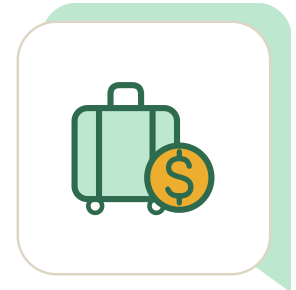


Spending

Travel on a budget, without coming home to debt

Set the budget first, then plan the trip. Practical ways to get away, near or far, without coming home to debt.

6-minute read • Updated October 2026 • Checked against its sources



The short version

- ✓ Start with your total budget, not a destination. Then save toward it each month, so the trip is paid for before you go.
- ✓ Think twice about pay-later offers. In 2025, 26% of people who used Buy Now, Pay Later were late on a payment.
- ✓ Trips close to home, off-peak dates, packed meals and free public passes can cut costs without cutting the fun.

From a nonprofit. Every volunteer adviser is a fiduciary, which means they must put your interests first. We never sell your information.

Rather talk it through?

A volunteer financial adviser can help with your situation, one-on-one, for free.



Point your phone's camera at the code, or go to:

go.advisersgiveback.org/start

1

Set the number first

When the itch for a getaway hits, it's natural to start with the place. Try starting with the number instead. Decide what the whole trip can cost, then plan a trip that fits. It helps you avoid regret after you get home.

Your number should cover the big pieces and the small ones:

- **Getting there:** gas, tolls, parking, bus or plane tickets, and bag fees.
- **A place to stay:** the full price, with fees and taxes.
- **Food:** meals out, groceries and snacks.
- **Things to do:** tickets, rentals and souvenirs.

- **A cushion:** a little extra for surprises, so they don't land on a credit card.

Then save toward it. For example, say you want a \$1,200 trip eight months from now. That's \$150 a month, moved into a separate savings account or savings "bucket" on payday. Keep it apart from your emergency fund, so a trip never eats the money meant for a car repair. Our guide to [building an emergency fund](#) explains why.

Online: advisersgiveback.org/resources/not-if-but-when/

Paying ahead can make the trip feel better, too. Researchers who study the "pain of paying" have argued that something you've already paid for can be enjoyed almost as if it were free. When the bill comes afterward, the cost tends to stay on your mind. ¹

2

Think twice about "pay later"

When you book, you may see an offer to split the cost into a few payments. That's a form of Buy Now, Pay Later: a purchase split into a small number of equal payments, usually four, often without interest. ²

They're popular, and travel is a common use. In 2025, 16% of adults used Buy Now, Pay Later in the prior year, up from 10% in 2021. ²

19%

of people who used Buy Now, Pay Later in the prior year used it for travel expenses, in 2025

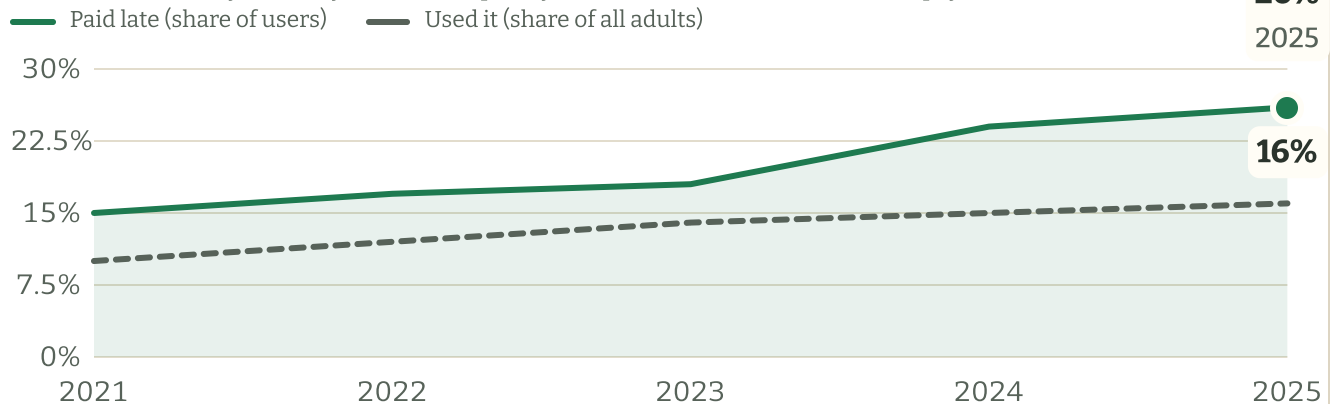
Clothing and accessories were the most common purchase, at 49%.

