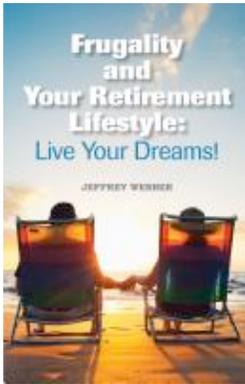


Frugality and Your Retirement Lifestyle: Live Your Dreams!

JEFFREY WEBBER





Frugal living during retirement does not need to entail obstacles to living your dreams. You may not need to change your whole lifestyle. It is all a matter of how you approach frugality. Being frugal involves getting a better deal, and may lead to you having fun and doing the things you want for a longer period of time. We are living longer, healthier lives. Reinvent yourself and realize your passions!

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*Frugality & Your
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ISBN: 978-1-62141-840-5

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Published by BookLocker.com, Inc., Bradenton, FL.

Printed in the United States of America on acid-free paper.

BookLocker.com, Inc.

2012

First Edition

CHAPTER 6: FRUGAL TRAVEL IDEAS

Earlier in this book I alluded to the fact that since we are living longer and healthier lives, we can reinvent ourselves and rediscover our inner passions.

As we are now in our Third Age—that period of time after raising a family and work—we may have dreams. One of those dreams may be to get out and see the world. If you are living under budget constraints, you do not necessarily have to be tied down to your home. There are a variety of ways to travel. These days, airlines, hotels, scenic attractions, and other vendors do indeed offer incentives to attract seniors. The key here is to be able to find these deals. The most important consideration in the early stages of planning is to come up with a budget. Then you will need to decide where you'd like to go.

My wife and I travel both domestically and internationally. Over the years I have learned to utilize certain frugal strategies that have limited unnecessary spending and allowed us to gain the most from our financial resources.

If part of your long-term plan during retirement is to travel, and you would like to make the most of your money, then perhaps you should consider these ideas that *bankrate.com* has put forth.

- **Divulge Your True Age** - Be certain that you broadcast your true age whenever you get the opportunity to that you can take advantage of all senior discounts. Utilize those AAA and AARP cards. Indeed, they do offer all kinds of travel discounts. Many hotel chains offer senior discount programs. Some even offer a 50 percent discount.

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- Explore Airpasses – An airpass allows you to fly to multiple destinations within a country or region for one set price. You can also purchase an airpass for multi-country visits. As an aside, the editors of Budget Travel Magazine recommend the Jetblue airpass as the best all-around. This pass allows unlimited travel for a 30-day period for a cost of around \$700.
- Take a Tour – A great way to save money is to join a tour group. Those may include alumni associations, church and retirement community travel groups, and even municipal senior or park and recreation travel groups. Remember, you are getting a group discount on everything from entrance fees to hotel rooms. In my previous books I discuss the wonders of Elderhostel (*roadscholar.org*). This organization offers nearly 8,000 lifelong learning adventures for those of us over 55 in all states and over 50 countries. Programs are offered in conjunction with educational institutions, museums, national parks, performing arts centers and others. Most fees are all-inclusive. At the time of this writing there were a variety of programs offered for less than \$600.

Let's examine some other frugal travel suggestions:

House Swapping

If you have a condo with a fantastic city skyline view, why not swap it for a vacation with someone who has a place overlooking a Caribbean beach. House swapping has been referred to as one of the most pronounced ways of getting a feel for wherever you travel. Intervac International (*intervac.com*) offers listings in at least 50 countries. They suggest a vacation duration of between 2 and 4 weeks. The website offers a variety of listing pictures. Advantages of doing this include the

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elimination of hotel and maybe even car rental expenses, immersion into another culture's lifestyle, and the security and comfort of living at home while being on holiday.

AARP has come up with some basic principles to assist you in finding the best swap.

