

VACATION CRUISING

How to save money without sacrificing
fun!

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“Baby let me take you on a sea cruise”

The lyrics to Frankie Ford’s song “Sea Cruise” seem to echo the sentiments of many people when planning a vacation. Some think it’s out of the realm of possibilities when considering a vacation on a budget, but not anymore!

Many people, including myself, think that cruising the open seas on a luxury ship is a vacation we can’t even dream of. However, with some careful planning and saving, a cruise is definitely within the realm of possibilities!

The cost of cruising has dropped dramatically over the last few years, and it’s become affordable for almost everyone as a vacation alternative. But many of us could afford to cruise even more often if we could just cut down on all the extra onboard and on-shore costs, above and beyond the actual cruise fare.

There are hundreds of tips out there on how to save money on your cruise. Whether you get advice from family and friends, the Internet, or your local travel agent, they all are valuable. The only problem is how do you remember them all? This book has taken the best tips from several sources and put them in one convenient place – HERE!

Almost anyone can take a cruise vacation that’s everything depicted in the movies and on television. You can enjoy The Bahamas, Hawaii, Mexico, and even Alaska aboard luxury cruise ships with all the amenities of a resort on land.

The key to making the most of your cruise vacation is to know where you can save money without sacrificing fun or rest and relaxation. Many cruises are all-inclusive, but that doesn’t necessarily mean “ALL inclusive”. There are

extra charges for items on board as well as activities and shore trips.

You deserve to enjoy your vacation and all that comes with it, and you can do it on a budget! What could be better than that?

So sit back and read up on the best ways to save money on your cruise. Gopher, Julie, and Doc from "The Love Boat" won't be there, but YOU will be!

A WORD ABOUT TRAVEL AGENTS

If you decide to use a travel agent, know whom you are dealing with! Some cruise agents are very competent; others may have been selling stereos or aluminum siding over the telephone six months ago. The problem is, for the most part, you will have no real way of discerning which is which.

Local travel agents or otherwise self-appointed cruise experts frequently read the cruise ship line PR veneer right out of the catalog. Often this turns out to be nothing more than selling you the standard discount for booking that is available to virtually anyone off the so-called brochure rate.

The result is that you think you're getting one of Kathie Lee's fantasy cruises. What you find yourself on is a garish neon nightmare of a ship filled with people whose idea of a good time is drinking, partying, and then waking you up at 3AM as they boisterously announce their arrival back to their room--all right outside of your cabin.

For sure, this is the idea of a roaring good time for some--but the point is **KNOW WHAT YOU ARE REALLY BUYING!** There are many significant points and nuances that

can differentiate between an OK trip, and one that falls short for the money you spend.

Many travel or cruise agencies often offer "special discounts". This is a common travel agency ploy to offer promotional deals that frequently focus on a special "cruise night." You may get a mailing or perhaps there is an ad in the local newspaper. You go in, are met and greeted, enjoy punch and free cookies, and view a dreamy cruise video.

Keep in mind that this is intended to appeal to a strong emotional purchase decision. Experts about the Psychology of selling relate this experience to what any top car salesperson knows. In the dealer's showroom, if you can get the potential customer behind the wheel to experience the "smell of the new car" and the fantasy of pulling it into the driveway--you've likely already made a sale!

However when you go to one of these get-togethers to preview a cruise often they don't try and tailor your needs to a cruise that will fill those needs. They'll provide you with general information trying to sell as many of the same cruise as possible. You deserve to have your considerations met.

Travel agents are certainly the easiest way to go when booking a vacation, but if you do use a travel agent, have them one-on-one instead of in a group situation. Be sure they listen to what you are saying, and if you have any hesitancy, address it immediately. Most agents are professional enough to take a step back and make adjustments based on what you tell them.

There are many good deals you can find on your own, however. All it takes is a little time and knowing what you're looking for.

DOING IT ON YOUR OWN

Start with research. We're assuming you don't have a particular cruise line in mind, but if you do, start with their web site. If you don't care whether you cruise on Carnival or Ambassador, do a quick web search for cruise deals and you'll find tons of places that will give you information on what they have to offer. There are three web sites we have found that might help guide you:

cruise-addicts.com,
cruisestateroom.com,
cruisecritic.com

You will have a lot of options to consider when deciding on your cruise, which we will outline in this chapter.

One such option is taking a theme cruise. What exactly is a theme cruise, you ask? It is a cruise booked around a certain theme that could focus on a particular interest such as murder mystery, sports, music styles, etc. The cruise line may provide special events and lectures for you to attend revolving around the theme. Some theme cruises have celebrities along for the ride giving you the chance to rub elbows with the rich and famous. If you can think of a theme that interests people, they probably have a cruise to match it.

A theme cruise can be great fun if you pick the right theme for you. Check to see if a cruise line offers a theme cruise that matches your interest. You'll also want to see if the cruise you are going to book has a theme or possibly a large group joining your cruise. You might not want to spend your vacation being the odd man out because you don't like the theme or because you're not part of the large group.

You may want to check out a group cruise. This isn't necessarily you getting together a bunch of people and planning a cruise with them. There are some groups out there that have secured special, low rates for large groups of people. You don't even have to know the people you're cruising with.

You can find these group cruises in various places. Try looking at an Internet chat board for cruisers. They often have postings on there for groups who have secured such rates, and you can save a lot of money by booking with them instead of on your own.

