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SKIP THE STAYCATION

7 Ways to "Earn" a Real Vacation
By Reena De Asis

"A vacation is what you take when you can no longer take what you've been taking," Earl Wilson

As hard as you've been working over the past few months, a "staycation" just may not cut it this year. So what can you do over the next five months to ensure you'll have the budget to actually get away? Cut back on inessential guilty pleasures. In doing so, you can save over \$250 a month - putting you well on your way to a weeklong vacation by August. Visualize the pay-off at the end of the five months - whether it's you lying on a beach or you climbing a mountain -- and you may find that you have the necessary incentive to make the cutbacks listed below.

- 1. Cancel your cable. If you have the option to cancel your cable with no cancellation fee, you could very well save between \$50 and \$100 a month. You can still entertain yourself by watching a DVD at home or visiting a friend to watch your must-see TV shows and reruns at her house. 5-month savings: \$250-\$500
- 2. Watch movies for free. Stop paying \$3-5 for a DVD rental and over \$10.00 to watch a movie at the theater. Instead, watch movies on Hulu.com and similar sites for free, or borrow a DVD from your local public library. Some libraries provide a searchable online catalog, so you can place items on hold or get them transferred to a library closer to you. 5-month savings: \$85
- 3. Pack your lunch for work. If you spend \$9-\$10 on lunch at least 3 times a week, it can add up to over \$100 a month. Instead, plan to have lunch with a friend or co-worker in a nearby park or public space. Bring your own lunches and consider swapping foods - your extra pretzels for her extra carrot sticks -- like you did in grade school. Lunch is also a great opportunity to give leftovers some love; a nutritious meal made from home almost always costs less than eating out. 5-month savings: \$524+
- 4. Say no to a fancy cup of joe. If you're an avid coffee drinker, try to cut back on buying a caffé latte, espresso macchiato or frappé at least 5 days a week. This can add up to a \$20-\$25 week's worth of savings. Not quite ready to kick the coffee habit? Drink the coffee at work or pack your to-go coffee mug or thermos with some home brew. 5-month savings: \$560-\$700
- 5. Keep your grocery budget under control. Plan your meals ahead of time and look out for bargains. Try not to shop when you're hungry to avoid impulse buys. Lastly, use coupons and stock up on sale items. Where can you find coupons? Print them from manufacturer or coupon saving websites like Coupons.com or scour the Sunday paper. Have a monetary goal in mind, as \$60 saved a month brings you closer to a natural paradise glow. 5-month savings: \$200-\$400
- 6. Reduce your alcoholic beverage intake. Tip yourself by only going out for a drink when there is a drink special or for a very special occasion. No drink specials? Order draft over bottled beer. If you're not a beer drinker, consider ordering the house over brand name vodka or tequila. Even better, invite your friends over for a wine tasting and skip the bars entirely. 5-month savings: \$150-\$200
- 7. Skip the restaurant and host a potluck. Enjoy a home cooked meal with your friends and family by inviting them over for a potluck. Spice things up by having a theme for your dining experience, such as "Night in Italy, or "Mexican Fiesta." If the occasion truly calls for dining out, try using Restaurant.com for a discount. For instance, a \$25 value gift certificate will only cost you \$10 and a \$50 value for \$20. 5-month savings: \$350-\$400

Now that you know you can afford your getaway, start looking for vacation specials. The more time you give yourself to look, the better chance you'll have of finding a real deal. And remember, if you avoid traveling in the summer, chances are you'll get a better deal during off-peak season in say Costa Rica, Hawaii or Cancun.