1. Make a wish. Think about what you would like in a home including things like air conditioning, water view, and a garden.
2. Learn the lingo. You may think of the word villa as referring to an estate in the bucolic countryside. Europeans may think of this word as a small house on the edge of town.
3. Check your assumptions. A house that sleeps eight might not mean four bedrooms as much as four beds in one room.
4. Ask some questions. Ask things like what do you see when you look out the windows of your house? Do an exchange of interior and exterior photos.
5. Get references, especially from other families that may have exchanged previously with your perspective swap.
6. Start early. AARP suggests that you begin your search nine to twelve months in advance of your travel. For summer exchanges you'll want to have your home listed by the previous fall.

They also offer some timely advice:

- Set some rules. What about responsibility for cleaning and laundry? What about car swapping? (If you do this, make sure that the registration is available.)
- Cover your bases. A list should be made available regarding quirks of the houses you swap. Also, compile a list of local restaurants and sightseeing opportunities.

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Ask your swap partner to do the same. Enlist the help of a neighbor to assist your guests with the inevitable questions they may have.

- Keep out. Agree ahead of time about things like contents of the refrigerator, and what is off limits.

Vacation Home Rentals

Renting another families' home has become more popular in recent years. The main reason for this is that it is a frugal alternative. There's that word again!

Often times you can save money over hotel costs because you do not incur service charges or gratuities and you have more space. That is, you have a kitchen and a living room and perhaps even a private pool or a hot tub. And, you have the advantage of renting in a more rural location. Many vacation rentals give travelers the option of inhabiting real neighborhoods in their destination and living like the local residents.

Rental properties include homes, cottages, condominiums or town homes.

There are many agencies that rent properties. One of the most reliable is VRBO (*vrbo.com*). That stands for Vacation Rentals by Owner. They feature 160,000 rentals in over 100 countries worldwide. You find comparisons to hotel rates at the site with general savings indicators. You will also find a variety of reviews with links to Facebook and Twitter. Clark Howard, the money expert from CNN, suggests that you look for places that were recently built and have lots of pictures posted online. Both of these considerations will help insure that the rental will be in very good condition. And, request additional pictures beyond what is posted online, which will help you be more certain about what you are renting.

Vacation Apartment Rentals

An increasingly popular idea is to rent apartments for vacations. My wife and I recently returned from an extended trip to Italy.

In Rome, we rented a beautiful apartment, fully furnished with all amenities from Rental in Rome (*rentalinrome.com*). The building was centrally located and we felt right at home. There were four of us that shared the accommodations. We actually prepared many of our own meals.

This vacation apartment rental was very reasonably priced in comparison to pricey hotels in the area of downtown Rome. Travelers searching for this type of value and the enjoyment of a neighborhood experience now have a variety of choices among city apartments being offered as short-term vacation rentals. Due to a stagnating real estate market, many owners who would otherwise prefer to sell are renting in an effort to make ends meet. Be certain to check out websites such as AirBnB, Homeaway, and TripAdvisor. You can also conduct a specific online search of available rentals in the area you are interested in.

Additional Vacation Rental Sites

In a recent issue of Budget Travel Magazine, the writers discussed some of the country's largest vacation rental sites.

- Homeaway (*homeaway.com*) – With 325,000 listings at the time of this writing, this site offers the largest selection. The process allows you to compare up to 5 rentals at one time.
- Airbnb (*airbnb.com*) – The site specializes in long-term rentals and last-minute options along with some offbeat spaces including yachts.
- Flipkey (*flipkey.com*) – This is a highly rated site that lists points of interests near the specific property.

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- Wyndham (*wyndhamrentals.com*) – Here you will find high-end hand selected rentals in North America and Europe.

Time-Share Rentals

Time-share owners may often look to rent their slots. A common source for locating these rentals can be Craigslist. You can also locate rentals by the week, or night, at *resortime.com*, *evrentals.com/* or *condodirect.com*. These sites can save you as much as 35% off of regular fees.