Check out the ports of call your ship will be docking at. Since these will also be a major part of your cruise, you want to know where you'll be going and what you can do there. You'll want to ask about the types of the shore excursions available. What do you enjoy: shopping, nature, sports, historical sites or exotic culture? You'll want to pick ports of call that have activities that interest you.

You can easily get tourist information about the ports of call at www.towd.com The Tourism Offices Worldwide Directory web site. This site provides a collection of addresses, phone numbers, and web links to many foreign governments' official tourism offices. It also contains a search feature that lists contact information and web links for official U.S. State Tourism Offices, regional, city, and convention and visitor bureau sites.

Next, check out air/sea packages available. An air/sea cruise is when your cruise has been booked with airline tickets to get you to the ship's port and back home again. The cruise line buys its tickets in bulk from the airlines. They find out where you are coming from and book you passage from a nearby airport to one close to the ship's home port. Each cruise line has its own policy on how they

deal with the sale of airline tickets, so you'll want to ask some important questions.

- What is the cost of the tickets if I book them with my cruise?
- If I need to cancel, are the refund policies different for the plane tickets than for the cruise?
- Is there a service fee charged to have the Cruise Line issue my Airline tickets?
- Do I have any choice in which Airline is used?
- Can I get credit for my frequent flyer mileage membership?
- Can I fly nonstop or have any control over the route that is taken, or do I just get what ever they find?
- How do I get from the Airport to the ship's port?
- Is there a shuttle service available from the airport where you'll be arriving? Is there a charge for this service or is it included? Is the service included if you don't book your flight through the Cruise Line?
- How and when do I meet up with Cruise Line personnel?
- How is my luggage handled, do I have to pick it up at the airport or is it automatically sent to the ship?
- What accommodations, if any, are made if the Airline they use causes me to miss the ship?

There are many advantages to booking an air/sea package. The cruise line takes care of the airline

reservation. Since cruise lines buy in bulk and usually provide a discount package rate, the ticket price is generally lower than what can be found in the general market. The transfer of luggage is easier, and a free shuttle will take you from the airport to the docks.

The cruise line will have your flight information and will be able to track your flight in case of a delay. Others on the cruise might be on the same flight and they might just hold the ship waiting for you to board. The biggest advantage is that if anything goes wrong to delay you, the cruise line will generally become more involved to help you make it on board the ship.

There, of course, are disadvantages as well to booking an air/sea package. You might be able to find a better deal on your own, but you may have to fly an airline you don't like. You will probably not get credit for frequent flyer miles by going through the cruise line, and you might not be able to fly non-stop. Finally, you might end up flying a longer route than you'd pick for yourself.

You could book your own airline tickets, but only do so if you can get a better deal. The strongest consideration should be how confident you are in being able to make it to the ship on your own. If you are already flying in a few days early, know you'll be there on time and you can save over the air/sea on plane tickets and shuttle costs, then you might just consider going it alone. But, remember you are going it alone.

The cruise lines will be more likely to make accommodations and work with the airline if their booking didn't get you to the ship on time. They will be better able to track your late flight and might even delay the ship if they know you'll only be slightly late. They might pay for you to stay in a hotel or pay for flights so you can catch up with the ship at the first port.

Depending on the circumstances, they might even rebate some of your cruise or give you a discount toward your next cruise with them. However, the airlines are independent contractors. Most cruise conditions of carriage state that since the airlines are independent contractors the cruise line makes no warranty and assumes no responsibility for any failure or delay in their contractor's services. This is another reason to purchase a strong trip insurance package. We'll get to the topic of trip insurance a little later.

When you book your own airline tickets, if the route you picked to make it to the ship fails, you are on your own. Don't risk missing the whole cruise over a few frequent flyer miles. Sure you can probably get on if you can catch the ship, but will you be able to find a flight and transportation to the ship. Will it be worth it, considering how much you'll have to pay in last minute travel arrangements? No matter how you get there, try to avoid this situation by booking a flight that leaves you plenty of time to get you to and from the port to the airport.

Paying the brochure rate for a cruise is like paying the full sticker price for a car. You should be able to easily find a good discount off those rates, if you can't, keep looking around.

It's a good idea to book early. The booking rates become more expensive the closer to sailing. Although some people report that if you're able to wait until the last minute, there are deals that can be had on under-booked ships. The objective of the cruise line is to have a full house before sailing. If they find themselves with some empty cabins, they may reduce the rate just to fill them. Just keep in mind that you will be limited on your choices as far as where your room is located, whether you have a balcony or not, etc.

Booking early on a cruise line generally refers to 120 days prior to sail date. If you book early you will have a better chance of getting exactly what you want and at a discounted price. However, if the ships have low occupancy rates close to sailing, you can still find great deals. With all the new large ships that are being launched, last minute deals are still a possibility. But, these deals can be limited and many people don't have the flexibility to leave or at least book in an instant.

Shopping the Internet can be the quickest and easiest way to compare many different cruise rates. Be flexible about your travel plans. As with every other travel industry, cruising during the off season will also help you save money.

Apply any coupons or special discount programs for which you are eligible. Discounts may be available for associations, corporations, seniors, children or even large groups or family reunions. Memberships in loyalty clubs like the Elks or the Moose often include offers of discounts and upgrades. Some credit cards will have special discounts available to their cardholders.

Package deals often include a discounted cruise price along with pre or post-cruise activities. Most cruise lines will also give discounts to the military, so if you or someone in your party is or has been in the military, ask for their discount.

