

SEPARATING FACT FROM FICTION: A Consumer Guide to Travel



✿ **Cruise Ships are All Inclusive:**

While most of the expenses on a cruise ship are covered in the upfront rate, many ships charge for some beverages and other amenities, gratuities and also apply service charges in addition to the posted fare. A helpful tip to calculate total costs is to multiply your fare by \$1.75.

✿ **Rental Cars are Insured by the Credit Card Company:**

Many credit card companies promise to cover your insurance when you rent a car using their card. However, this insurance only applies when all options under your primary policy have been exhausted. Additionally, if you do not have a primary policy, the credit card company will not insure you. Make sure your policy coverage for collision is at least the value of the car you are renting in case of an accident which results in a total loss.

✿ **Your Hotel Key Card Contains Information about your Identity and Credit Card:**

The most information that a hotel will encode onto your plastic room key is your room number and the date of activation. Thus, you should not worry about losing these keys and having your identity or credit card information stolen as a result.

✿ **It's Always Best to Use Frequent Flier Miles Instead of Cash/Credit:**

It is typically accurate that if you have accumulated frequent flier miles, you should apply them toward your next flight. However, occasionally it is more economical to pay for an inexpensive flight and save frequent flier miles for one that is more expensive per mile. Compare each frequent flier mile to one cent. For a 50,000 mile trip costing \$2000, you may be saving over \$1000 by using your accumulated miles. However, if you can book this flight for \$300 dollars in cash, you may want to think about saving your miles for another time.

✿ **Travel Prices are Not Negotiable:**

Always shop around! When booking a hotel room, compare rates on general travel sites as well as on the hotel's own Internet site. Call and inform the reservation representative of the best rate you have found, and then ask for any additional discounts that are granted to members of organizations like AAA, AARP and others. Consider utilizing online services to find the best rate for airline flights, rental cars, hotel rooms and travel packages. However, do your homework and figure out the average rates and/or seasonal discounts so you do not pay too much. Find "I Love NY" specials online for travel in our State.

✿ **You Save Money by Waiting to Book a Flight/Trip at the Last Minute:**

Although sometimes at the last minute you can get a great deal on a flight, it is usually more economical to book your tickets in advance. Additionally, if you make your reservations early, you may be able to get discounts on hotel rooms that are set aside for members of certain organizations (government employees, AAA, AARP, etc.). Consider flying during the week (especially Wednesdays) rather than on the weekend when flights cost much more. You can often save money by planning your vacation from a Wednesday to Wednesday rather than the traditional Saturday to Saturday.



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