

## TRAVEL

# 9 Financially Savvy Tips for a Guilt-Free Vacation, From a Wealth Adviser

Ditch the guilt part of your trip by intentionally budgeting, defining your own dream getaway and ensuring your financial and legal documents are in order.



Summer vacation season is approaching, and because I'm a big believer in investing in experiences over things, I'm here to tell you to take that dream vacation — or all the dream vacations.

I see many clients struggle to enjoy their trips and be in the moment. The guilt is real, and so are the worries about paying for a beach rental, a couples' cruise or a family excursion abroad.

You don't have to feel uneasy. Here are nine tips for a guilt-free vacation.

### 1. Have a dedicated vacation fund

This seems super obvious but not everyone earmarks a vacation fund. In addition to being a big proponent of experiences, I'm a big fan of having individual buckets for different purposes — vacations being one example.

When you intentionally set aside money for that year's travel expenses, you know what you can afford and aren't worrying about every meal or adventure when you're supposed to be enjoying the moment.

## **2. Include travel in your financial plan**

A vacation shouldn't feel like a rogue expense. It deserves to be a line item in your budget and financial plan.

When we build comprehensive financial plans, we don't account just for retirement, taxes and college savings. We account for life. If travel is important to you, it belongs in your annual spending plan. When it's baked in, you get joy, not guilt.

**NYSUT NOTE: You deserve some leisure time, but you have to plan for it. With the NYSUT Member Benefits Corporation–endorsed [Financial Counseling Program](#) from Stacey Braun Associates, Inc., you can speak with a planner who can help you fit a vacation into your budget.**

## **3. Define your 'dream vacation'**

You might see others taking luxury cruises or all-inclusive vacations and the fear of missing out (FOMO) is real. But your dream trip doesn't have to mean first-class airfare and five-star resorts.

Consider "Comparison is the thief of joy," a quote that's often attributed to Theodore Roosevelt.

Define what "dream vacation" means to you. It could be experiencing a new country, driving out West in an RV, renting a beach house with extended family or friends from college — or whatever your dream is.

Your dream might be to hire a travel planner to do all the work, or maybe you're your own travel planner.

Clarify what matters most — adventure, rest, connection, convenience — and plan accordingly. Spend intentionally on what matters most, and trim what doesn't.

#### **4. Use your points and perks strategically**

If you're going to spend anyway, be smart about it.

Credit card points, airline miles and hotel rewards can meaningfully reduce out-of-pocket costs — if you're paying balances in full and not carrying interest. A well-managed rewards strategy can turn everyday spending into future experiences.

Not sure how your reward card stacks up? Do some online research, because there's no shortage of information and comparison tools out there, or ask your friends for recommendations. This is an area where people love to compare notes.

#### **5. Preserve your investment**

Vacations are expensive. Illness, storms or unexpected cancellations can make them even more so.

Consider travel insurance, especially for international trips or cruises.

Make sure your passport is valid well beyond your return date — and know that different countries have different requirements for this.

Check on protections your credit card companies might offer — on rental cars, for example — and notify them before you travel to avoid declined transactions.

A little preparation can prevent financial and logistical headaches.

#### **6. Update your documents before you leave**

If you don't have a will, powers of attorney or updated beneficiaries, get those in order before you travel, especially if you leave children behind (good for you — and no guilt — if you are, because not every vacation needs to be a whole family affair).

You want to make sure that whoever is taking care of your children is prepared for the unexpected, including injury or illness.

Leave your health insurance information and get a notarized document that authorizes your children's caregivers or other trusted adults to make medical decisions in your absence.

This is often called a Child Medical Consent form. Check if your bank offers free notary services.

Peace of mind is priceless. When your documents are in order and you know the kids are going to be all right, you can relax guilt-free.

**NYSUT NOTE: Want help getting your documents in order? The NYSUT Member Benefits Trust–endorsed [Legal Service Plan](#) can help. Whether you're setting up a will, establishing a power of attorney, or just need to speak with a legal expert, this nationwide network of attorneys can help you finalize your plans before you go on your trip.**

## **7. Plan the splurge ahead of time**

Part of what creates vacation guilt is surprise spending.

Before you go, decide and agree with your travel crew on what you're splurging. A special dinner? A private excursion? A spa day? A private cooking class? When you've pre-approved the splurge in your budget, you can enjoy it fully.

## **8. Automate your financial recovery**

If you use a credit card for convenience or rewards, create a plan to pay it off quickly — immediately would be ideal.

You could set up an automatic transfer from your vacation fund to your credit card the week you return. That way, the balance ends when the trip does, with no lingering reminder on your statement.

## 9. Give yourself permission

You work hard. You save. You plan.

Money is a tool. If your financial house is in order — emergency fund funded, retirement contributions on track, insurance in place to protect your assets, debt under control — then travel isn't irresponsible. It's aligned with your values.

Sometimes the most important financial move isn't cutting back to avoid guilt. It's allowing yourself to enjoy — experience, even — what you've thoughtfully and diligently built.

*This article was written by and presents the views of our contributing adviser, not the Kiplinger editorial staff. You can check adviser records with the SEC or with FINRA.*

### *About the Author*

**Mary Ware, CFP®, CIMA®, CDFP®**

*Senior Wealth Adviser and Managing Partner, Carnegie Private Wealth*

*Mary Ware is an experienced senior wealth advisor and managing partner of Carnegie Private Wealth in Charlotte, North Carolina. It's her dream job because she gets to help individuals and families pursue their financial dreams. After 20 years in the business, she's enjoying seeing some of those long-term visions — graduations, once-in-a-lifetime vacations and retirements — become reality. Mary sees her role as helping her clients discover what's important to them, creating a plan for pursuing their goals and walking beside them as they do the work. She's upbeat and positive. She believes it's never too late to get started working toward financial goals.*

# Kiplinger

Kiplinger is part of Future plc, an international media group and leading digital publisher  
© 2026 Future US LLC