2 for 1 deals are popular sales incentives where two cruises are offered for the price of one. However, airfare is usually not included in the two for one rate. Cruise lines have also offered discounted or free airfares, free post or pre-cruise hotel stays, free cabin upgrades, extra days free or free shore excursions.

Some cruise lines will offer a first time cruiser discount to encourage you to give their cruise line a try. It probably won't have to be your first cruise, just your first cruise with that particular line.

The bottom line with discounts is....ASK! They may not offer you the discounted rate up front, but if you ask, they will certainly tell you if any would apply. The goal of the cruise line is, after all, to gain your business.

The cruise line you choose is another important factor to consider when picking your cruise. The cruise ship is your hotel, restaurant and entertainment for your whole vacation. It is a package deal that is different from a traditional vacation.

You'll want to spend some time and do your research to make sure you pick the right cruise for you. The perfect cruise for some might be a miserable one for others. Make sure you find the best match. You'll want to find the best rate on the right cruise for you, not just the cheapest rate.

Cruise lines cater to certain groups and their whole ship is meant to entertain and please that crowd. Some cater to certain age groups, singles, or families. Some are calm, elegant and feature haute cuisine. Some have lots of loud, exciting activities to attract the active crowds. Others have lots of family activities planned, so the ship will be filled with kids. Some will have shore excursions that are right up your alley, while others might be a real snooze for you.

Like many other industries, cruise lines "target" their product or cruise ship experience to hit certain markets. There are basically five categories to cruise lines.

THE ULTRA LUXURY MARKET

These are upscale ships (often much smaller than the mega-liners) that generally cater to wealthy people. Silverseas would be one example. Service and food is truly gourmet (the only real gourmet food you'll get at sea, by the way). Some of the ships and cruise lines are known to be more "snooty" while others are less pretentious

THE UPSCALE MASS MARKET

These do a wonderful job and provide a cruise experience on a larger ship and, of course, at a higher price than any category, except for the previous one. Crystal would be counted toward the top of this category and probably Celebrity toward the bottom.

THE MIDDLE-OF-THE-ROAD MASS MARKET

All of the big lines would fall in this category, including Royal Caribbean, Carnival, Holland American, Princess, etc. These offer a great deal of value for the price.

THE BARGAIN/SMALLER LINES

This is the most varied category. In this category, Majesty Cruise Lines can give a great experience for short cruises, and it includes the ultra-budget Dolphin Lines, along with lesser-known cruise lines. You must be careful, however, when choosing a company in this category.

There is a projected over-capacity glut of cabins in the industry, already well underway. As in any other industry, be aware that the more financially strong lines will survive, and the smaller ones (with limited financial resources, older ships, etc.) will continue to fall by the wayside as the industry consolidates. You must make absolutely certain that you determine if you're sailing on a cruise line that is not in somewhat shaky condition, financially speaking.

SPECIALIZED LINES

These include a wide variety also, including barge cruises in Europe and smaller ships (maybe 150 passengers or so) that ply the inside passage to and from Alaska, as well as "adventure" cruising that lines like Renaissance targets.

We want to remain unbiased in this book, so we will not tell you one cruise line is better than another one is. We can make a few general comments, however, about specific cruise lines based on passenger feedback.

Many have an exceptionally strong preference for Royal Caribbean because it is the hands-down winner on value. Their newer ships are said to be spectacular, and their service is reportedly as good as it gets for the price. Their food vendors rival some of the ultra-luxury ships.

If you can afford to go on Silverseas and pay \$1,000/day per diem or more, the experience will be out of the stratosphere for luxury. You will get a 1:1 crew/passenger ratio for the ultimate in service and pampering. Their food is said to be gourmet and the amenities you will enjoy will definitely provide you with a trip you won't forget.

Princess is also a very popular choice. Celebrity can be pricier but with outstanding food. Carnival still has the get-down & party/younger (once in a while, drink & drown) market where the food is pretty ordinary and the ship decor is super neon glitz. Many previous passengers say that what they do, they do VERY well if you're interested in a party-type atmosphere with the glitz of Las Vegas.

Pride of America cruise lines offers an excellent cruise around Hawaii with exceptional food and terrific service. The middle-of-the road cabins are actually quite spacious.

The entertainment and amenities make for a wonderful experience.

Another factor should be the cruise line's reputation for the quality of its cuisine, its menu, and its reputation for customer service. What is the ship's previous safety and cleanliness record? How are the facilities on board the ship? What do the cabins look like? A lot of this information can be found online, but if you ask, most cruise lines will send you brochures free of charge for you to look at.

When considering what type of cabin you want, generally, the more desirable cabins (i.e., more expensive) are on the top decks of a ship. They almost always sell out first.

The old adage used to be, don't worry about your cabin; you won't spend much time there to begin with. Actually, that's not true. Since cruise lines have shifted to the concept of thinking of a ship as a self-contained resort, more emphasis has been placed on making your cabin as comfortable (and larger) as possible.

For example, some people wonder about getting an outside cabin with a balcony. This, of course, is almost entirely dependent on the cruise and the weather. If you're cruising the Caribbean with wonderfully warm weather, you'll want that balcony! If the weather is somewhat temperate, you can sit outside and enjoy splendid scenery. On the other hand, if it is blustery weather as sometimes happens to and from Alaska, you probably won't think that a balcony is such a good deal.

You may want to seriously consider having a cabin with a balcony. Springing for a balcony gives you your own piece of paradise when the decks get crowded.

Selection of your cabin may also affect whether you feel the ship "rock & roll". If you're prone to seasickness (which we will address later), your best bet is to book a cabin near the middle of the ship to minimize the wavy feeling as the ship moves across the water.

