

THE ULTIMATE GUIDE TO

SAVING MONEY

ON HOLIDAY

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MAKE THE MOST OF
YOUR NEXT HOLIDAY

FOR
LESS

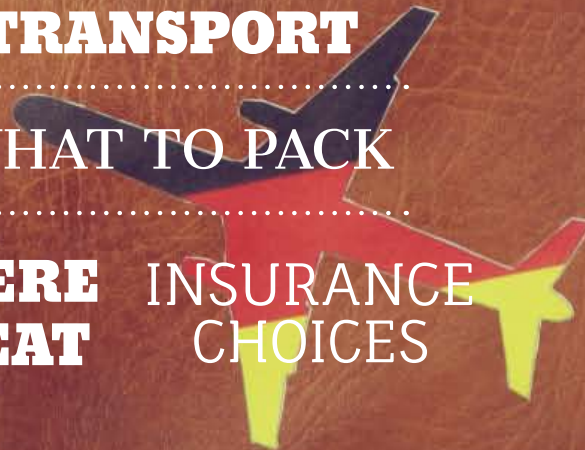
dealchecker.co.uk
we search, you save

**PICK THE RIGHT
TRANSPORT**

.....
WHAT TO PACK
.....

**WHERE
TO EAT**

INSURANCE
CHOICES



THE ULTIMATE GUIDE TO

SAVING MONEY ON HOLIDAY



WELCOME

Welcome to our guide on how to save money whilst on holiday. It's packed full of useful tips on everything from what to pack and where to eat, to getting the right insurance and picking the right transport for those heading abroad on their holidays, but also full of advice for those staying at home. To help us out, we enlisted a panel of expert bloggers: real people, many of them parents, who know exactly how to make that holiday budget stretch.

We're certain that this guide will help you make the most of your next holiday - for less!

Getting around

Transport is another major expense for holidaymakers, but a little forward planning can help you make big savings.

- Get on the bus** - Many people shy away from public transport when they're on holiday, but aside from walking, it's the cheapest way to get around. If you've got kids, make an adventure out of it.
- Look for tours** - There are often great deals on tours to popular attractions, and many will even pick you up from your accommodation.
- On your bike** - If you have a cycle, fun and healthy way to get around. If you are hiring from a private company, shop around and get the best deal. Hotels may offer their own bike hire - don't assume though that it'll be cheaper than elsewhere.
- City passes** - Most major cities offer a city pass that combines cheap public transport with discounts on key attractions.
- Useful links**
 - City safe
 - Travelling laws in the EU
 - Safe Driving abroad

CAR HIRE Q&A

Should I book in advance?
The general rule is yes. You are likely to get a better deal by booking early. Plus, the best value models, go-quick and you may end up having to fork out for a higher spec car than you need.

Anything else to consider?
Yes. Do you really need a rental car? And if you do, do you need it for the entire holiday? There are normally big savings on hiring in week-long periods, but these sometimes encourage you to hire longer and over spend. Most holiday rental cars spend the majority of their time sitting in the drive.

Do prices vary much between hire companies?
Yes, prices can vary widely. But the good news is that comparison websites tend to offer to use the best deals, so we get looking.

Do I want 'pre-paid fuel'?
Best avoided. Some firms will charge you for a full tank and ask you to return it empty. The problem is, you will almost certainly have some petrol in the tank no matter how carefully you drive. Plus, they will often charge more than local rates for the original tank. Keep an eye out for deals which allow you to return the tank full or part full.

What's 'excess insurance'?
Many hire companies will try and get you to take this out. It's a way of paying legal premiums against things like scratches, it's handy to have - but don't pay for the excess. Take it out with a separate provider and you can save as much as £15 a day.

Find the best car hire deals

OUT & ABOUT

For many holidaymakers the beach is all that counts, but for others getting out of the house is the main reason for heading abroad.

- Local tourist sites** - Whenever you're going, always check the local scene. There are often great deals on tours to popular attractions, and many will even pick you up from your accommodation.
- Local tourist sites** - Whenever you're going, always check the local scene. There are often great deals on tours to popular attractions, and many will even pick you up from your accommodation.

