

TRAVEL BUDGETING & PLANNING

Is Your Retirement Budget Ready for the Adventures You're Dreaming About?

	YES	NO
1 Do you plan to travel regularly—either domestically or internationally—during retirement?	<input type="checkbox"/>	<input type="checkbox"/>
2 Have you estimated the average cost of your ideal trips, including transportation, lodging, food, and activities?	<input type="checkbox"/>	<input type="checkbox"/>
3 Do you have a dedicated portion of your retirement budget set aside for travel?	<input type="checkbox"/>	<input type="checkbox"/>
4 Are you aware of seasonal pricing differences and how they can affect your travel costs?	<input type="checkbox"/>	<input type="checkbox"/>
5 Have you researched travel insurance and whether it fits your needs based on age or destination?	<input type="checkbox"/>	<input type="checkbox"/>
6 Do you compare and track travel deals, discounts, or loyalty programs to make the most of your spending?	<input type="checkbox"/>	<input type="checkbox"/>
7 Have you factored in hidden costs like baggage fees, taxes, gratuities, or excursions?	<input type="checkbox"/>	<input type="checkbox"/>
8 Are you mindful of how much of your travel expenses go on credit cards versus pre-planned savings?	<input type="checkbox"/>	<input type="checkbox"/>
9 Do you know how travel could impact your monthly cash flow, especially if you're on a fixed income?	<input type="checkbox"/>	<input type="checkbox"/>
10 Would having a travel budget or planning checklist help you feel more confident and financially secure while enjoying your trips?	<input type="checkbox"/>	<input type="checkbox"/>

QUESTIONS? CONTACT YOUR FINANCIAL ADVISOR



THE CENTER FOR
RETIREMENT READINESS

What Your Answers Might Mean:



7–10 Yes Answers: You're likely a savvy travel planner. With a clear travel budget, your adventures can be exciting and financially sound.



4–6 Yes Answers: You've given some thought to travel budgeting—refining your plan could help stretch your travel dollars even further.



0–3 Yes Answers: Travel may be more spontaneous than structured right now, but planning ahead could help make future trips more enjoyable and affordable.