Summer is upon us. So what do you plan to do for vacation? With the current downturn in the economy, many people are planning on forgoing vacation this year. But a vacation doesn't have to break the bank.

Lodging is a major cost for most of us. First check prices at a cost comparison website such as Travelocity or orbitz. Check to see what the costs are and what additional services are included such as breakfasts, pools, internet, and other services. Many of these websites have sections for users to leave helpful descriptions about their experiences and pictures. Take note of other’s experiences and see what ratings they give the hotels you are considering.

If you are staying at a hotel, ask for a deal. See if breakfast is included. Some hotels have attached restaurants which will sometimes give you a discount. After the reservations are made, drop them an email and ask for discounts. A friend of mine recently was given a coupon for a free dinner by simply asking.

Consider staying at a bed and breakfast. They may not be much cheaper, but you will be getting far more of the local flavor than in hotels. And you may make some lasting friends. Use the internet to check out bed and breakfast establishments in the area you intend to travel, or call the Visitor’s bureau to ask for a list. Here in Alaska we have a great bed and breakfast association. If you call one place and they can’t get you in, they’ll make a few calls to make sure you are taken care of.

If you are going somewhere for a week or more, look into renting an apartment instead of staying at a hotel. The good thing about this plan is that you have a kitchen, which allows you to make your own meals rather than eating out all the time. Craig’s list has a section on temporary rentals and there are lots of other sites that have similar offerings.

Meals are the next big cost for vacations. Consider when you are eating out. Breakfasts and lunches are cheaper in cost than dinners. So if you are cutting costs, eat out before the dinner hour. Consider eating breakfast, then a second meal in the early afternoon.

Finish off the evening with a hearty snack.
Snacks are another black hole for your money. First, stop at the grocery store for your snacks, not the convenience store. Learn to keep granola bars and fruit with you. That will save you gobs of money when you are traveling through an airport, but even when you are traveling in your car. When my kids were small, I would carry a cooler full of healthy snacks for them. It saved me money, and I could be confident I was giving them snacks that were nutrient dense, instead of filled with fat and sugar.

Car rentals are another major expenditure. First, look for a package deal. If you can book the car at the same time you do the plane tickets or the hotel, you can sometimes get a deal. Know your car insurance. Many rental companies require additional car insurance that can be as much as the rental costs per day. Take a minute before you go on vacation and call your insurance agent. See what your car insurance covers, you may not need additional insurance.

Vacations can be affordable, just do your homework and plan ahead. Make sure you don’t have a fiscal hangover from your vacation.