You might want to study the ship's diagram in the brochure or online, and book space in a category that has fewer cabins than others on a guarantee basis. The upside to this little trick is that with fewer cabins in the category booked, your chances of being upgraded to a nicer cabin/higher deck is better. With an actual cabin number assignment, the chance of an upgrade lessens (unless one is a repeat customer, but that's another story). The downside, of course, is that with a full ship, the guaranteed category could result in a cabin assignment in that category, so one must be prepared to be satisfied with it.

Another great bargain opportunity for cruises involves repositioning. Twice a year, you might clean out the garage. Maybe you visit relatives in the winter and summer. Some of these things, no matter how mundane, fall into consistent schedules all their own. If you run a cruise line, you must reposition many of your ships twice a year, too.

Because there isn't big demand for cruising the fjords in January, your ship that spent the summer in Scandinavia might find more profitable waters in the eastern Caribbean during the colder months. Alaskan cruise liners might winter in San Diego, a base from which to explore the Mexican Riviera as Sitka shivers. Come spring, the process reverses. They're known as repositioning or "repo" cruises in the travel industry.

Trivia, you say? Perhaps. But you can bet the people who move those ships want as many paying travelers aboard as possible. Savvy travelers book those cabins and

take trips they otherwise could not afford. Maybe it's time for you to "reposition" your thoughts on cruising.

Consider a typical repositioning cruise that took passengers from Genoa, Italy, to Fort Lauderdale, Florida, in 16 days. During the first week, ports-of-call included Genoa, Marseilles, France, and St. Cruz de Tenerife, Canary Islands. Not bad! But four of the first seven days on that cruise, there were no stops. This is not standard fare for most traditional itineraries. Bring reading material and an appreciation for the open sea. Make sure you REALLY like your cruise partner too!

The ports you do visit might not see cruise ships at any other time of year. You'll find rare opportunities to visit African or South American cities off the usual tourist paths.

Because the trips are longer in duration, the total price might equal or exceed what you'd expect to pay for a standard cruise. But when you begin to divide money into days, the per diem costs are attractive. The repositioning trip just described started at \$2500 USD/per person. That's about \$156/night, including airfare from New York to Genoa and Fort Lauderdale to New York. A three-night cruise to the Bahamas can cost that much per night without airfare.

Once you've considered all these factors, you'll be ready to book your trip. Take a deep breath and enjoy. You won't be dreaming of a cruise vacation anymore. You'll be doing it!

LET'S GO CRUISING

Congratulations! It's time to make your reservations! There are a few things you'll need to know next. They're just housekeeping items, but it's always good to be prepared!

First, you'll need a list of the names of the passengers that will be going on the cruise. You'll have to bill your trip to a major credit card, so have the card type, number, and expiration date on hand. They may ask for that little three-digit number on the back of the card. Why, I have no idea, but it seems anymore almost everyone asks for that number!

Obviously, you will need to have selected a ship and cruise date, and have in mind any pre or post-cruise activities that you are booking through the Cruise Line. You'll need to have decided how you are getting to the port so you can book an air/sea package, check on shuttle services or parking policies.

They will ask you for your choice of cabin and you need to have already selected your meal seating and the names of any other passengers you wish to have join you at your table for those meals. If you have special requests such as dietary needs, inform the cruise line when booking. As a note, many ships do not allow smoking except for in very specific designated areas, so don't be surprised if you request a smoking table for dinner and they have none available.

This is also the time to book any shore excursions, if you are already sure you plan on going on a particular one. If you're not sure, that's all right too. You can book them once you board and have had the chance to look through the multitude of activities that will be available to you.

If you have discount or coupon information you want to use, do so at booking. This is a great time, as well, to ask for any discounts they may be offering that you don't know about. If you're not paying for the trip completely, ask when the last payment will be due and how you will be receiving your tickets.

You will also have to decide about trip insurance. What is trip insurance? This is also often referred to as trip cancellation insurance, but most policies do more than protect you if your vacation is cancelled. Policies are sold that will refund your losses if you have to cancel your cruise beyond the time you could get a full refund from the cruise line. They can also offer protection if a delay causes you to miss the ship. Policies may extend coverage to protect your luggage or other personal belongings.

Many offer a very important extension of medical coverage to protect you if you become ill or are injured while on your vacation. As with any insurance, each policy will vary in its cost, deductible, protections and exemptions. You'll need to read the individual policy yourself to find the best coverage for you.

Purchasing trip insurance is certainly worth your strong consideration. With most cruises, you book far in advance and although we don't like to think about it, many things can happen in a year's time that would cause you to miss your cruise. Most airlines and cruise lines state very low liability limits. If they lose or damage your luggage, you'll probably not receive enough to cover your losses.

You should look closely at your own personal medical coverage. You may not have any coverage at all outside the United States. If something would happen on your trip, you might not only be stuck without coverage, but also be in a place that cannot offer sufficient medical aid. The cost of a medical evacuation back to proper medical care is extremely high.

When you do consider the trip insurance, be sure to read the fine print. As with any insurance, there are exceptions and in many cases pre-existing conditions are not

covered. You want to make sure the policy you buy is a good one for you

If you book a cruise directly on the Internet, find out if you will receive confirmation in the mail physically or virtually through e-mail. I know of a person who recently took a cruise and was waiting for their information packet to arrive. When he called to find out where it was, they were to have sent it to him in his e-mail. They re-sent the info and he had everything he needed right there printed off on his home computer including boarding passes!

