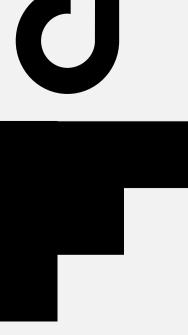
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