

The Smart Cruiser's Budgeting Guide

Chapter 10: Budget Planning Worksheets

A written budget makes it easier to stay organized and avoid unexpected expenses. Use these worksheets as a starting point for planning your cruise and tracking your progress before you sail.

Planning Tool	Purpose
■ Cruise Budget Worksheet	Estimate your total vacation cost before booking.
■ Savings Tracker	Monitor your progress toward your cruise savings goal.
■ Payment Planner	Keep track of deposits, due dates, and final payment.
■ Expense Checklist	Record airfare, hotels, excursions, gratuities, and other costs.
■ Travel Folder	Store confirmations, insurance details, and important travel documents together.

Stay Organized

Review your budget regularly as you make reservations and payments. Updating your worksheet throughout the planning process helps ensure there are no surprises before embarkation day.

Budget With Confidence

Planning isn't about restricting your vacation—it's about making informed decisions so you can enjoy every experience without financial stress.

Aimee's Budget Tip: I recommend keeping both digital and printed copies of your travel confirmations, payment records, and insurance information in one convenient place.

Coming Up: Chapter 11 highlights common budgeting mistakes and how to avoid them.