

Saving Money for Disney: Tips and Tricks

by Heather Macdonald, PassPorter Guest Contributor

Times are tough. How are we going to be able to go to Walt Disney World with the economy in shambles?

We've all read about how to save money while on a Disney vacation. We've all thought about budgeting while on vacation and how to get the most from our Disney dollars. What about saving for our Disney vacations? I'm going to start with everyday ways to save your cold hard cash, followed by budget tips to help you add to that cash stash.

Saving money isn't easy, especially when things are already a little tight. Saving for a vacation at Walt Disney World may sound like a luxury and for some it is, but for some it is absolutely necessary. It is absolutely necessary for me at least every six months. I just got back from Walt Disney World I have trips booked in May, June, October, and if you give me a month... next December. How do I do it? Well it isn't easy, but it is worth it.

Tip 1: Give Something Up. My first money saver sounds like a no brainer: Give up some frivolous little thing that you do because it's convenient or because everyone else at the office does it. This may be the hardest thing you've ever done, but think about how much money you might be able to save in a year if you stopped going to (insert coffeehouse chain here). A large double mocha skinny latte is how much, about \$5.00 right? Let's say that you only stop for coffee when you are going in to work, so five days a week. \$5 multiplied by 5 days is \$25 dollars a week times 52 weeks a year is: \$1300. You just bought airfare for a family of 5 or a week at Port Orleans Riverside. I'm not saying quit the caffeine habit, but think about the alternative. Buy a coffee pot and a travel mug. You might spend about \$35 total. Even if you splurge and buy the espresso machine, you can get a good one for about \$50 now, you will save about \$1000 dollars per year. What else qualifies in this category? Eating lunch out, pizza delivery, smoking, having your nails done, that McDonald's habit you know you have (okay, that I know I have). I gave up my after work drinks with co-workers. I buy fairly inexpensive red wine and have a drink at the house when I get home. Believe it or not, this saves me a ton of money in tips and taxis!

Tip 2: Make Extra as You Save. Make sure you are putting your "vice money" directly into a dedicated savings account for your vacation. Your checking account does not earn interest! Open a high interest

savings account; online banks are running about 3 or 4% interest as opposed to the less than 1% you may get from your bank. Deposit the money each week or month, and then take it out when your final payment is due. If you have a long savings period you may want to consider something with a slightly higher interest rate, such as a CD. I do not recommend putting your money into anything risky; you might lose your vacation!

Tip 3: Clip coupons! And shop only on sale and don't lock yourself into one brand. I don't just mean the coupons that come in the Sunday paper. Any time I am making any kind of purchase I do an internet search for coupon codes and deals. For example, the park-and-fly that I use at the airport always has a coupon for at least a \$1 savings per day. I do clip the coupons out of the Sunday paper, but only for things I already use or buy. Do not end up trying new products because you found a coupon. In addition to your Sunday paper there are several good online coupon services out there. I get e-mail from www.couponmom.com every week. Buy the brand that is on sale, but only if it costs less than the store brand. When you get home from the store, figure out how much money you saved by buying on sale or buying the store brand instead of the name brand. Make sure you move that amount from your checking account to your savings account.

Tip 4: Use alternatives. We have seen this already with my coffee example, but there are some things that I just can't do without. Water in the city of New Orleans has been heavily chlorinated since Hurricane Katrina. My cats won't even drink the tap water anymore. I have to buy bottled water. I switched from buying cases of little bottles to buying one gallon jugs. A gallon of water went from costing about \$1.50 to about 67 cents. This week at one of my favorite discount chains I found the big Brita water filter pitcher on sale for \$24. Guess what? No more bottled water in my house; just a pitcher and a Nalgene water bottle. Substitutions like this can really add up!

Tip 5: Spread it out. Okay so now you have a savings account that has enough money to go on a Disney vacation. Oh wait a minute... you just started saving. You don't have your final payment in your account quite yet. That's okay! One of the greatest things about a Disney vacation is that you don't have to pay for it all at once. I try to buy pieces when I have extra money. For example; on my most recent trip in December, for which I did not have a ton of money saved, I bought a one-way ticket on Southwest in September. In October I bought the return ticket. In November I purchased my Annual Pass exchange certificate. I booked the room through DVC in August with developer points. If you have purchased a package you or your travel agent can make payments in as little as \$25 increments. Spread out over the course of a year, a \$2000

Disney vacation costs \$166.67 per month or \$38.47 per week. Remember that coffee that you stopped drinking? That coffee covers \$100 of your monthly payment. \$66.67 is about 4 lunches out. You can do that can't you?

Tip 6: Use a travel agent. Speaking of travel agents, one of the best ways to make sure you are getting the best deal is to use a travel agent. There are many different companies that specialize in Disney travel. Your travel agent can check for and apply any new discounts that become available for your trip. There may also be extra incentives for booking with a travel agent, including a lower quote than you get from Disney directly. Some agents offer access to special events or Disney Cruise Line shipboard credits.

I hope I was some help in your money saving pursuits. See you at Walt Disney World!

About The Author: Heather is a PassPorter Message Board Guide (moderator). She lives in New Orleans and works for a major hotel chain as a bartender. Heather visited Walt Disney World as a child and after surviving Hurricane Katrina, thought it would be the perfect escape vacation! She loved it so much that she has been 10 times in the last five years.

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