The Trip, Paid Before You Go

Plan the trip before you pack for it.

Most trips are paid for twice: once in the planning that never happened, and once on the card statement that arrives after you're home. The vacation ends, the tan fades, and the trip follows you into the next three months as a minimum payment. It isn't the trip that costs too much — it's that the trip was one undifferentiated pile of money, so every part of it quietly ate every other part.

The fix is the same one this whole method runs on: every part gets its own line, the lines get totaled, and then the total is saved like a bill — a set amount per check — before you ever pack a bag.

The example — Dana's four days, $920

Here's a real worked example, the same one printed on our Travel Budget Planner. Dana is visiting family two states away, Friday, June 18 to Monday, June 21, 2027 — four days. She plans it at her kitchen table, months ahead:

> **Ride there and back** — $180.00
>
> **Place to stay (3 nights)** — $320.00
>
> **Food** — $240.00
>
> **Fun and tickets** — $120.00
>
> **Buffer for surprises** — $60.00

Trip total: **$920**.

Why separate lines? Because a big dinner cannot eat the tickets. Food is food's money; fun is fun's money. And the $60 buffer is a planned line, not a hope — surprises happen on every trip, and hers are already paid for.

Then she saves for it like a bill. The total is $920; **$460 is already saved**, leaving **$460 still to go**. She has four checks between now and departure: $460 ÷ 4 = **$115 a check** — and that covers it, exactly. She leaves with the whole trip paid for, and nothing follows her home on a card.

The steps

- **Give every part of the trip its own line.** Getting there, the place to stay, food, fun, and a buffer. If a part of the trip isn't written down, it's planning to surprise you.
- **Keep food and fun on separate lines.** They feel like one category at home; on a trip they're the two that eat each other. Separate lines mean a splurge dinner comes out of food's money only.

- **Plan the buffer as a real line.** Not "if anything's left" — a number, in the table, like the $60 above. An unplanned surprise goes on a card; a planned one comes out of the buffer.
- **Total it, then save it like a bill.** Subtract what's already saved, divide the rest by the checks left before you go, and that per-check amount joins the plan like any other bill — same day, every check, until it's covered.

The honest part

Saving ahead takes the one thing impulse trips don't have: lead time. If your trip is next month, the per-check number gets big fast, and the honest options are the plain ones — a smaller trip, a later date, or a buffer that starts with this trip's lessons instead of this trip's money. What doesn't work is the usual plan: go now, let the card sort it out, and spend the fall paying for June. The trip is four days. The statement is not.

The free way

A notebook page runs the whole plan: five lines with their amounts, the total, what's saved, what's left, and the per-check number written beside your other bills. Plenty of trips were paid for on exactly that and never needed anything fancier.

And if you'd rather skip drawing the trip table and the save-for-it panel yourself, the ready-made Travel Budget Planner is in our shop — the same lines, the same per-check saving, printed and ready.