Know Where to Look For the Best Travel Deals

These days, there are a large number of general online travel resources. Those sites include Travelocity, Expedia, Hotwire, Priceline, Orbitz, and even Costco.

There are just as many sites that specialize in discount airfare and airfare comparison. Those include Bing, Farecompare, Airfarewatchdog, and *Fly.com*. Be certain to compare all the sites since they have different electronic reservation systems.

Consumers Reports Magazine suggests that you begin your searching for flights at least 3½ months before the departure date. That is when the market begins to sort itself out. Many airline and travel sites make it simple to set up alerts to track prices. The magazine offers some additional suggestions:

- Try to buy seats on Tuesday afternoons as most sale periods begin on Monday evenings and end Thursday evenings.
- Be wary of booking on weekends.
- Consider a connecting flight to save money.
- Try not to book flights within 14 days of departure.

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The travel sites begin the process of pointing you in the right directions. But, there are some caveats. First, they only reflect the prices of vendors that chose to be included on their sites and pay appropriate fees. At the time of this writing, Expedia and Hotwire chose to drop American Airlines from its sites over such a fee dispute.

I have found that in many instances, you will find lower costs if you go directly to the airline or cruise ship company or hotel to book. Many airlines are now looking cut out the middlemen and lower costs to the consumer. I do most of my domestic flying on Southwest Airlines. They do not participate in any of the travel websites' directories. Their airfares are always very reasonable. Furthermore, there are no baggage fees and they do not charge customers to change nonrefundable tickets. They also have a simple boarding process, which becomes even easier if you check-in online the day before you travel. Other discount airlines that are recommended by USA today include Frontier, Hawaiian, and Alaska Airlines.

Believe it or not, there are times when you can save more money by not going online to book flights. Remember the days when you would actually talk to live people called travel agents. Well, there are actually instances when a real person can offer you cost saving alternatives in terms of routes and other travel advice and make suggestions that computer counterparts cannot do. These savings can be especially noticeable on international flights. If you are flying domestically, do your research with online search engines such as *airfarewatchdog.com*. Also, check the Southwest Airlines (*southwest.com*) fares as they do not participate in those search engines. In addition, do not hesitate to seek out travel agents online with good reviews. A recent article in the New York Times suggests that the following agencies with online access are a good bet:

- BACC Travel (*bacctravel.com*)

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- Bella's Travel (*bellastravel.com*)
- Pan Adriatic Travel (*panadriatic.com*)

If you have a list of hotels that you are interested in, I recommend that you check with the hotel website or call them directly. Check out their specials for seniors, military personnel, or frequent travelers. Also, they may offer a better price if there are a large number of unoccupied rooms available.

By all means be certain to check the *tingo.com* website. If you book a hotel through them and the price of the room goes down, they will rebook the room at the lower price. If you book using a credit card, they will automatically refund the difference on your card. I really do not think you can find a more frugal process to book a hotel room.

Another helpful suggestion is subscribe to some online travel deal websites. For example, Travelzoo (*travelzoo.com*) has over 21 million subscribers who receive weekly emails relating great deals on vacation packages, cruises, hotels, and car rentals. Included in the newsletter are weekly "top 20" deals. Often times these deals reflect last minute attempts to fill vacancies. You can also check into weekly Hotwire (*hotwire.com*) deals newsletter. This site can keep a record of your travel preferences.

These days several airlines are offering same-day promo codes for frequent flier members. Indeed, it does make good sense to follow these feeds if you have the flexibility to go at the last minute. Travel experts say that normally seasonal deals for fall travel on airlines start to appear in August; for Christmas travel it is October. The more flexibility you have about when and where you want to travel, the more likely it is that you will find a great deal. I also suggest that you book quickly when a great deal appears since it may disappear quickly.

