

Tips for thrifty summer trips

Taking a summer break doesn't have to blow a hole in your bank account, says Emily Kaufman, author of *The Travel Mom's Ultimate Book of Family Travel*. "If you're prepared, realistic, and flexible when it comes to vacations," she says, "you'll have a lot more control when it comes to lowering the price." Here are her favorite ways to cut travel costs.

■ **PLAN WAY AHEAD.** Book your trip early so you can use airline miles or hotel points. Also, cruises are often discounted if you pay six or more months in advance.

■ **OR WAIT UNTIL THE LAST MINUTE.** If you have some wiggle room on your departure date or destination, book your trip just a few weeks before you want to go. Often you'll find lower rates for hotels and airfare. Log on to lastminute.com for deals.

■ **GO DIRECTLY TO THE SOURCE.** Low-fare airlines (such as Southwest Airlines or AirTran) may have rates that don't appear on major travel search engines, so be sure to

check their websites. Similarly, hotels may offer Web-only discount rates.

■ **CONSIDER THE PERKS.** Compare the amenities at several hotels before you jump at the cheapest nightly rate. Free breakfast or parking may add up to better savings. A few spots with good perks: Embassy Suites Hotels offer free hot breakfast; Loews Hotels allow kids to stay free; Holiday Inns let kids eat free.

■ **GOOGLE YOUR DESTINATION.** Chances are you'll find a Convention and Visitors Bureau where you can get free maps, as well as coupons for attractions and lodging.

■ **BUILD A BUDGET.** Buy drinks and food from a local grocery store and make lunches you can take with you. Or cut out the guesswork completely: Book an all-inclusive vacation with meal plans, and you'll know exactly how much your trip will cost before you go. —Anna Davies



YOU GOTTA PAY TO PLAY!

A five-day trip to a theme park costs a family about \$845, excluding airfare, says the U.S. Travel Industry Association.



Free \$\$\$ Advice

Q&A WITH DAVID BACH

I divorced a few years ago. Since then, I've bought a house and have saved up a fair amount in my 401(k). Now, I'm getting remarried. Do I need a pre-nup?



REDBOOK Love Network expert David Bach is the author of seven best-selling books, including *Go Green, Live Rich*.

I'm the ultimate romantic, but I am also a realist. And the reality is that there's a better than 50 percent chance that your marriage won't last. So in my opinion, deciding whether to have a prenuptial agreement is incredibly simple. If you make significantly more money or have more money than your soon-to-be husband, it's a no-brainer. Here's why:

For all property that you have commingled and built up while married, without a pre-nup in place, most states will split it evenly between you and your ex at the time of divorce. If you take your home and your assets and put your fiancé's name on them, he can literally file for a divorce a year later and get half of those assets.

Or consider this scenario: You spend a decade building a business by yourself, but if you get divorced without having a pre-nup in place, you may actually have to buy your husband out of your business—the one he didn't build—while you work to keep running it.

Finally, without a prenuptial agreement, if you do get divorced, you may end up spending thousands of dollars on attorneys, fighting over your finances.

So be smart. Hire an attorney today and draw up a pre-nup (and don't accept a sunset provision, which would allow the agreement to expire). Finally, have it witnessed and notarized, and don't lose it—keep it in a safe-deposit box or fireproof safe. I hope you never need it. But trust me—if you do, you'll be glad you have it.



Have a money question for David? Email him at moneysmarts@redbookmag.com.