Once you get this information, read through it thoroughly. It is filled with most everything you need to know about your trip. Forms will be included that you should fill out in advance, so you don't keep people waiting in line. It should also have a section on the travel documentation you'll need to go on the cruise. If you get the packet in the mail, there should be tags for your luggage inside the packet.

You will also get instructions on how, when and where you will meet the ship. You'll want to get the ship's satellite communications telephone number so you can leave it with someone in case of an emergency. You should also check your booking to reconfirm all your plans.

It never hurts to confirm your reservation directly with the cruise line, especially if you depended on someone else to book your cruise for you. Be sure to verify all your booking information and make sure that the cruise line has the correct contact information in case they need to contact you before the cruise.

Now that the reservation has been made, you'll need to prepare for your trip. This involves much more than just packing up your clothes and getting traveler's checks! The next chapter focuses on that.

A SIMPLE PLAN

Knowing what type of information you'll need to have before you board and what to pack isn't an exact science. However, it does help to know in advance what to expect and how to plan your cruise.

Paper Work

Your ticket packet information will give you specific instructions, but most cruise lines will require at least a state issued picture I.D., even if your cruise will stay in U.S. territorial waters. If your ship is going to another country, you'll probably need to bring a passport or a birth certificate with a raised seal and a governmentally issued I.D. such as a driver's license.

Whether you need a passport or not depends on where you are going. Foreign travel often requires a passport. However, you may be able to enter some countries with just a notarized birth certificate with a raised seal and your driver's license. Although, some countries may not require much to enter, you'll still need proof of citizenship when you re-enter the United States. You'll need to find out if any of the foreign travel you are planning will require a passport or visa.

If you don't have a passport, apply for one at least 3 months before travel. If you already have a passport, make sure it will still be valid for your entire trip. If your passport will be within six months of expiration while you're traveling, you may want to get a new passport since some countries now require that your passport must be valid six months after your return to the U.S.

You can get a passport at a State Department Passport Agency, a clerk of any Federal or State Court of record, designated municipal or county official or a designated U.S. Post Office. They usually run around \$100 for an adult, so be sure and figure this expense into your cruise budget.

To get your passport, you will, most likely, need to appear in person at the issuing facility. If you are a first time applicant, you'll need to appear in person at one of the official locations listed above. You will also need to appear in person if it has been more than 12 years since your last passport was issued or you were under 16 years of age when your last passport was issued. Applicants under 13 are not always required to appear in person since a parent or guardian may execute the application on the child's behalf.

You will need to provide one of the following to prove United States citizenship:

1. A certified copy of your birth certificate with a U.S. State or county embossed seal. Hospital certificates are NOT accepted. OR
2. Your naturalization/Citizenship certificate. OR
3. Your previously issued and expired passport. If your name has changed from the one listed on your previous passport, you must submit the sealed legal document showing the name change. (Marriage certificate, divorce decree, etc.)

You will also have to provide two identical recently taken 2x2inch front view facial, from the bottom of your chin to top of head, photographs. No hats or dark glasses can be worn in the photographs.

Have them taken at a passport shop since snapshots and machine photos are not acceptable. You may also want to get several extra copies of the photograph since they can also be used for international driver's permits and other documents. Traveling with extra photographs will also make it easier to replace your passport, if yours is lost.

Also bring your driver's license or Military I.D. issued over six months ago. State I.D. cards are only acceptable with several other forms of I.D. Temporary or altered documents are NOT accepted. Parent's I.D. will be used for that of a minor child. Have a completed official passport application form. There will be a small fee for your passport, but it will be listed on your application form.

A visa is an endorsement on your passport that will allow entry into the country you'll be visiting. It states that your passport has been inspected and that everything is valid. It will usually give permission for you to visit a country for a specific time period and purpose.

Many countries you'll be visiting on a cruise do not require a visa. You'll want to ask your travel consultant or the cruise line in advance and consult your cruise packet just to make sure you'll have the papers you'll need. Visas often take several weeks to process. All travel documents are the responsibility of the passenger.

To find out if you need a passport for your cruise, go to The U.S. State Department, Bureau of Consular Affairs' Foreign Entry Requirements web page located at travel.state.gov/foreignentryreqs.html. This site lists the entry requirements of foreign countries. It also includes the addresses and telephone numbers of foreign embassies and consulates in the United States. This web site is a good starting point, but since the information presented is subject

to change, you should also check directly with the embassy or consulate of the country you a planning to visit.

Medical Records

Complete and take with you a personal medical history. Your doctor should be able to help you complete the history. It should include:

- Your insurance company's name and address.
- Trip insurance contact information.
- Contact person in case of emergency.
- Your blood type.
- A copy of your eyeglass prescription.
- A list of current medications with their generic names. Brand names can vary in foreign countries.
- A list of allergies, including any known food or drug allergies.
- A list of immunizations with their dates.
- A basic description of your past and present medical condition, including past hospitalizations and any current problems.

It's always good to be safe rather than sorry. If anything catastrophic should happen while on your cruise, you'll want to be as prepared as possible.

No one wants to contemplate getting sick or having an accident during their cruise, but unfortunate things can happen. Most group insurance policies do not cover members when they are out of the country and Medicare

assuredly does not. Check your coverage before leaving home and consider purchasing travel insurance, as we have advised, for peace of mind and unexpected contingencies. It can be a wise investment because the cost of a typical policy may run about the same as a trip to the ship's doctor.