HOLIDAY AT HOME

More and more families are choosing to stay in the UK for their holidays. Not only can it work out a lot cheaper, if the weather holds and sometimes it does, Britain really can't be beaten. There are countless activities that are either free or cheap on the whole. These tips can help you make the most of your staycation!

- Head for the trees** - Britain is home to some of the most amazing woodlands, all of which make for a magical and cheap day out. And there are more than 200 in the country. They are home to learning centres, public art exhibitions, wildlife reserves, amazing playgrounds, and much more. Try to go high and watch the views.
- Groupson** - Once you know where you are headed, sign up to Groupson for area and area events. They are free to join and you can find what you are looking for in your area.
- Visit 'Visit Britain'** - Britain is home to some of the most amazing woodlands, all of which make for a magical and cheap day out. And there are more than 200 in the country. They are home to learning centres, public art exhibitions, wildlife reserves, amazing playgrounds, and much more. Try to go high and watch the views.

Perfect preparation prevents unnecessary spending...

It's not just the weather that can affect your holiday. Being well-prepared can help you avoid unnecessary expenses.

- Try things** - If you're going to a new country, try some of the local food and drink. It's a great way to experience the culture and save money on restaurant bills.
- Go to the library** - Many libraries have a selection of travel guides and maps. It's a great way to get information without spending a penny.
- Useful resources**
 - Free kids puzzles
 - Library search
 - Enjoy the sun safely

INSURE YOU DO

Explore the options of annual policies if you're heading abroad. There are many options available, but it's important to understand what you're getting.

- Check what's covered** - Make sure you know what's included in your policy. Some policies cover more than others.
- Check out family travel** - Family insurance options are available. Make sure you know what's included.

Food & Drink

Food and drink is probably most people's biggest expense when on holiday. Here are some tips to help you save money.

- Starters** - Plan ahead. Visit Tripadvisor to see what others have found the best value.
- Mains** - Pack a snack. Buy snacks in bulk at the supermarket and pack each day. You'll save a fortune on overpriced kiosks and snack bars.
- Deserts** - Buy home preserves. Some are great value and should be stocked up. Others are bought traps and should be avoided.

TIPPING

If you don't understand the local tipping culture you can find yourself heavily out of pocket, or causing great offence!

- Spain** - Restaurants: Around 10% tip. Bars: Around 5% tip. Taxis: Not customary, but appreciated.
- Greece** - Restaurants: Service normally added but extra should be given for good service. Bars: Not customary. Taxis: Not customary.
- Italy** - Restaurants: Service normally added but extra should be given for good service. Bars: Not customary. Taxis: Not customary.

A beginner's guide to EHIC

EHIC is a free card that gives you access to state-provided healthcare in most European countries. Here's how to get it.

- GET YOUR FREE EHIC CARD**
- LEARN MORE**

TOP 10 TIPS

Here are 10 tips to help you save money on your holiday.

- Shop around** - Have a good look around the internet and in person for the best deal. Don't forget, it's not always the lowest price that's the best.
- Avoid the airport** - Sorry to sound like a broken record, but make sure to avoid airports. It's a major market and exchange rates are often favourable.
- Out of credit** - Do not purchase foreign money with credit cards. You're likely to be charged with a credit withdrawal fee.
- In credit** - Consider a specialist credit card such as the Halifax Credit, which offers an exchange fee for any currency, making it perfect for holiday use.
- Pre-paid** - If you're not able to get one of these, an alternative is a pre-paid card, which you can load up before you leave. These are very cheap but not handy for those that don't like to carry too much cash around.
- Go old school** - This might not be the most obvious tip, but travellers who use a valid passport, but some banks will charge you for a transaction as an expensive behaviour and block your card. It's highly embarrassing - especially if it's your round!

KEEP IN TOUCH

Here are some tips to help you stay connected while on holiday.

- Tell your friends to text you** - Although you may not want to pay for a text, it's a great way to stay connected.
- Pre-paid SIM** - It might be worth considering a pre-paid SIM if you're going to a country where you don't have a local phone number.
- Use free Wi-Fi to make and take calls** - There are many free Wi-Fi hotspots available. Use them to make and take calls.
- Turn off your 3G and 4G** - This will help you save money on your phone bill.
- Send a postcard** - It's a nice way to stay connected and remember your holiday.

