



THE PROCRASTINATOR'S GUIDE TO HOLIDAY TRAVEL SAVINGS

Holiday travel season is near, and peak prices already tell that story: nearly 75% of Hopper customers say that as they book travel this year, they plan to spend the <u>same or more</u> than what they shelled out last year. If this sounds uncomfortably familiar, don't panic! Even if you've waited until the last minute, there are ways to trim down on steep travel costs.

COMPARISON SHOP

When booking at the last-minute, it's tempting to grab the first available flight or hotel that fits your schedule – resist this urge. You can often find better deals by comparing discount sites like Kayak or Booking.com. And don't forget to check the prices for one-way tickets, which can be cheaper than round-trip fare.

BE FLEXIBLE

The more flexible you are with your travel schedule, the better your chances of snagging a deal. Consider shifting your departure or return date by a day or two; this small adjustment can save you hundreds. Similarly, early morning or red-eye flights are typically less expensive than those in the afternoon.

EXPLORE ALTERNATE AIRPORTS

When searching for flights, don't limit yourself to the major airport closest to your destination. Check out regional airports nearby, both at your departure and arrival points. Alternative airports could offer cheaper fares and less congestion. If you're traveling to New York for instance, consider Newark (EWR) or LaGuardia (LGA) in addition to JFK.

BUNDLE AWAY

If you need a hotel or rental car in addition to your flight, some booking platforms offer bundle deals that allow you to save by booking everything together. Sites like Expedia or Priceline will often discount the package price for flights, hotels, and rental cars when you book them together. This also simplifies your planning process by managing everything in one place.

CASH IN TRAVEL POINTS

Have you been accumulating frequent flyer miles or credit card rewards? Now is the time to cash in.

Many airlines and rewards programs allow you to redeem points for flights or hotels, potentially covering a hefty portion of your expenses – or even your entire trip. If you don't have enough points for a full redemption, using them can still help if you're trying to stick to a budget.

SKIP BAG FEES

If possible, aim to pack everything in a carry-on to avoid checked baggage fees. Many airlines charge up to \$50 for the first checked bag each way, which adds up quickly for a family. Traveling light saves you money and time at the airport – no waiting at baggage claim, and less hassle navigating through the airport.

DON'T SKIP INSURANCE

While it might seem like an extra cost, investing in travel insurance can save you from financial fallout later. Look for policies that cover cancellations, delays, and medical emergencies. Some credit

cards also offer built-in travel insurance if you use them to book your trip, so check to see if you're already covered.

HIT THE ROAD

Consider other transportation methods, like trains or buses. While they might take longer, services like Amtrak, Greyhound, or Megabus may offer competitive rates for last-minute trips. Plus, traveling by train or bus can be a scenic way to enjoy the journey without the hassle of long airport lines.

BONUS TIPS

1. Carpool with Family or Friends: If your destination is within driving distance, catch a ride (and split the gas.)

2. Stay with Family or Friends: If possible, stay with loved ones instead of booking a hotel (many of which tack on parking and resort fees.)

RECOMMENDED FOR YOU

Recorded Webinar: Prepare Holiday Spending Now

This recorded webinar will walk you through the steps to financially prepare for the holidays and explore ways you can leverage discounts and rewards.

WATCH NOW

The Path to Financial Wellness Starts Here

GreenPath.com/NGCU

If holiday costs feel overwhelming, let our trusted partners at GreenPath Financial Wellness be a resource for personalized guidance on budgeting for travel expenses (so you can enjoy the holidays without the weight of financial stress.)



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