Packing

As a general rule, pack anything you would need, if you were staying at a resort hotel in the same geographic area of your cruise. Avoid over packing by reading the recommended dress section of the cruise literature that will be mailed to you after you book.

It's a good space saver in your luggage if you purchase space saver bags. They can be found in drug stores and discount stores like Wal-Mart. You pack them with your clothes then roll out the air inside and double the space allowing you to pack twice as much inside your bags. They are waterproof, reusable, and a good investment for your trip.

Check to see if they have a theme night or talent show where you might need some special outfits. Even in the warm Caribbean, you might need a sweater on the decks at night. The air conditioning can also be icy.

Pack some comfortable rubber soled shoes to get around on the decks. Bring a pocket calculator to help you figure your ports of call exchange rates. Bring a white T-shirt if you plan on going snorkeling or you may have a burned back when you are done. You might also pack some drinking straws to use while at port. This will help you to avoid touching your lips to a can's top. The top might be covered with contaminants that will make you sick.

A lot of cruise ships still have dinners where more formal clothes are appropriate. The last night of a cruise is usually a formal night, and a seven-day cruise will usually have two formal nights. These are the meals that used to require tuxedos or cocktail dresses. They are now optional but, if you have them dust them off and bring them along.

Many cruise lines will rent tuxedos, so you can check into this option before you go. Fewer passengers are taking this option and a dark suit and dresses are perfectly appropriate and will probably be the most common passenger attire for the formal nights.

On the other nights a sport coat and tie or pants suit are appropriate. Some cruise lines are recommending even more casual attire such as sport shirt and pants on all but the formal night. Read your cruise packet or check out the Line's web page for your particular ship's recommendation.

There is always a big controversy regarding packing your own alcohol for use on board. Most cruise lines will allow you a bottle of champagne for a special occasion, but an extra suitcase filled with liquor is generally frowned upon. We have a few suggestions listed for you in the section on food and beverages on how to save on alcohol related purchases.

Packing a carry-on bag is important. Items of value should never go in your checked luggage. These would include cash, jewelry, medication, travel documents and a list of everything in your checked baggage. Since luggage is often not delivered to your cabin until after your first dinner, be prepared and pack a change of clothes in your carry-on as well.

You might also consider one-day items, in other words all the items you would need to make it through a 24-hour

day, just in case your luggage goes missing. Keep lots of crisp one-dollar bills wherever you keep your money. This will come in handy when dealing with all the skycaps and porters. We'll cover tipping later!

A Budget

Before you go on your cruise, you'll need to decide how much money you need, or can, bring along. You'll probably find this easier on a cruise than for other vacations because of the all inclusive cruise programs. The cabin, on board entertainment and food are generally always included. Some things not included would be:

- Beverages (bottled water, soft drinks, alcohol)
- Casino Gaming & Bingo
- Photographs
- Alternative Restaurants
- Specialty Ice Cream & Coffee
- Gratuities
- Internet Access
- Laundry, Pressing & Dry Cleaning
- Medical Treatment
- Shopping
- Shore Excursions
- Spas, Salons, Personal Trainers & Specialized Exercise Classes
- Sports

Other necessities of a personal nature can add up as well. Be sure to pack extras for essentials like toothbrushes, toothpaste, hair spray, soap, etc. You don't want to find yourself in a position where you may have to buy these things on board because they're much more expensive.

Before leaving home, consider the cost of passports, visas (for certain countries), and travel insurance (an option,

but highly recommended as we have stated). You need to figure in these costs, but getting out of them isn't an option.

Those expenses aside, the majority of on board "extras" are strictly discretionary. You can choose whether to purchase alcoholic beverages or cappuccino, for instance. And no one will blink an eye if you shy away from the casino or spa. While the extras greatly enhance the overall experience of a cruise, they can quickly add up and exceed the initial fare if you aren't careful.

Cruise passengers are caught in something of a "Catch-22"—either pay a higher fare up front or pay for non-included items later. By determining your priorities in advance, you may find that a truly all-inclusive luxury cruise can be comparable in total cost to a mainstream or premium level cruise, depending on the category booked and your personal spending habits.

The ships generally plan on about \$100/day/person in on-board revenues including drinks, shops, slots, shore events, etc. You certainly don't HAVE to spend this much, but it's a good starting point to consider.

It certainly is possible to not go overboard with extras, but one area to not skimp on is gratuities. We'll have a section on that in this book, but tipping will insure great service, and that can be just as important as anything. Read the fine print in your chosen cruise line's brochure and you should face no spending bombshells once you are on board.

WELCOME ABOARD

The time has arrived, you've reached the port of call, and you're ready to board the ship and start your

vacation. What do you do next? We'd like to offer up a few suggestions.

There is always the chance for an upgrade of your accommodations. If your ship has better cabins that went unsold you might be able to work your way into a free upgrade or at least one for a discounted rate.

If the ship is sailing and the better cabins are empty, then anything the cruise line gets helps cut their losses. Check with the Purser's office to see if there are any available. Some cruise lines will only accept cash or traveler's checks for this upgrade, so you might need to plan ahead and bring some.

You'll probably want to find your cabin steward who can show you how everything works. Make them your friend, they can be very helpful. If you have your luggage, it's nice to unpack so you'll get it over with and have some room in your cabin. Don't panic if your luggage isn't in your cabin when you arrive. It may take a few hours for luggage to be distributed. Inspect your cabin and report any complaints immediately.

