

Travel budget checklist.



Traveling has so many benefits; it helps us to learn about new cultures, see new things and broaden our horizons. But traveling without a financial plan is unwise. Use the checklist below to help ensure you travel within your means and according to a budget.



Before you decide to put money toward travel, you should make sure you are meeting or exceeding all of your retirement goals. Make sure you are putting at least enough into your retirement plan to meet any monetary match they offer.

Create a new budget that includes monthly travel savings. If you find that money is tight during this process, consider cutting back in other areas of your budget that you don't use or need.

Set up a new travel savings account. A great way to keep this account's money separate is by opening a new, high-interest savings account and setting up automatic payments from your paycheck to it.

Research ways to travel more cheaply. For example, traveling during the off-season or by swapping houses with a friend to save on housing.

If you are finding it hard to fund your new travel savings account, consider taking on a side job to bring in a little extra cash.

Consider talking to a financial professional who can help you look at your finances and make suggestions based on all of your financial goals.

Don't forget to include expenditures on visas, travel insurance and vaccinations, if you plan to travel overseas. Research the countries you want to explore by starting with your country's foreign affairs office.

Be flexible about where you want to travel. Obviously, traveling to exotic locations will cost more than staying local, but you might be surprised by your local offerings.

Travel budget checklist

Stay engaged with Lehigh Valley Health Network through your financial professional and take advantage of the tools, articles and resources we've made available to you to maintain your financial plan while in retirement.

Contact your dedicated LVHN financial professional and get started on your future today.

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CLICK lvhn.aigrs.com CALL 1-800-426-3753 VISIT your financial professional

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