

Take a break—from money stress

In a perfect world, when you head off on vacation, you leave your worries behind. In reality, a Self.com poll finds that travel comes with tensions—primarily about all those holiday expenses! Bid bon voyage to that anxiety with this guide to satisfying your wanderlust without scrimping. You won't find bedbug-filled hostels here, just insider tips for adventures on any budget.

first things first: Pay for the trip in advance. Far from being a drag, saving for your vacation can stoke your anticipation of the incredible times to come, making the weeks leading up to your departure more delicious. Simply use these three tiny tricks to collect cash, and feel calmer and happier, before you go.

Be a one-goal gal. People sock away about triple the money when they have a single savings goal in mind (vacation!), versus several, the *Journal of Marketing Research* reports. With multiple aims—a new bag, a laptop *and* the vacay, versus only plane fare to Paris—“you’ll spend too much time debating the trade-offs between your desires,” says study author Min Zhao, Ph.D. “That leads to procrastinating instead of saving.” Name your account “Paris or bust!” and keep your eye on the prize each time you transfer cash.

Watch your language. When trying to resist a temptation (buying that designer purse), use the phrase “I *don't* want it,” rather than “I *can't* have it.” You’ll be 61 percent more likely to stick with your goal, research from the University of Houston indicates. “Saying you can’t do something makes saving painful because it signals deprivation,” says study author Vanessa Patrick, Ph.D. “In contrast, being clear that you’re *choosing* not to spend the cash leaves you feeling empowered.” Find the strength to turn down spending opps by repeating “I don’t need that.”

Raise the bar. Is your savings goal in sight? Create a visual record of what you’ve achieved, using a bar graph. “We’ve seen that when people are more than 60 percent to their goal and can actually *see* themselves progressing, they’re more motivated than if they simply note the dollars they’ve amassed,” explains Amar Cheema, Ph.D., associate professor of marketing at the McIntire School of Commerce. Try the easy graphing tools at Mint.com and discover how cool stats can be. —Andrea Bartz

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