MEET THE EXPERTS

Meet the experts who have contributed to this guide. They are real people with real experience.

- A. Marco Belli - Life is a Trip
- B. Sarah Doughty - Hello The Hub
- C. Gini Carr - Call Me a South Nigerian
- D. Ashley - Stay in the City
- E. Penny - Penny Gallop
- F. Rita Price - @RitaPrice
- G. Alan Cooper - @AlanCooper
- H. Laura Savelent - @LauraSavelent
- I. Michelle O'Brien - The Purple Purlin Blog
- J. Penny Alexander - @PennyAlexander
- K. Helen Owen - The Postcard Home
- L. Heidi - @HeidiWrites
- M. @MissCarter - @MissCarter
- N. Penny Alexander - @PennyAlexander
- O. Becky Gilliland - @BeckyGilliland
- P. Cathy Walker - @CathyWalker
- Q. Colleen Lavin - @ColleenLavin
- R. Victoria Broadwood - @VictoriaBroadwood



Perfect preparation prevents unnecessary spending...

and never is this more true than when it comes to packing for your holiday. Most of us are guilty of leaving things to the last minute, but try to follow these simple tips and you could save yourself a fortune. And don't forget: the spending doesn't start when you arrive at your destination - it starts as soon as you leave the door!

Something for the kids

If you've got kids, make sure you've packed a surprise treat for when you're on the journey. A new book, a set of Top Trumps, colouring pencils, or - our personal favourite - Michelin I-Spy books, will help keep them entertained, and, if you're flying, will divert their attention from the overpriced toy shops that await you at the airport!

The power of the pound

Some of the best places to shop for holiday bits and bobs are pound stores (or - even better - 99p shops!). Here you'll be able to pick up everything from travel guides to earplugs at a fraction of the price of specialist stores.

Pack a picnic

Whether you're travelling by plane, boat, car or train, always pack your lunch! Food is never more expensive than when travelling, be that on board or at the station/airport. Although you can't take liquids in any quantity through airport security, you can take food. So if your flight does not include a meal, bring your own. Have you seen how much they charge for a pack of crackers & cheese these days?!!

Dry hands

If flying, don't make the mistake of packing any liquids/creams/moisturisers over 100ml in your hand luggage. They will be taken off you. There must be enough anti-aging cream confiscated each day to sink a ship! If you only have hand luggage, decant, and don't buy minis. They are a complete rip-off!

Sun cream

If there is one thing which is always more expensive on holiday than it is at home, it's sun cream. Pack plenty. But not in your hand luggage!

Go the library

Most of us love to catch up on our reading whilst on holiday. Make sure you don't buy overpriced books at the airport or your when you arrive. Instead, check out your local library and charity shops. If you do borrow books from the library make sure you take care of them!

Look for Apps

Whilst you're in the library have a look for an up-to-date travel guide, though even if you find one it's worth seeing which apps exist for your destination. They are often full of helpful advice and ideas, many of which will help you get a bargain!

Useful resources

➔ 📁 Cheap travel accessories

➔ 🧩 Free kids puzzles

➔ 📖 Library search

➔ ☀️ Enjoy the sun safely



INSURE YOU **DO**

Explore the options of annual policies if you travel more than three times a year – it will be cheaper if you're a frequent traveller.

Check what is meant by Europe and Worldwide – for some insurers countries such as Morocco and Egypt may fall under Europe while with others they may not.

Check if your home or credit card insurance covers overseas travel.

Leave with a free EHIC (European Health Insurance Card) in hand if you're heading to Europe.

Check out family travel insurance options – some insurers will add children to the plan at no extra cost.

Tell insurers about all your medical conditions, as otherwise your insurance won't cover anything health-related on your trip.

Get cover for winter sports if you're planning on skiing or snowboarding – many policies do not cover this automatically and won't help should you sustain a sports-related injury.