There are plenty of other things you can do, though. Learn the exit route from your cabin to the open decks, in case of emergency. You should check to see if your meal seating confirmations are in your cabin, if unacceptable, you need to go see the Maitre d'. Check to see when the lifeboat drills are scheduled. If you plan on using the spa, salon or babysitting service, find them and sign up before all the good times are gone.

Check on the shore excursions if you know you are definitely going. See if you can sign up now, so you'll be sure to get on before they sell out.

Grab your deck plan and take a walk to familiarize yourself with the layout of the ship, and learn how to reach your cabin from the main stairways. It's a good idea to start with the top deck and work your way down. Make notes if you need to.

Every evening, you'll receive a newsletter outlining the activities on the ship for the next day along with information about dinner and special events. It is important for you to read this every night! You will not want to miss out on items of interest to you. If you can't read it in the evening, take it to breakfast with you and read every line item. There is nothing worse than to have missed the "belly flop contest" if you are a potential winner, or to miss water volleyball with the crew.

There are so many things to do aboard your ship. You'll have many different opportunities to eat and enjoy dinner conversation. You might want to exercise some of those meals off in the ship's gym. Most cruise ships have fully equipped gyms and some have exercise classes scheduled.

You can try a game of chance in the casino or go to the ship's theater and catch a movie. Aboard luxury ships, videos and DVDs are complimentary. Since the best go first, dash to the library and grab the ones you want. And be kind, return videos to the library after you've seen them -- many passengers don't. Also, instead of buying a book to read on board, borrow one from their library.

Enjoy some live entertainment shows. You'll be the beneficiary of some excellent talent. Many ships have on board comedians to keep you laughing. Others provide Las Vegas style dancing revues. Be sure to take advantage of this free entertainment.

Most cruise lines have games for cruisers to play. From the "Not So Newlywed Game" to "Trivial Pursuit", try your luck and win fabulous prizes! Well, you can win prizes that feature the cruise line's logo at least, but many are quite nice. Some people love to win this kind of booty and strive to be the big winners of these games. Be prepared for competition.

You can easily become a dancing fool in the lounge. Almost all cruise ships have excellent nightclubs. Put on your dancing shoes and boogie oogie oogie till you just can't boogie no more!

Of course, there's always the option for complete and total relaxation. Simply lie on the deck and catch some rays. You deserve to take it easy and what better way than just sitting back and taking it easy while on board your luxury liner!

When it comes to paying for things on board, most cruise lines have developed a billing system for your convenience. They will take an imprint of your credit card and set up a tab for the cruise. You will then receive a total bill at the end of your cruise.

Be sure to keep all those little receipts you sign to verify the tab at the end. This is important, as it isn't out of the realm of possibilities that overcharges to your account might occur. Sign your receipts in a way that makes it easy to distinguish and difficult to duplicate.

One couple reported that when presented with their bill at the end of the cruise, there were over \$600 in charges on their bill that they had no receipts for. When they disputed the charges and the purser looked into it, someone else had charged items to their account. If they hadn't had their receipts, they probably would have been stuck with the

overcharge. As it was, the purser had no choice but to remove the charges.

If you don't want to take the time to go through the bill and match them up with your receipts at the end of the cruise request your bill a few times during the trip and check the receipts as you go. They will give you a copy of your bill anytime you ask, so take advantage of that and stay on top of your charges.

You can usually use a credit card, traveler's check or U.S. dollars aboard the ship if it sails out of a U.S. port. Personal checks are not always accepted or they may have limits, so you'll want to check the cruise line's policy on this if you plan on using this option.

Using your credit card can be more valuable than using cash, so use it when you can. You'll probably be able to get a better exchange rate than changing money to spend yourself and you'll be in a stronger position; the credit card company can often charge back disputed charges.

Many times your credit card will offer an extra guarantee or warranty when you purchase items with your card, but you'll want to read the fine print for exceptions. You won't have to risk your safety by carrying and displaying large amounts of cash, plus if you lose your card, most credit cards have a low maximum liability limit if you quickly report the card as lost.

Using an ATM is also a good idea. With the ability to draw out small amounts of cash as needed, you can avoid the risk of traveling with large amounts of cash. Using your ATM card can also be a good way to get cash in foreign countries. The ATM will issue money in local currency so you won't have to worry about calculating exchange rates.

When exchanging money, you should exchange at the bank's wholesale exchange rate. You may still want to shop around to different banks since some will charge a high usage fee for their ATMs. Although, even high ATM fees may be less than others some will charge for currency exchanges. Don't wait until you're out of money to go to an ATM, the machines can run out of money or break down.

We need to take a moment here and talk about what is often a controversial topic not only on a cruise ship, but also in general – tipping. As we've said before, this is one area you won't want to skimp on, so we'll offer up a couple of guidelines.

To Insure Proper Service (TIPS)

Let the controversy begin. Tipping has become a hot topic among cruisers. Some cruise lines have pulled away from tipping, but they seem to have done so just enough to confuse the issue. Tipping is a traditional part of cruising and just like the restaurants you frequent at home, it is an important part of the income of those that will help you on your cruise.

The people that will be assisting you are in the service industry, and it is the passenger tips that will make up the largest percentage of their income. Some of these employees make as little as \$25 a week, so they rely heavily on their tips and are willing to reward generous tipping with outstanding service.

Each cruise line will provide their own guide to tipping; in fact some even provide all the envelopes for you to pass them out in.

For some general guidelines to help you know who and how much to tip.

