3 Ways Not Break the Bank on the Vacation of Your Dreams

What if I told you that I've taken my family on a vacation every year, usually spending less than $1,000? And this year, in fact, I spent $424 for four of us to enjoy a 5-day stay at the beach. Yes, the house we rented had plumbing, and no, we didn't go on a starvation diet, but we did take the time to plan for a vacation rich in family time for less.

About 6 in 10 of us will take some vacation time, and taking a break is a good idea that comes from God. The Creator Himself called for a day of rest, after the momentous work of building a world. Taking a break is an idea as old as the workweek, and really just as important. But far too many of us spend what we don't have to pay for our vacations and entertainment, which should be no more than 5 percent of a healthy budget, and come home stressed instead of relaxed.

Many families will try a "stay-cation" at least once, putting entertainment dollars into attractions near home, or maybe buying something fun for the family that will last longer than one trip. But sometimes you really want to get away, and I've found that with a little planning, you don't have to break the bank.

Take the More Memories—Less Money Challenge today: A plan for frugal fun begins with confronting a vacation's three big costs: lodging, transportation and food.

Home Sweet Vacation Home: When it comes to cutting lodging costs, *when* can be just as important as *where*. Vacation spots have an off-season and a peak-season. Planning to come a little before or after the peak season saves a lot of money. Combine that with discounts available through services like AAA and specials run by the locations themselves, and deals can be made. For example, families that enjoy hiking in the mountains will find that ski lodges are cheaper in the summer months. is a site I like to use for checking out and securing good deals on lodging.

My family has consistently found that a little exercise saves money. Renting a house that's not on the beach, as we just did this year, or is a little off the beaten track of marque attractions means that a short walk adds years to your life and money in the bank.

And if you have a family you enjoying vacationing with, two is better than one when it comes to splitting the cost of a rental.

Big Wheels Keep on Rolling: Setting your vacation destination within driving distance controls a huge element of vacation spending. Even if you want to fly, planning far in advance and working specials with an airline is worth the time it takes to research your dream vacation. is a great starting place for researching good airline fares.

Saving on Food: My family and I find that staying in beats going out every time. We bring and buy our food, and make cooking together one of our memories. Part of the fun can be seeing what your children might come up with for a meal, allowing them to create something, and teaching them something as you enjoy unscheduled time.

Once you arrive at your destination, avoid paying for all the "tourist trap" attractions. Family game night, walks on the beach, napping in a hammock under a shady tree, flying a kite and creative meals create better memories and cost you nothing extra. I hear that is helpful to get to know all the options for things to do in your destination of choice. Their user reviews have proven to be very reliable as well in helping determine if it's worth the splurge or not.

Don't forget the key to a stress-free vacation is preparation.

Make sure you have made a budget and commit to stick to it. Plan in advance so you are able to save enough to pay cash for your entire trip. You can find helpful calculators and budget guides at .

It’s important to remember that the point of a vacation is time together. It’s not the things that you’re doing, but whom you are with. “People don’t notice whether it’s winter or summer when they’re happy,” wrote poet Anton Chekhov. I can tell you from experience that your family will remember whether you enjoyed being with them far more than any one activity that you choose not to purchase because of the costs.

So save your money and make memories instead.

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