INSURE YOU **DON'T**

Just go for the cheapest options. They may leave you lost if your flight is delayed, or if you have to cancel your holiday due to unforeseen circumstances.

Buy your insurance from travel agents, tour operators or airlines – they will almost certainly cost more.

Ignore the small print, or be swayed by the numbers alone. It may be somewhat clichéd and tedious, but it's vital to know exactly what you're covered for!

Assume that any alcohol-related incidents are covered by your policy – this isn't always the case so check with your insurers and take care when enjoying a drink!

Leave buying insurance to the last minute – it's important to get things such as cancellation cover sorted out ASAP to protect from any unforeseen events.



A beginner's guide to EHIC

“WHAT’S AN EHIC WHEN IT’S AT HOME?” It’s the European Health Insurance Card. It’s valid in any EU country, plus Iceland, Liechtenstein, Norway, and Switzerland, and allows you access to the same health treatment as the local residents.

“SO IT GIVES ME FREE HEALTH CARE IN THE EU?” No. It gives you access to the same level of health treatment as a citizen in that country, whatever that might be (you can find out what that is country-by-country here).

“SO IF I’M HOLIDAYING IN EUROPE SHOULD I BOTHER GETTING ONE?” YES! Don’t go without it! Even if you have insurance make sure you get one, as it can cover you for scenarios which your insurance won’t (or that trigger premiums). Plus, it’s completely free.

“IT’S FREE? NOTHING’S FREE...” It’s completely free. Just call this number 0300 330 1350 or visit the official website here.

“ANYTHING ELSE I NEED TO KNOW?” Yup. Everyone in your party needs their own, even the kids. Always keep it on you. If it’s not with you, it’s not valid.

“HANG ON A MINUTE. YOU SAID IT’S FREE, BUT I’VE JUST GOOGLED IT AND THERE ARE LOADS OF SITES CHARGING FOR IT?” Yes, there are. They are scams. It’s free from the number and site above. NEVER PAY FOR YOUR EHIC CARD!

“YOU KNOW WHAT, I THINK I MIGHT ALREADY HAVE ONE...” Well if you do, check the date. Just like Pringles, eventually they expire. In fact over 4 million are set to expire this year.

“GREAT, THANKS FOR THE INFO. I GUESS NOW I DON’T NEED TRAVEL INSURANCE?” NO! The EHIC is not a substitute for insurance! It only covers medicine, not baggage loss or flight cancellation, and it won’t be accepted if you’re taken to a private doctor.



GET YOUR FREE EHIC CARD



LEARN MORE

1**Shop around**

Have a good look around the Internet and in-person for the best deal. Don't forget, it's not all about exchange rate - you must factor in commission as well.

2**Avoid the airport**

Sorry to sound like a broken record, but make sure to avoid airports. It's a captive market and exchange rates are not favourable.

3**Out of credit**

Do not purchase foreign money with credit cards. You're likely to be stung with a cash withdrawal fee.

4**In credit**

Consider a specialist credit card such as the Halifax Clarity, which offers no exchange fee in any country, making it perfect for frequent fliers.

5**Pre-paid**

If you're not able to get one of these, an alternative is a pre-paid card, which you can load up before you leave. These do carry charges but are handy for those that don't like to carry too much cash around.

6**Go old skool**

They might not be everyone's cup of tea but travellers' cheques are still a valid option. Just like pre-paid cards, their electronic sibling, they remove the dangers of travelling with large sums of cash.

7**Avoid non-specialists cards**

Regular credit and debit cards can charge you hefty fees for taking out money abroad, with withdrawal fees, exchange fees and interest rates taking turns to sting you. Avoid, avoid, avoid!

9**Lump sum**

We're not always as sensible as we should be, so if you absolutely must withdraw money abroad, try and take out a lump sum. Frequent small withdrawals will add up fast!

9**Go local**

You may get asked if you wish to purchase in pounds sterling or the local currency. ALWAYS go local! You'll find many shopkeepers are less than generous with their exchange rates!

10**Tell your bank**

If you're heading abroad it's best to alert your bank. It won't save you money, but some banks will flag overseas transactions as suspicious behaviour and block your card. Highly embarrassing - especially if it's your round!




