

Finding the Money for a Disney Vacation: Saving for Disney

by Amy Wear, PassPorter Guest Contributor

Many people believe that a Walt Disney World vacation is not in the cards for them because the expense is just too high.

To afford a Disney vacation you do need to have money left over after covering all your basic needs each month. In many cases, however, affording a Disney vacation is a matter of priorities. Sometimes it means deciding between a major home renovation and taking a vacation. Do you purchase a trailer for frequent summer camping trips or do you take a Disney vacation. New car payments? Bigger house? You get the idea.

Even though package prices are often not available for more than a year in advance, your travel agent can help you price out a hypothetical vacation based on the current year's prices. She (or he) can also help you figure out the most affordable time to travel for both vacation packages and flight trends.

□ Once you have a ballpark figure, you can put together a savings plan. Naturally, the longer you have to save, the more affordable your vacation will be. Let's say your budget for your entire trip is \$5000. If you were to book a trip for two months from now, that is a significant amount of money to spend all at once. If, however, you had a year to plan, you could save \$96.15 weekly or \$417 monthly for a total of \$5000. If you give yourself two years to save, you only need to save \$48.08 weekly or \$209 monthly over the next two years.

□ The best way to follow through with your savings goals is to set up an automatic deduction into a separate savings account, preferably one that generates some interest. Don't make it easy for yourself to dip into that savings when unplanned expenses arise. Find a way to make sure you have to go out of your way to gain access to that savings, rather than transferring it with a click of a mouse.

Of course, you will need to pay for your trip in advance; however, part of that \$5000 budget should include your spending money for the trip. Start by breaking your expenses into manageable chunks. The \$200 refundable deposit is required within 7 days of booking your trip. You then have until 45 days before your arrival at Walt Disney World to pay for your trip in full. Calculate the number of weeks or months between your initial deposit and the 45 day mark to determine how much you will need to save per week or month to apply the final payment for the

.....

vacation package.

□

□It is also best to save ahead for your flights. When you find the most reasonable and affordable flight option, you will need to pay for your flights in full at the time of booking. Follow the websites of your local airlines closely or sign up for email notifications of seat sales. Consider driving to an airport in another region if flights are significantly lower. Be prepared to act when a seat sale is announced, as airlines generally give a very short period of time to take advantage of a sale. Also read up on the fees that various airlines charge for things like seat selection, checked bags, and sometimes even carry-ons. Be sure you are getting the best value after all additional costs are calculated.

□

□Another way to find the money is to set aside monetary gifts received on birthdays or other occasions for "Disney spending." If your kids absolutely must get to do Pirate's League or Bibbidi Bobbidi Boutique, there's no reason that birthday money and so on can't be designated for these special experiences. Same goes for Mom and Dad! My husband and I like to save our anniversary celebration for a date night at one of Disney's Signature restaurants, and I will set aside a gift card purchased earlier in the year for that purpose.

□

□You can also have a "Disney Christmas." Spend a minimal amount on inexpensive gifts and surprise your kids with a Disney trip announcement. Also divide the planned special Disney experiences into individual gifts. Last Christmas, my kids unwrapped certificates announcing their Pirate's League reservations. We gave my parents the Gospel Brunch event at House of Blues in Downtown Disney. My dad gave Mom the exclusive Wanyama Safari at Animal Kingdom Lodge, which turned out to be the highlight of her trip. Who needs more stuff?

□

□Have your kids take responsibility for their own trip spending. You can give them a set amount or have them do chores around the house to earn their spending money. I prefer to buy Disney gift cards so that my kids can look at the balance and understand that when they money is gone, it truly is gone. (Of course, I don't let my 6 and 9 year old daughters carry the cards around themselves.)

□

□Making the decision to take the Disney trip often comes down to valuing experiences over material things. When your kids are grown, will they look back fondly on the big house and fancy cars you drove or will it be the vacation experiences you had together? Every time I contemplate upgrading my super-reliable 9-year old minivan, I remind myself of all the Disney destination experiences on the family bucket list.

.....

About The Author: Amy Wear is a work at home mom, travel agent, writer, and registered occupational therapist. She lives in New Brunswick, Canada, and specializes in planning magical vacations for people of all abilities at Click The Mouse. You can find her online at <http://www.clickthemouse.ca/amy-w.html>

Article last updated: 06-04-2015

View the latest version online at:

<http://www.passporter.com/articles/saving-money-disney-vacation.html>

Copyright by Amy Wear. All rights reserved under International and Pan-American Copyright Conventions. No part of this publication may be stored in a retrieval system or transmitted in any form by any means electronic, mechanical, photocopying, recording, scanning, or otherwise, except as permitted under sections 107 or 108 of the 1976 United States Copyright Act. Resale of this guide is strictly prohibited without the copyright holder's permission. If you purchased this publication from someone other than PassPorter Travel Press, please call 877-929-3273.

View more PassPorter Articles online at <http://www.passporter.com/articles/>