Source: Federal Reserve Board, Economic Well-Being of U.S. Households in 2025 (May 2026)

But the costs can add up. Slightly more than a quarter of users (26%) were late on a payment, and most of those who paid late said they were charged extra. Payments often come out of a checking account automatically, and 11% of users had a payment set off an overdraft or non-sufficient funds (NSF) fee from their bank. And 29% said the main reason they used it was that it was the only way they could afford the purchase. ²

More people use Buy Now, Pay Later, and more of them pay late

Adults who used Buy Now, Pay Later in the prior year, and users who were late on a payment



A caution for "book now, pay later" offers. Buy Now, Pay Later splits a purchase into a few equal payments, usually four. In 2025, 64% of users who paid late said they were charged extra.

Source: Federal Reserve Board, Economic Well-Being of U.S. Households in 2025 (May 2026)

A credit card carries its own risk. In the second quarter of 2026, the average interest rate on bank credit card accounts that were charged interest was 22.15% a year.³ Here's an example: a \$1,500 trip on a card at that rate, paid off at \$100 a month, would take about 18 months and cost roughly \$270 in interest. (That's a simple estimate that assumes no new charges and no fees.) If you use a card, plan to pay it off in full when the bill comes.



If pay-later is the only way to afford the trip

That's a sign to shrink the trip, not stretch the payments. A smaller trip you've already paid for is easier to enjoy than a bigger one you're still paying off.

3

Keep an eye on spending while you're away

Handing over cash can feel different from tapping a card. Researchers have long argued that cash ties the cost to the purchase more tightly than a card does.¹ Research over 40 years has linked paying by card or phone with spending more than paying with cash. A 2024 review of 71 research papers found the effect is real, but small, and it has gotten weaker over time.⁴

So the way you pay matters less than having a plan. Set a daily amount for food and fun, and check it each evening. If handing over cash helps you slow down, bring some for small purchases. If a card is easier, check your balance or your card app once a day.

4

Cut the big costs

Lodging and getting there are often the biggest costs of a trip. A few moves can shrink them:

- **Compare the total price.** Since May 12, 2025, a Federal Trade Commission rule has required hotels and vacation rentals to include all required fees in the price they show you up front. Taxes can be added later, but you must be told about them before you pay. ⁵
- **Be flexible with dates.** Check a few different dates before you book. Going a day earlier or later, or outside the busiest season, can change the price.
- **Stay with friends or family.** Swapping spaces with people in other cities can cut lodging to little or nothing. Just be ready to return the favor.
- **Pack your own meals and snacks.** Whether you drive or fly, bringing food helps you skip pricey airport meals and gas-station impulse buys.
- **Plan your route.** Free map tools can help you avoid tolls and compare routes. For national parks, reservations are typically made through [Recreation.gov](https://www.recreation.gov), a federal site. ⁶



Try this before you book

Write down your total number for the trip. Add up the cost of getting there, a place to stay, food and things to do, plus a small cushion. If it's over your number, change one big piece first: the dates, the lodging or the distance.

5

Look close to home

A great trip doesn't have to be far away. State parks, museums with free days, community festivals and nearby towns you've never explored can all feel like a getaway. Check your city's parks and recreation website for free events, and ask your local library whether it lends museum or park passes.

National parks can cost less than you might think. Most sites run by the National Park Service are free to visit. At the ones that charge, several passes are free: for current military members and their dependents, for veterans and Gold Star families, for U.S. citizens and residents with a permanent disability, and for fourth graders. As of 2026, a lifetime pass for U.S. citizens and residents age 62 and older costs \$80. The park service also sets several fee-free days each year for U.S. citizens and residents, and posts the dates on its website. ⁶

A staycation can work too. Give it a theme, like a beach day, a movie marathon or an international food night, and treat it like a real trip: time off, plans made ahead, and no chores.

6

Enjoy the lead-up, and come home to no bills

Looking forward to a trip is part of the fun. In a study of 1,530 Dutch adults, people who had a vacation coming up were a little happier than people who didn't, possibly because they were looking forward to it. After they got home, most were no happier than people who hadn't gone. The trips that lifted people's mood after they returned were the very relaxing ones.⁷

That's good news for a budget. A trip planned ahead gives you more time to look forward to it, and a restful trip doesn't have to be an expensive one.

*Start with your total budget instead of a destination.
Great memories don't have to come with a hefty price tag.*

When you get home, pay off anything you put on a card and look at what you spent against your number. Then start saving for the next one. If you'd like help fitting travel into a plan with your other goals, a volunteer adviser can help you think it through, one-on-one and for free.

Questions to bring to your adviser

A volunteer adviser is ready when you are.

A volunteer adviser can look at your numbers with you and help you decide what to do first.

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Updated October 2026. This guide is general information, not advice for your situation. We check every number against its source; if something has changed, tell us at advisersgiveback.org/contact. Read it online, with its calculators and videos, at advisersgiveback.org/resources/travel-on-a-budget/. Advisers Give Back is a 501(c)(3) nonprofit (EIN 84-4685390), and we never sell your information.