Getting around

Transport is another major expense for holidaymakers, but a little forward planning can help you make big savings.

Get on the bus! 

Many people shy away from public transport when they're on holiday, but aside from walking, it's the cheapest way to get around. If you've got kids, make an adventure out of it!

Look for tours 


There are often great deals on tours to popular attractions, and many will even pick you up from your accommodation.

On your bike 

Bikes are a cheap, fun and healthy way to get around. If you are hiring from a private operator, shop around and get the best deal. Hotels may offer their own bike hire - don't assume though that it'll be cheaper than elsewhere.




City passes 

Most major cities offer a city-pass that combines cheap public transport with discounts on key attractions.

Hotfoot it 

However much your kids complain, walking is still the very best way to explore a new city. Most major cities have a wide range of free walking tours covering many of the historical sights - just don't forget to tip your guide if you're impressed!

Useful Links 

-  [Cycle safe](#)
-  [Driving laws in the EU](#)
-  [Safe Driving abroad](#)

Should I book in advance?

The general rule is yes. You are likely to get a better deal by booking early. Plus, the best value models go quick and you may end up having to fork out for a higher spec car than you need.

Do prices vary much between hire companies?

Yes, prices can vary widely. But the good news is that comparison websites make it easy to see the best deals, so get looking!

What is 'excess insurance'?

Many hire companies will try and get you to take this out. It covers you against paying large premiums for things like scratches. It's handy to have - but don't pay the hire companies. Take it out with a separate provider and you can save as much as £15 a day.

CAR HIRE Q&A


Anything else to consider?

Yes. Do you really need a rental car? And if you do, do you need it for the entire holiday? Most holiday rental cars spend the majority of their lives sitting in the drive.

If you've got your own SatNav and/or child seats (whichever applies!), make sure you take them with you if possible: such luxuries will be hit by a premium. Agencies also like to charge for additional drivers, so keep an eye out for the finer details.

Do I want 'pre-paid fuel'?

Best avoided. Some firms will charge you for a full tank and ask you to return it empty. The problem is, you will almost certainly leave some petrol in the tank no matter how carefully you plan it. Plus, they will often charge more than local rates for the original tank. Keep an eye out for deals which allow you to return the tank full or part full.

» Find the best car hire deals 

OUT & ABOUT

For many holidaymakers the beach is all that counts, but for others sightseeing is the main reason for heading abroad. If you want to see all the top sights and attractions then you're going to have to splash the cash - but these tips should help make it slightly less painful on your wallet!

Local tourist sites

Wherever you are going, always check out the local tourism office website before you arrive. Not only are they full of great ideas but they often have discounts for popular attractions.

Fun for free

No matter where you are holidaying there will always be attractions to enjoy free of charge, from areas of natural beauty and ancient ruins to inspiring churches and sprawling markets. Intersperse with trips to those paid attractions that you can't afford to miss.

Make it an adventure

Some free attractions can be a hard sell to the kids, but not if you make an adventure out of it! As Horrible Histories has proven, kids love scary stuff, so make the day out more exciting by appealing to this fascination. Suddenly a trip to a boring church becomes the hunt for a terrifying ghoul!

Drop off your luggage

Instead of using expensive lockers many museums will hold your luggage for free. Visit the museum in the morning and pick your bags up at the end of the day. Just make sure you know what time it shuts!

CITY PASSES

If you are heading on a city break then a city pass could be a great idea. Each pass offers something different, but cheap travel on public transport and free/discounted entry to major attractions are the primary appeals.