Jeff Yeager, author of *The Cheapskate Next Door*, surveyed some vacationers, and came up with some insightful tips:

- Many vacationers pay for most or even all of their vacations with mileage points, cash-back, or other travel awards that they earn throughout the year by using their credit cards for everything they purchase. (I do the same thing; I rarely ever pay for airfare).
- Off-season travel is usually when you will find the best bargains and smallest crowds.
- Contact the chambers of commerce and tourist information bureaus for the areas you will be visiting before you leave home. They may have discount offers and coupons available from local merchants.
- Buy an entertainment book for the area you will be visiting. You can save big money on dining using *restaurant.com* or, a two-for-one coupon book. (We do both and save big time).
- Enjoy lunch rather than dinner at that five-star restaurant you've wanted to try. You might save 30 to 50 percent on your bill.
- If you are traveling by car, consider renting rather than driving your own vehicle. Since most rental cars come with unlimited mileage, it may be to your advantage to do this if you plan on driving a lot of miles in a short period of time.

SAVE MONEY ON YOUR NEXT CRUISE

If you are considering cruising, Budget Travel Magazine suggests that working with a travel agent works best. Most agents have a close relationship with the cruise lines, which may mean that they be able to obtain upgrades and extras, such as two-for-one deals. You would not have access to those specials on your own. Those agents are paid commissions by

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the cruise lines so you will not have to pay for their help. They may also offer more insight and personal advice based on their personal experience. Try to find an agent that has been in business for at least 5 years. The magazine also suggests that you book that cruise six or more months in advance when many two-for-one deals are offered—or at the last minute. Most cruise lines do not want their ships to sail with unoccupied cabins. If you book in advance, you can usually negotiate the balance before the final payment is due.

Budget Travel also recommends that you purchase airfare on your own and not from the cruise ship company. You will save more money that way and have additional flexibility on travel times.

About 50 to 65 days before a sailing, cruise lines tend to reduce retail prices by 20% to fill those unsold cabins. However, those deals may only last for two or three days. Again, last minute decision-making may come into play. Do not hesitate to subscribe to individual cruise line emails to find out about deals.

Be as flexible as possible on your sailing dates. Obviously, prices are at their highest during the holiday travel periods. Off-peak months such as May and September can be the most affordable months to cruise.

Often times a frugal alternative can be a repositioning cruise. Cruise lines sometimes move a ship from one cruising area to another, such as from the U.S. to Europe. Rates for these cruises can be much less than traditional itineraries. It is important to note that these trips can be longer than usual with a great deal more time spent at sea. So, they may not be a viable alternative for everyone.

Incidentally, sometimes premium cruise lines offer excellent deals on their high-end ships,

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By all means take advantage of incentives. Cruise lines frequently roll out short-term incentives during the first few months of the year in an effort to lock in business. Those goodies can include onboard credits or even spa treatments.

If you have the flexibility to travel on a last-minute basis, a package can prove to be a frugal alternative. Hotel and flight combinations can end up costing less than a ticket alone since the package airfares are pre-arranged. Make certain that you log onto *lastminutetravel.com* for great deals.

By the way, you may be able to fly first class for almost the same price as a fully refundable coach fare. These fares are called Y-Ups and can be found on *kayak.com*.

Another suggestion for frugal travel is to travel off-season. The weeks before and after the most popular travel seasons can save you money on hotels and airfare. For example, the week before Thanksgiving is a good time to obtain cheaper airfare. Traveling to Europe in late fall or early winter can be cost effective as well. A good time to go to Las Vegas can be the week between Christmas and New Years.

Seasoned travelers frequently get good deals on hotels. I've learned to always check prices directly with the hotel or it's 800 number after I get prices from the discount websites. Always inquire about a cheaper price than the one you've been quoted. You may find that your AAA or AARP membership can substantially reduce costs. For example, the Hyatt Hotels and Resorts senior discount can be as much as 50 percent. Make sure that you explore additional benefits such as free breakfasts, free parking, and discounts on local recreation.

