

The do everything vacation Blog:

Creating a trip: Understanding your money

We have crossed a bridge. Yes, folks it's 19 moths to go. No more 20's or 30's. As you know I have had trouble with my Australia trip. I thought it was just that easy. Book a trip because you have the time and money. Then you go. Just plan it and go. What happens when things go wrong like cancer? The trouble was time. I could have made my first trip deadline, but then again, is my wife healthy enough to enjoy a trip?

I say all this because planning is smart. Buying early looks smart because it's cheaper. Generally speaking, buying trip cancelation insurance is expensive. Buying your trip closer to the time of departure will cost a bit more. Yet, it's much less than cancelation insurance. However, it's tricky. A cruise can have a refundable deposit. Planes and event tickets not so much. What I have learned is direct airline fares are more than Expedia. Yet, it's way easier to change a flight directly than through a second party.

So, we have 19 months to go. What does that mean? The cruise is booked. The deposit is safe until Jan 2021. We have time to change things if it had to. I hope not! As for flights and extra rooms in places like Venice and Florence is tricky. Most hotel sites do have down

payments that are refundable. Usually you can only book a year in advance for rooms and flights. Flights are usually straight up. You pay the whole thing. That said, I suggest buying your flights within six months in advance unless a direct airline allows you to cancel for a small fee. With Expedia you cannot cancel. You only can move it.

So, here's the new time line.

- 1. 19 months to go. there is still plenty of time to save.
- 2. May 2020 is when flights will become available.
- 3. I will check on some room options
- We could possibly do a group Airbnb house in Rome a few days before or after the cruise.
- 5. Make sure that all your visa requirements are up to date. I do believe we need no visiting visa but I will confirm that. Usually they want a visa that will not expire six months after the trip.