Check out some of the most popular:



BERLIN



PARIS



LONDON



BARCELONA



MADRID



ROME



VENICE



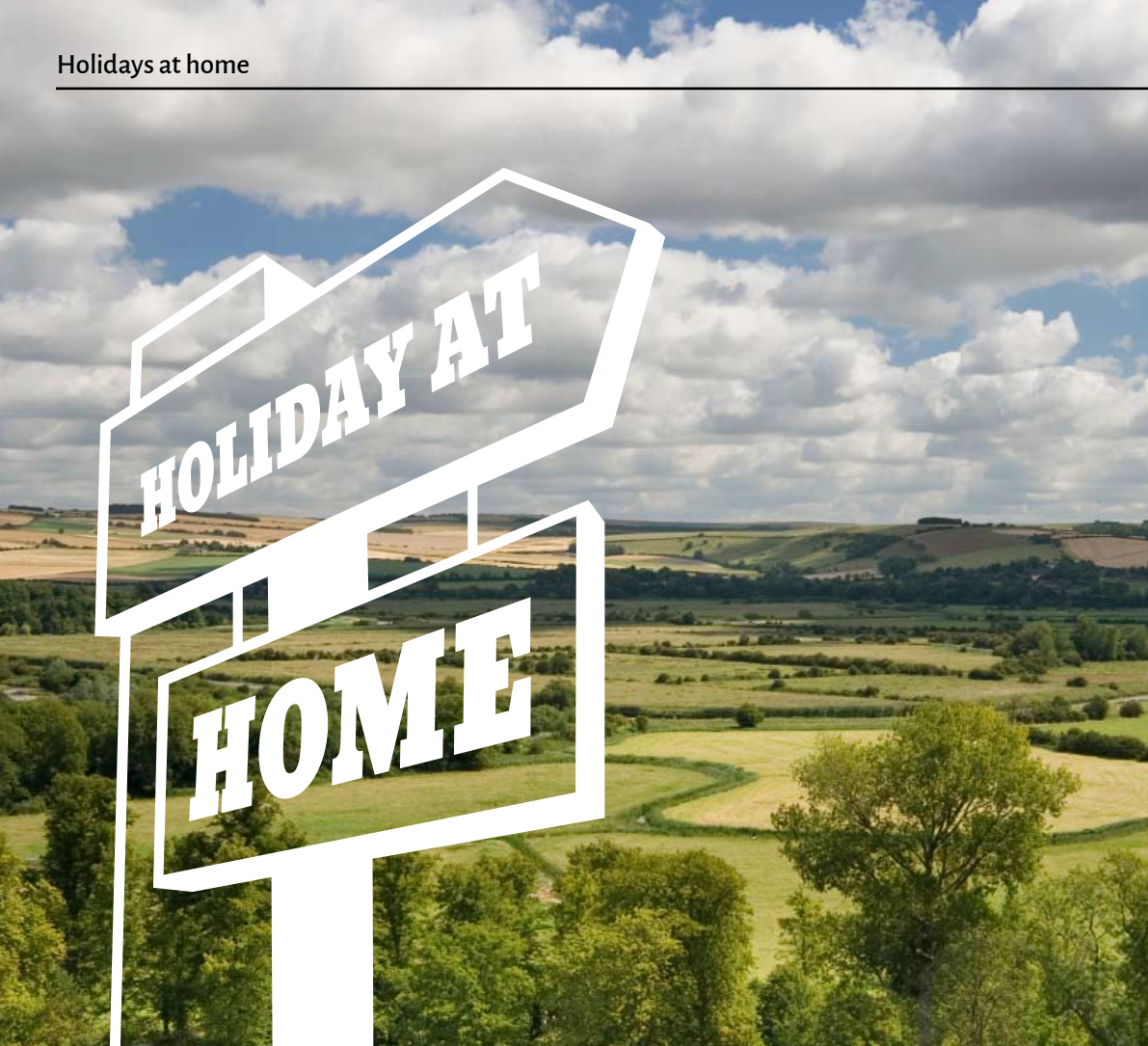
AMSTERDAM



PRAGUE



NEW YORK



More and more families are choosing to stay in the UK for their holidays. Not only can it work out a lot cheaper, if the weather holds (and sometimes it does!), Britain really can't be beaten. There are countless activities that are either free or easy on the wallet. These tips can help you make the most of your staycation!

🌲 Head for the trees

Britain is home to some of the most amazing woodlands, all of which make for a magical and cheap day out. And there's more than just trees in these forests! They are home to learning centres, public art exhibitions, wildlife reserves, amazing playgrounds, cycle tracks, tree-top high wires and much much more.



