

# Dollars & Sense

Financial News from CCCS • Summer 2002

The carefree days of summer are almost upon us. Carefree? Maybe for kids, but for many adults – and parents in particular – summer often means greater responsibility, increased expenses, and a scramble to make the most of the season. With a bit of planning and research, you and your family can have a cool summer without heating up the credit cards.

Set expectations by communicating with all members of your family. Do you want to lounge at a lavish resort, visit Disneyland, or leap through the front lawn sprinklers this summer? If you do decide on a pricey vacation, by pooling money and getting everyone's buy-in, you may be able to afford it. Bargain hunt for online vacation discounters and last minute deals. Set up a payroll deduction vacation plan with your bank or credit union to save before you go. Still too expensive? Think about deferring your trip. Off-season vacations offer lighter crowds with deep discounts.

Total what you predict the trip will cost – then add a third more. Vacations are rife with hidden costs, so prepare now to offset sticker shock later. Account for expenses like airport parking, pet sitting, extra (or extra-expensive) meals, gifts, tips for hotel staff, taxis, hotel taxes, and roaming charges on your cell phone.

If you plan on staying in hotels or motels for your vacation, look for rooms that offer kitchenettes. A breakfast for four in a restaurant can easily run \$40. Compare that to whipping up your own eggs, toast and coffee for well under \$10 a meal. Doing so for seven days will save you over \$200. Cut food cost even further by incorporating picnics into your vacation. Prepare your own meals (in that kitchenette!) and savor the season by eating in the great outdoors.

Buy from farmer's stands for hot off the vine produce and rock bottom prices. Even better, get in touch with the earth for a day. Farms all around the country allow you to pick your own apples, strawberries, oranges, raspberries...for pennies on the dollar. Outside of being fun and great exercise, eating food you pulled off a vine or tree is immensely satisfying.

Staying put? There are many other summer-specific expenses to plan for. If you have school age children, research the free services and activities in your community. Check out summer school programs and subsidized camps (you may be eligible for a child care tax credit if it is a qualifying day camp). Most museums offer special family events in the summer, as do local and state parks. For entertainment, matinees are a great way to beat the midday heat and sky-high ticket prices.

Don't forget the season's financial toll on your energy bill. Air conditioning costs can be exorbitant, so change the filter or get a tune up for maximum energy savings. If your air conditioner is old and inefficient, consider buying a new one before the summer rush and premium prices. Or use ceiling fans: they can make a room feel cooler by four degrees or more and use only about as much energy as a 100-watt light bulb. If you have a spare refrigerator you can save 10-15% on your electric bill by unplugging it (remove the door for safety reasons and to prevent mold).

If you often spend more than you anticipate during the summer months, try this weird but effective tip: fill a small plastic container with water, drop your credit cards in, and pop it in the freezer. You will have to thaw them to use them – as they melt, so may the desire for your impulse purchase.

Summer may not be carefree, but with a little foresight and preparation it can be carecheap!



sizzling  
summer  
savings

# Recommended Reading



**TravelMates: Fun games kids can play in the car or on the go**  
by Story Evens and Lise O'Haire

Ah, the car trip. Hot peanut butter and jelly sandwiches, endless cornfields, and the dreaded "Are we there yet?" whine... You could give your children these same memories this summer, (and they can drive you nuts the same way you did your parents), or you could pick up *TravelMates* instead.

Evens and O'Haire have compiled 103 classic and original games that are actually fun for family members of all ages. With no game pieces to lose under car seats, all you need is imagination and a sense of humor. Examples include the classic "I Spy," and the creative and educational "Safety Alert," where detecting jaywalking, seatbelt infringements, speeding, and littering earns the spotter points. And what parent wouldn't love "Curiously Quiet," where the object of the game is to see who can be quiet for the longest time?

Well-written and dense with useful tips, *TravelMates* just may be the ticket to make your next family car trip fly by.

## Top Ten Summer Websites

- <http://family.go.com/travel>  
For great family vacation ideas, including a wide selection of useful travel checklists
- [www.energy.gov/efficiency/index.html](http://www.energy.gov/efficiency/index.html)  
Turn to the Department of Energy for hot weather energy saving tips
- [www.gocamps.com](http://www.gocamps.com)  
Want to send the kids away? Check out Frost's Summer Camp Guide, a comprehensive directory of national summer camps.
- [www.coolworks.com](http://www.coolworks.com)  
If your teen would rather work in a national park, resort, or amusement park than mow lawns this summer CoolWorks.com can get him out there.
- [www.us-national-parks.net](http://www.us-national-parks.net)  
Explore America by visiting our awe-inspiring National Parks. The official US Parks site provides planning advice and prices.
- [www.ecovolunteer.com](http://www.ecovolunteer.com)  
Want to help save a your favorite species and have an inexpensive vacation? Log on to Ecovolunteer.com to find out how.
- [http://gourmetsleuth.com/summer\\_drinks.html](http://gourmetsleuth.com/summer_drinks.html)  
Parched? You will find delicious and quenching recipes of both the pure and potent variety on this site.
- [www.tabasco.com/html/taste\\_summer00.html](http://www.tabasco.com/html/taste_summer00.html)  
If you equate summer with barbeque, try out the steamy Tabasco inspired recipes.
- [www.ymca.net](http://www.ymca.net)  
Remember the Y? It offers great deals on fitness programs, camps, and sports for the entire family.
- [http://travel.state.gov/travel\\_warnings.html](http://travel.state.gov/travel_warnings.html)  
Does Denmark have a stable government? Is Zimbabwe safe for travel? The US Department of State publishes up-to-the-minute travel warnings and public announcements no traveler should be without.

**"The greatest glory in living lies not in never falling, but in rising every time we fall."**

–Nelson Mandela