

River Cruise Guide

Chapter 18: Budgeting for Your River Cruise

A river cruise is an investment in unforgettable experiences. While many items are included in your cruise fare, planning for the expenses before, during, and after your trip will help you travel with confidence and avoid unexpected costs.

Expense	Budgeting Tips
Cruise Fare	Book early for the best cabin selection and promotional offers.
Airfare	Compare flight options and consider arriving one day early.
Hotels	Plan for pre- or post-cruise stays if your schedule requires them.
Transfers	Include airport, hotel, and ship transportation in your budget.
Travel Insurance	Purchase soon after your initial trip deposit for the widest range of benefits.
Excursions	Many are included, but premium experiences may have an additional cost.
Gratuities	Check your cruise line's policy—some include them, others do not.
Shopping	Leave room in your budget for local crafts, wine, artwork, and souvenirs.
Meals Ashore	If exploring independently, budget for cafés or local restaurants.

Money-Saving Ideas

- Book well in advance to take advantage of promotions.
- Travel during the shoulder seasons for excellent value.
- Compare cruise lines based on what is included—not just the advertised fare.
- Work with a travel advisor who can help you identify the best overall value.

Planning for Peace of Mind

A realistic travel budget allows you to enjoy each destination without worrying about unexpected expenses. Knowing what is included—and what isn't—helps you focus on making memories rather than managing surprises.

Aimee's Tip: The least expensive cruise isn't always the best value. When you compare airfare, hotels, excursions, transfers, gratuities, and onboard inclusions, a slightly higher fare may actually save money while providing a better overall experience.

Coming Up: Chapter 19 highlights common mistakes first-time river cruisers make—and how you can avoid them.