Local deals

Once you know where you are headed register for that area with one of the many local deal websites and see what offers are available. You are almost certain to find something which you and your family would love to do - and at a bargain price!



Visit Britain

The Visit Britain website is packed with great ideas for things to do across the whole length and breadth of the country. They even have a section dedicated to those on a budget, highlighting free and inexpensive attractions.



Voucher alert

If you are thinking of going to one of the UK's better known attractions, such as Sea Life Centres or theme parks, then keep an eye out for 2-for-1 (or sometimes better) discounts, either in the papers, product promotions or online.



✚ Useful sites

➔ Forestry Commission

➔ Visit Britain

➔ 1/2 price attractions

➔ Days out with the kids

➔ English Heritage



Food & Drink

OPENING HOURS
MON-SUN 5.30-11.30

STARTERS



Food and drink is probably most people's biggest expense when on holiday. We are all guilty of over indulging, and why not? You're on holiday after all! However, with a little bit of planning you can cut down the cost without spoiling the fun.

DESSERTS



Plan ahead: Visit TripAdvisor to see where others have found the best value.



Lunch date: Make lunch the main meal of the day, not dinner (or tea depending on where you're from). There are much better deals to be had.



Eat like a local: Go off the main strip - eat where the locals do, not the tourists. Better food, better prices.



Shop around: Find a good local supermarket or grocers. Shop there; don't buy bits and bobs at overpriced newsagents or on-site shops.

MAINS



Pack-a-snack: Buy snacks in bulk at the supermarket and pack each day. You'll save a fortune on overpriced kiosks and snack bars.



Local tipples: Drink local wines and spirits. They'll be much better value than imports and - who knows - you might find your new favourite tipple!



Doggy bags: Don't be afraid to ask to take uneaten food home. You've paid for it after all - though don't try this at buffets, you're likely to land yourself in hot water!

Set Menu Awareness: Some set menus offer great value and should be seized upon. Others are tourist traps and should be avoided - follow your gut instinct! Always make sure you're getting a good deal.



Buffet Away: Some buffets offer fantastic all you can eat value. Fill up at lunch time and you won't have space for an evening meal!



Take a flask: You'd be surprised how quickly regular cups of tea and coffee can add up over a holiday, so why not take a flask? And it means you get your brew just as you like it!

Spain



Restaurants: Around 10% on top of service charge



Bars: Around 5%



Taxis: Not customary, but appreciated

Greece



Restaurants: Service normally added but extra should be given for good service



Bars: Not customary



Taxis: Not customary

Italy



Restaurants: Service normally added but extra should be given for good service



Bars: Not customary



Taxis: Not customary



TIPPING

If you don't understand the local tipping culture you can find yourself heavily out of pocket, or causing great offence!

Select a country to be in the know

KEEP IN TOUCH

Tell your mobile provider you're going abroad

Cut your costs by telling your provider you're going abroad and enquire about what overseas packages they offer. Most providers offer call and data roaming add-ons which can slash your costs abroad. Here are links to those offered by the major operators for travel within Europe.

Always check that they make sense for your needs!



EE



Vodafone



O2

Tell your friends to text you

Although you may rack up extra charges on receiving calls, receiving texts is free all around the world. If friends or family need to get hold of you, tell them to text you.

Pre-paid SIM

It might be worth considering a pre-paid SIM if you know roughly how much you'll need to use your phone. It completely depends upon where you're going, but it's worth having a look around.

Use free Wi-Fi to make and take calls

Thanks to modern day wonders such as Skype, you can now make and take video calls completely free of charge on your smartphone or laptop – all you need to do is find a Wi-Fi hotspot! WhatsApp allows you to do the same with text & picture messages

