



Start Making Plans for Travel Now

The first wave of COVID-19 vaccinations has lifted many spirits and raised expectations for the new year.

Those shots have also inspired a sharp rise in travel bookings among folks who are hoping it will finally be safe to jump on an airplane and lounge at a luxury hotel in the spring or summer of 2021.

But while it's good to have things to look forward to, your travel plans for the year will have to account for COVID-19 whether you receive a vaccine or not. These tips could help to save you some money and safeguard against more travel-related disappointment.

1. Avoid nonrefundable reservations.

In the early days of the pandemic, millions of frustrated travelers spent untold hours trying to secure refunds for plane tickets, hotel reservations, and theme park passes. To their credit, many travel and hospitality companies were very responsive to their customers. Many have even improved their refund and cancellation policies going forward.

But before you click BUY, make sure you've read the fine print. And remember that, after all those 2020 cancellations, travel companies are just as anxious for your business as you are to leave your house. If you don't like the terms offered by one hotel, there's probably a nearby competitor offering a better deal with a more generous refund window.

2. Have a back-up plan.

As your travel date nears, it's important that you check the COVID-19 situation in your destination city. Even if you and your family are vaccinated, rising infection rates in popular tourist spots could lead to park closures, event cancellations, and even lockdowns.

If you're determined to travel as long as local governments are allowing you to do so, scout for a Plan B that's close to where you'll be staying. Many cooped-up Americans rediscovered our National Parks during the pandemic. Touring local beaches, nature trails, and public parks could be another option. Cities across the country have expanded outdoor shopping and dining. Or maybe one of the far-flung cousins you reconnected with during your weekly video chats lives within driving distance.

Just remember that if a large theme park shuts down on short notice, outdoor spaces could become crowded as well. Wherever you decide to go, pandemic best practices will still apply: face masks, social distancing from people outside your household, and lots of handwashing.

3. Don't wait.

Believe it or not, yours isn't the only family looking to make up for lost time with grandma, grandpa, and Mickey Mouse. Popular travel destinations are only going to be more popular if 2021 turns out as sunny as we all hope it will be.

This probably isn't the year to wait for a spur-of-the-moment urge to hit the road. Even a modest trip to visit family could be susceptible to inflated travel prices if infection rates drop and travel demand continues to rise. Private destinations like bed and breakfasts, house rentals, and campsites will still be in high demand by folks who are following strict social distancing until vaccines are more available. Once you've settled on an itinerary – and built in some flexibility – the sooner you book the better.

4. Splurge responsibly.

Before you start locking down dates and comparing airline fares, it's important that you have your travel budget locked down too. Talk to your spouse about where the money for this trip is coming from. Is this a trip you've already been saving for? Are you rolling over 2020 reimbursements for cancelled travel and youth sports memberships? Or are you dipping into some reserve funds?

After making it through 2020, you certainly deserve to splurge a little. But don't let the excitement of a potential vacation throw off your 2021 financial plan before the year's really begun. We can meet via video conference or in person to discuss the best ways to plan for your travel in 2021 and beyond.

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