Volunteer Vacations (Voluntourism)

In the Frugal Hobbies chapter I espouse the virtues of volunteering as a hobby. In my previous book, *Volunteering &*

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Your Retirement Lifestyle, I describe in detail the virtues of volunteer vacations. Basically, you combine traditional travel with volunteer work. In essence, you are taking a service-based vacation. You will find that there are many adventure travel companies that offer these trips. I suggest that you log onto adventuretravel.about.com to learn about voluntourism and explore many of the available opportunities. They offer an interesting link to assist you in deciding whether voluntourism is for you. By the way, this can be a great opportunity for a rewarding family endeavor, particularly if you have grandchildren.

Basically, you would be deeply rewarded spending a few hours per day giving back to your favorite nonprofit organization. In consideration for doing this, you most often are provided with free food and lodging as well as plenty of time for hiking, wildlife viewing, fishing, photography, and making new friends. Of course, another major advantage is the opportunity to immerse yourself in the culture of the people you are helping, especially if you volunteer overseas. If you are not into nature activities or are not in the greatest physical condition, there are many organizations of a cultural nature, such as museums, that offer similar programs.

If you are in good physical condition and feel adventurous, you can check out the Snake River Lodge and Spa in Jackson, Wyoming. At the time of this writing, you could secure a \$385 room for \$192 a night if you are willing to spend part of your vacation taking down barbed wire fences so local wildlife can roam more freely.

The frugal nature of this type of vacationing can offer the volunteer little or no cost other than getting to the site on your own.

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The Colorado Trail Foundation (coloradotrail.org) cares for the Colorado Trail. They charge around \$60 per week. World Wide Opportunities on Organic Farms (wwooof.org) offers opportunities to share sustainable ways of living. The cost can be as little as \$30 per week.

Global Volunteers (globalvolunteers.org) offers short-term volunteers a volunteer vacation either domestically or internationally from 1 to 3 weeks in length. They have been mobilizing over 27,000 volunteers on 6 continents since 1984.

I would also suggest that you log onto volunteerabroadfree.com to explore opportunities to teach abroad, volunteer in orphanages, and volunteer in such countries as India, Africa, and Nepal. This organization works with a variety of international groups that are willing to pay volunteers a small salary or provide free room and board for helping with their cause. Healthcare professionals are especially needed abroad, particularly in poverty-stricken countries.

Road Scholar (formerly Elderhostel) offers wonderful programs such as Navajo Nation Schools in Arizona. This popular program has two 6-night programs where travelers assist children and teachers in Navajo Reservation schools. You will learn about the Navajo culture, take a field trip, and enjoy evening lectures and entertainment. The cost is less than \$700, which is a bargain. And, you will be near many Southwestern attractions such as the Grand Canyon. Road Scholar has many other service programs such as archaeological preservation. This organization serves members over the age of 50.

OTHER VOLUNTEER/TRAVEL ORGANIZATIONS

FlyforGood.com - This organization offers an online trip finder that connects volunteers with humanitarian nonprofit organizations that are watched by nonprofit watchdog associations. The site also offers discounts of 10 to 25 percent

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off of published rates. Their goal is to make it more accessible and cheaper so more people can volunteer.

Travelocity Travel For Good

(travelocity.com/TravelForGood)

Several affordable volunteer travel partners including the American Hiking Society, which, at the time of this writing, offers week-long train maintenance trips for \$250 that include rugged accommodations and food. They also award eight \$5,000 grants annually to volunteer vacationers.

The Appalachian Mountain Club (*outdoors.org*) - offers a variety of trail cleanup programs in locations ranging from the White Mountains to the Virgin Islands for as low as \$220 per week. The price covers meals and rustic lodging which includes cabins, canvas tents on platforms, or bunkhouses.

In addition, you may be able to get a super-cheap vacation from the AMC on St. John for \$330 a week. Volunteers on this project would work around 4 to 6 hours a day carrying 20 pounds of tools and materials, clearing drainage ditches, cutting back vegetation, and building rock stairs. Normally, your afternoons would be free to swim, snorkel, and simply lounging on the beach.