Turn off your 3G and roaming data

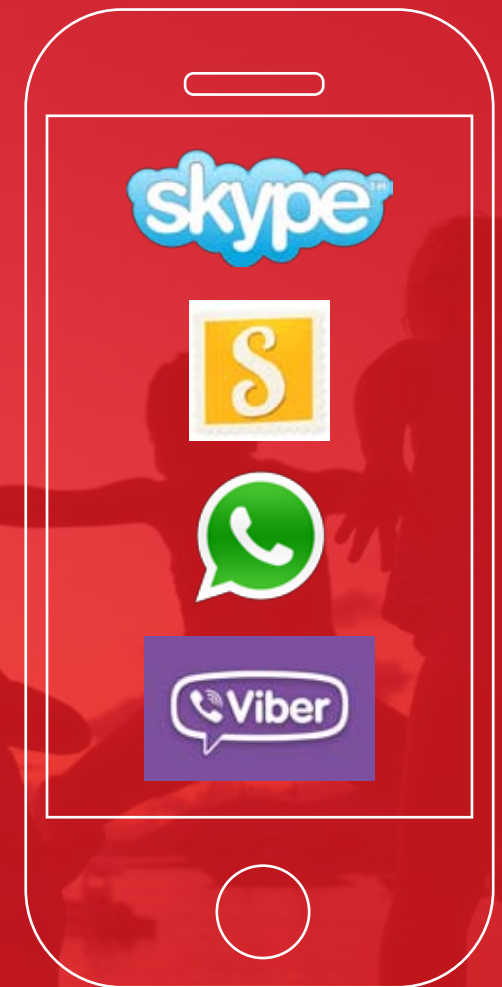
You don't want to be the poor individual who racks up hundreds of pounds of data charges. Make sure your roaming is switched off and head for the nearest Wi-Fi hotspot.

Send a postcard

Go on - switch your phone off and send a postcard. Sometimes old-fashioned is best after all!

Keep in touch for less

Try some of these apps to keep in touch



MEET THE EXPERTS

This guide would not have been possible without the help of our expert panel: the guide has been compiled from their specialist knowledge, tips and advice. We would like to take this opportunity to say a huge thank you to them all.

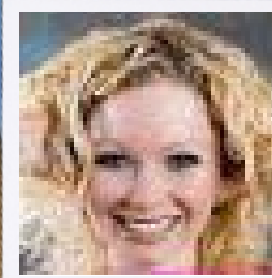
- A) Marco Buch – Life is a Trip
- B) Sarah Doucette – Hello The Mushroom
- C) Gina Caro – Cold Tea & Smelly Nappies
- D) Ashely – Skint in the City
- E) Penny – Penny Golightly
- F) Erica Price – 92three30
- G) Kara Guppy – ChelseaMamma
- H) Laura Seaton – Tired Mummy of Two
- I) Michelle Ordever – The Purple Pumpkin Blog
- J) Penny Alexander – A Residence
- K) Eddie – Smart Traveller
- L) Nora Dunn – The Professional Hobo
- M) Heidi – Wagoners Abroad
- N) Eileen Gunn – FamiliesGo!
- O) Corinne McDermott – Have Baby Will Travel
- P) Becky Goddard-Hill – Family Budgeting
- Q) Cathy Winston – Mummy Travels
- R) Colleen Lanin – Travel Mamas
- S) Victoria Brewood – Pommie Travels



A



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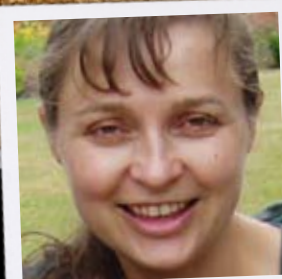
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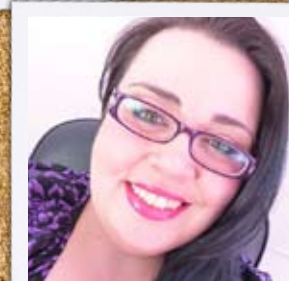
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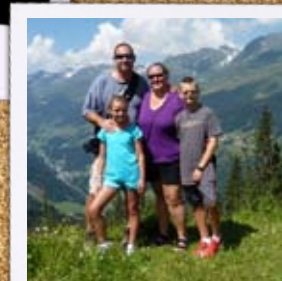
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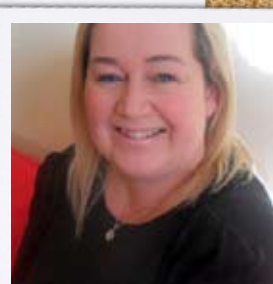
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