

7 Ways to Save Money on Retirement Travel



Most retirees are eligible for discounts on hotels and rental cars.

Travel is often a top retirement goal. But travel has to fit into your budget financially. If you want to spend your golden years exploring, but are a bit strapped for cash, here are seven frugal ways to see the world:

Travel at the right time. Most places have peak and off-peak travel seasons. The peak seasons are often related to weather, but may also have to do with local attractions, festivals or other factors. Visiting during the peak season often leads to high prices and big crowds. Find out the timing of the peak travel season in your dream destination, and don't go there then. Instead, travel during the off-peak season in order to get some serious discounts on everything from plane tickets to hotel accommodations to food. Even attractions like museums and tours may be cheaper in the off-peak season.

However, before you book your tickets during an area's down season, do some research. Maybe the weather is truly terrible during that time of year, or all the local shops close down because the tourists are gone. In this case, you'll want to book your travel for the shoulder season – just before or after the peak season. You'll still get a discount – and encounter fewer other tourists – but you can also enjoy the weather and local attractions.

Look into all your discounts. An AARP membership provides many discounts for traveling retirees. In addition, many businesses provide discounts to all senior citizens. Retirees are likely to find discounts on rental cars and hotels. However, not all senior discounts can be used if you

book online. While you might find some standard discounts online, talking to a real person might help you find the best available rate.

Find the right credit card. Using a travel rewards credit card regularly and paying it off every month could earn you some excellent travel rewards. Credit cards for globetrotters might provide airline and hotel rewards that translate into serious savings. Look for a card that offers bonus points on expenses you already have, such as groceries, gas and dining out. Put your regular costs on the card, and then pay it off at the end of each month. As long as you pay off your entire balance monthly, you won't pay any interest, so you'll just rack up travel-related points and rewards.

Look at hotel alternatives. Hotels aren't cheap, but there are many other affordable accommodation options. Consider staying in an Airbnb rental when you travel. Traveling through Airbnb might be cheaper than staying in a hotel, and it helps you get to know the locals. Also look into bed and breakfasts, hostels and vacation home rentals. Staying in a home where you have access to a kitchen could be cheaper than staying in a hotel, and you'll be able to save money on food by cooking some meals at home. A home or apartment rental can be particularly attractive if you want to settle into an area for a while.

Know when to book. Plane tickets often fluctuate in price over time, and booking at the right time could save you money. However, the best time to buy can vary depending on where you're flying to and from and which airline you're using. Hotel prices might also change as your trip approaches. Sometimes waiting until the last minute could help you score a good deal, while in other cases it's a recipe for higher prices. The best time to book for your particular trip might be a certain month of the year or a specific number of days before you travel. Learning when to book is a great way to save.

Find free entertainment options. Seeing the sights in a new place doesn't have to cost a fortune. For each trip, you should decide on a handful of must-do activities that you'll pay a bit more for. For instance, if you're traveling to New York for the first time, you might budget to see a Broadway show. But don't only focus on paid activities. Instead, find things to do that are free. Just walking around a new area, sampling interesting foods and meeting locals can make for an interesting day of travel. You can also check if local museums offer free admission days that you can take advantage of.

Use travel blogs instead of traditional guides. Traditional guide books have their place, but they're often full of information about expensive attractions and even more expensive hotels. Instead, focus on more nimble online travel blogs. A travel blog might give you an insider's perspective into potential travel locations and advice about how to save on your next vacation.

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