Incidentally, the AMC website offers links for the 50+ age group which lists volunteer vacations that are less strenuous.

Cross-Cultural Solutions (*crossculturalsolutions.org*) - This organization offers a variety of one-week trips in eight different countries in additions to more traditional volunteer initiatives. Those countries include Brazil, Costa Rica, and Ghana. As part of its Insight Abroad program, volunteers were paid close to \$2,000 last summer to paint schoolyards, plant vegetable

gardens for the elderly, and work at daycare centers. Volunteers gain valuable insight into various cultures.

The Sierra Club (*sierraclub.org*) – The club runs 80 to 90 volunteer vacations per year. As well, they donate roughly 25,000 worker hours to state and federal land agencies. Prices for participants can range from \$325 for a 6-day habitat restoration project in Florida to \$2000 for an 11-day service trip in Maui with condominium accommodations. You would also be able to snorkel, hike, and whale watch. Volunteers usually team up with forest service rangers for many restoration projects.

RV Care-A-Vanners (*habitat.org*) - This is a Habitat for Humanity program for RVers. When you volunteer with this program, you will receive free or low-cost RV parking. The programs run about two weeks. You can choose to participate in the actual building of a house, or you can be assigned to less strenuous activities.

Voluntourism.org offers dozens of volunteer programs in the US and around the world for those who wish to participate in volunteer travel. You could be an eco-tracker in Ecuador, or work in a small community in Nepal.

Traveling With Grandchildren and Other Family Members

Wouldn't it be great if you could find a frugal way to travel with your whole family or at least your grandchildren? Let's face it. We do indeed need quality time with those little ones and these experiences can result in lasting memories. Additionally, parents get built-in babysitting and some needed time alone. Unfortunately, group travel can get expensive.

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Based on average hotel and domestic airfare costs, you could easily spend \$3,000 for a four-night trip for six people exclusive of food and activities. Good planning, however, can make a considerable difference.

Money Magazine makes the following suggestions for cost cutting strategies:

- Drive to your destination if you are in the “radius of efficiency.” They feel that you will save money, as compared with flying, if you drive less than 400 miles and you are traveling with more than 2 people.
- Fly at the right time. Try not to fly during peak vacation times.
- Buy at the time. Book spring break tickets from early January to early February; shop for summer tickets no more than 3½ months out.
- Think outside the box. Renting a house or a condo can save money over multiple hotel rooms.
- Cut the price of activities and meals. Oftentimes, ticket prices can be reduced if you call ahead for group rates or check with AAA or AARP. Also, try to make lunch the main meal and then eat a light dinner. That may save you upwards of \$10 per entrée.

Frugal Travel Apps

In case you are not familiar with the term, application software, also known as an app, is software that is designed to help the user perform a single or multiple related tasks. As opposed to system software, apps assist in the performance of tasks that benefit the user. Most often, these apps are utilized on smartphones. Again, in case you are not familiar with the term, these phones offer more advanced computing ability and connectivity than a basic cell phone.

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The boom in smartphones has generally made life easier. There are thousands of apps available. I would like to discuss a few of those apps that are specifically geared towards travel. In particular, most apps are frugal by nature.

The number of travel apps these days numbers in the thousands. Apps allow you to make bookings at a bargain price as well as check restaurant reviews on the fly. Many speak in foreign languages, help you find a restroom, verify taxi fares, as well as find cheap airfares and hotel accommodations. Some apps are free and some cost a minimal amount. Here are a few of the more popular apps depending on which smartphone you own.

- Kayak – Kayak finds cheap flights, rooms, and package trips and is free.
- Gateguru – This app has maps of 86 U.S. airports and will help you find a gate, and find something to eat in most airports.
- Hotels.com – With 80,000 member hotels, discount room rates abound.
- Aroundme – Lists key services (food, gas, etc.) closest to your current location.
- Curcon – Currency converter app.
- Free Translator – Loaded with 35 languages, this app translates your phrases and says it out loud.
- iCruise – With more than 12,000 itineraries on more than 20 cruise lines, this new cruise finder app has one of the largest listing databases out there along with lots of other features. You can also check out detailed cabin photos.
- Always Be Cruising – Here you can connect with other cruisers and get advice on many aspects of cruising.

