

13 Surprisingly Easy Ways to Save Money On Holiday

Choosing your holiday:

1 IF YOU'RE GOING ABROAD, PICK A COUNTRY WHERE THE POUND IS STRONG.

Your money will stretch further in some countries than others, so it's worth considering where Sterling is doing well before booking your holiday¹. This little bit of research might allow you to book better hotels, have more spending money and even spend longer on holiday.

2 BE OPEN TO SURPRISE – CHEAP – DESTINATIONS.²

If you don't mind where you're going and have a sense of adventure, use **Skyscanner's 'Search Everywhere'** option to find the cheapest flights leaving your local airport. Who knows what bargains you might find...Or where you might end up??

3 LOOK FOR BARGAINS ON TOP HOTELS.

Did you know that lastminute.com has a "Top Secret" hotels function, which allows you get massive discount on leading hotels? The catch...? The site tells you everything you need to know about the hotel you're booking before you pay – other than its name. **Check it out here.**



4 CONSIDER STAYING IN A HOSTEL.

Do you associate hostels with grungy students? Not so fast. There are plenty of good-quality hostels out there, sometimes in stunning locations, that represent a substantial saving compared to staying in a hotel. Check out **Hostelling Scotland**, **Hostelbookers** and **Hostelworld**, all of which include reviews from previous guests, so you can make an informed choice.



Before you leave:

5 ARE YOU ALREADY COVERED FOR TRAVEL INSURANCE?

Make sure you have travel insurance and cancellation insurance as soon as you book.

But before you spend a penny on potentially expensive insurance, check with your bank to see whether you are already covered through your account, or whether you have a pre-existing policy. Many people do! And if you don't, try to get a quote from a comparison site, to see if you can save on the insurances you need.

6 CHANGE MONEY BEFORE YOU LEAVE.

Don't exchange money in the airport – this is one of the most expensive places to get your holiday money²! You can use a cheaper option like **Travelmoneymax** (from moneysavingexpert.com), or order your holiday money from supermarkets like **Tesco** or **Sainsbury's**, which often offer competitive rates³.

And find out in advance how much your existing cards are going to charge, if you withdraw money overseas. Make sure you use the cheapest one on holiday, or investigate whether there are even better options out there.



7 APPLY FOR AN EHIC CARD.

Travelling to the European Economic Area? Make sure you order your free European Health Insurance Card, which will allow you to get the same state-provided treatments as locals at the same rates. While this should never replace travel insurance, it can help you cover your costs until you return home, preventing a financial emergency as well as a medical one!

Apply at **the official website**. But please note that the arrangements may change after Brexit⁴, so make sure you have checked the latest rules.

1. <https://www.telegraph.co.uk/travel/news/best-value-destinations-pound/>
2. <https://www.cntraveler.com/story/where-to-exchange-currencyand-how-to-be-smart-about-it>

3. <https://www.yours.co.uk/money-and-shopping/money-advice/articles/how-to-save-money-on-your-summer-holiday>
4. <https://www.bbc.co.uk/news/world-europe-44850972>

13 Surprisingly Easy Ways to Save Money On Holiday

While you're away:

8 SAVE MONEY ON FOOD.

Avoid restaurants close to the main tourist hubs. Naturally, eateries tend to charge more when there are lots of tourists milling around – and tourists often don't know enough about local prices to be able to tell. Continue walking for a few minutes, past the crowds and big attractions, for less expensive meals.

Plan to eat at least one meal in your room each day. And if you are going to eat out, try to make it lunch, not dinner, because it is almost always a cheaper option.⁵

9 WARNING: DON'T GET STUNG BY HIGH MOBILE PHONE BILLS.

If you travel to a country where you have to pay roaming charges when using your mobile phone, you could be landed with a very hefty bill once you return home. So always check how you will be charged before you go on holiday.

The situation in the EU may change shortly, depending on our Brexit arrangement.

To avoid incurring roaming charges, you could simply keep your phone off (the simplest solution) – or change your settings so that your phone only connects to wi-fi or to local networks. **Find out more here.** It's also worth finding out whether your provider offers a special package to use when you are out of the country.



11 CHECK GROUPON FOR DISCOUNTED TOURS.

Not only does **Groupon Getaways** include deals on some holiday destinations, check to see whether you can find **discounted tours**, as well. And before you go to any tourist destination, Google it together with the words "discount" and "coupon"!

12 USE LOCAL TRANSPORT.

Renting cars or using taxis is easy, but it can be very expensive. So where possible, use the same transport as the locals – trains, underground or even buses. You might even think about walking! Consider it a way to get to know the city you're visiting in a more intimate way.



10 LOOK FOR FREE OR DISCOUNTED EVENTS.

Most museums have the occasional free day or evening. Watch out for these, and plan your visits accordingly! And look up free events, landmarks and attractions in the area you are visiting. Even the world's most expensive cities will have lots of fun activities which are discounted or **completely charge-free**.



13 BUDGET AND TRACK YOUR EXPENSES.

Last but not least, there's nothing like a good old-fashioned budget to help you manage your money, and make sure you don't splurge too much, even when you're on holiday. Figure out, ahead of time, exactly how much you have to spend. Then track your outgoings, because it's so easy to lose sight of how much you've spent when you're having fun.

Want to make this a little less onerous? Use an app to stay on top of your spending. Boring, but ultimately the best way to save money!