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- Ship Mate – This app makes managing your time an easy proposition because it allows you set up a daily schedule of activities.
- Cruise Card Control – This app helps to make you aware of end of sail surprise expenses at the purser's desk. It helps you keep track of expenses.
- Skype – Depending on which phone you own, Skype allows you the freedom to instant message, make a phone call, and videoconference for free. This is a great app for keeping in touch with the family and can eliminate the need for expensive travel.

RV (Recreational Vehicle) Travel

In my previous book, *RVing & Your Retirement Lifestyle: A Cost Effective Way to Live Your Dreams (booklocker.com)*, I discuss how the RV lifestyle is an accommodating and cost-effective way to realize your retirement dreams. You do indeed have a true sense of freedom and adventure.

Consider some of the frugal advantages: There is no need to purchase expensive airplane tickets, hotel accommodations, and a rental car when you arrive at your destination. And, you do not have to dine out each day because you can prepare all of your meals in the comfort of your RV. Remember, you travel with your own living room, kitchen, and bathroom. We have been RVing for forty years. Indeed, we have prepared some incredible gourmet meals in our coach.

Studies have been done to compare the costs of various types of vacations. PFK Consulting came up with the conclusion that a family of four (in case you are thinking of traveling with grandchildren), can spend up to 74% less when traveling in an RV.

In case you do not understand the nature of the RV, there are two types: motorized and non-motorized. The motorized

type would include all categories of motorhomes while the non-motorized includes trailers that you tow behind a vehicle. Obviously, if you are interested in a trailer, you will need a vehicle that is capable of towing the unit. That would involve an SUV or truck or van with at least a six-cylinder engine.

If you think you'd like to try this form of travel consider renting an RV. Check out the Cruise America (cruiseamerica.com) website. This is a national rental company with locations in many states.

Another interesting frugal RV travel alternative is workamping. This involves working a few hours a day where you camp. Our National Park system offers campground host positions. In return for your work, you are offered free accommodations at the parks.

Some Budget Friendly Vacations

If you are on a tight budget, as most of us are these days, you may be thinking of giving up your vacation. We all know how good is to get a way for a while, particularly related to stress relief.

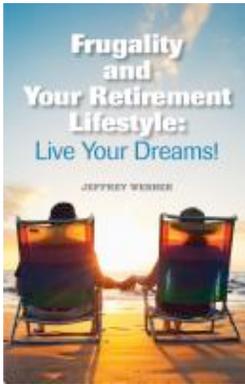
Here are some suggestions from AARP that you may have heretofore not thought about.

If you enjoy wandering through the woods, but are not so crazy about camping out, hut-to-hut hiking could be the answer. The Appalachian Mountain Club operates a network of back-country huts in the White Mountains of New Hampshire. Meals are served family style and sleeping is in coed bunkhouses from June to September.

How about visiting a national park? There are about 400 national parks to choose from, and you can customize your vacation a variety of ways. Accommodations range from remote camping to tent and RV sites to historic lodges. Make certain that you search the National Park Service (nps.gov) website.

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Visit a Caribbean beach. If you focus on islands that have lots of all-inclusive packages that attract crowds, then the trip can be very frugal. Look for a volume discounter that offers airfare and lodging cost bundled. The savings can be dramatic.



Frugal living during retirement does not need to entail obstacles to living your dreams. You may not need to change your whole lifestyle. It is all a matter of how you approach frugality. Being frugal involves getting a better deal, and may lead to you having fun and doing the things you want for a longer period of time. We are living longer, healthier lives. Reinvent yourself and realize your passions!

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