- Airport skycaps generally are rewarded \$1.00 for each bag if they carry them.
- Porters at the loading area of the Cruise ship also look forward to \$1.00 for each bag
- Cabin Stewards and Waiters \$3.00/3.50 each per passenger, per day
- Servers or Busboys \$1.50/2.50 per passenger, per day
- Maitre d' \$2.00 to 10.00 per passenger for the entire cruise depending on how helpful they have been.

Many bar and lounge tips are included on your bill at a standard 15% which you can generally adjust for poor or excellent service. Check your individual bills to see if a tip has already been included. You can expect to spend about \$10-\$15 a day in tips, so be sure to budget for that.

Often, cruise ships will automatically tack on tips to your on board account. It's a good idea to ask for this to be removed and then take care of tipping yourself. Experienced cruisers say they like to have control over who gets what based on the service provided, etc.

Cruising offers a lot of experiences you won't get anywhere else. Take advantage of them, but be mindful of what you spend. Unless you have a limitless amount of cash to spend, some general tips and tricks could help. Read on!

CHARGE IT!

During the cruise, you'll have the opportunity to shop in places you probably have never encountered before. Location specific items like Hawaiian coffee or Mexican

maracas will be the biggest draw for you. Bringing home things like these for friends and family are sure to make you popular. Just remember to spend wisely.

On board, they are sure to have swanky boutiques with beautiful wares all for the low, low price of, well, you know. The prices aren't always all that low! It is very easy to get caught up in spending a lot of time and money in the ship's onboard shops. You can buy everything from munchies to watches to diamond jewelry. But you really have to ask yourself if these shops, with no competition around, are really the best place to make upscale purchases.

Forgetting the expensive watches and jewelry, it's almost as easy to add digits to your onboard expenses by loading up on cruise line signature wear, t-shirts, "designer watch sales," and "gold by the inch".

Those passengers "in the know" tell everyone to wait for the last day, when the cruise line needs to get rid of its merchandise because the cruise is almost over. At least, this is how many justify a final binge. But if you are one of life's unfortunates who were born with that "must shop" gene, you should indeed wait until the last day or two of the cruise, because the shops onboard do, indeed, discount many items.

Do a little homework about shopping before you leave and resist the lure of "getting an irresistible bargain." You can get "clipped" quickly when you succumb to all those beautiful rings, broaches, and necklaces in the hundreds of shops in St. Thomas and elsewhere.

Each ship will recommend certain shops (of course, they get a "kickback" for doing so), and will tell you that they "guarantee" your purchase. There's absolutely nothing unethical about this, it's just a way for the cruise line to enhance its revenue. Each cruise line's policies vary, but this

frequently involves a hassle (what you want to avoid on a cruise, of course!) to get your money back. So the phrase for shopping is "caveat emptor."

So what is meant by "caveat emptor"? It literally translates the buyer beware. Remember merchants know that putting up a duty free sign often means bargain to many. There are some great buys to be had, but make sure your purchases are good values. Stick with brand names you know and make sure those brand names are spelled right on the product. In other words, make sure it's not a fake. Also, duty free may just mean it is duty free where you are buying it. U.S. Customs have their own guidelines for taxation when you return.

In the US we see the price tag and pay the price. Not so in the Islands. Ask the price; offer something lower, the merchant will counter with another offer. This process will not offend the locals and how they do things. You'll both come to a price that is reasonable for both of you and all will be well. This goes on in the straw markets all the way up to the fine jewelry stores; a person who is not shy and bargains well can save lots of money

So realize that in many countries of the world, negotiation on the price of an item is appropriate and often expected. Satisfaction guaranteed is much more widely practiced in the United States. Make sure you are familiar with their return and exchange policies. Many countries do not enforce copyright laws; the logo you see may have nothing to do with the company it represents to you. Check to see if the item is a fake.

Some items for sale may need a special license for export. This is especially true for antiques, works of art or other items of cultural significance. Taxes can make up an even larger percentage of the purchase price than you will

find in the United States. Duty free may only mean the items are free from duty where they are sold. U.S. Customs have their own guidelines for taxation when you return.

Almost all cruise lines offer on board art auctions. These are huge moneymakers for the lines and it's easy to get caught up in a bidding war. For the cruiser on a budget, I'd say, in general, to stay away from these auctions, but they're great fun to watch. And if you just HAVE to have that Van Gogh reprint, just have a set price in mind that you're willing to pay and then don't go over that price – no matter what! Another tip is to go to the auction on the day they offer free champagne. This is definitely another good way to save on alcoholic beverages.

Remember when you're shopping that you'll be bringing your purchases home. There may be restrictions on what you can and can't bring back. It might be a good idea to check out www.customs.treas.gov/travel/know.htm which is the U.S. Treasury Department Customs Service's Traveler Information, Know before You Go web page. This site contains information on U.S. Custom's declarations, duty free exemptions, prohibited and restricted articles and the procedures for shipping items back to the U.S.

Not only will you have access to some great shopping, you're going to see some wonderful places!

LOCATION, LOCATION, LOCATION

Ports of call are the various places the ship docks at during your cruise. Of course, you will already know what places the ship is going to dock at because you considered that before you booked.

Ports that you visit offer an opportunity to stretch your legs and get off the ship for a change of pace. It is important

to realize that you will only get a tiny sampling of the port or country that you'll visit. Most often (particularly in the Caribbean), you may be bombarded with hordes of people who will be lined up to take you around the city or island, or to sell you something.

Some ports offer world-class opportunities to see things worthwhile. You'll have to decide yourself whether or not the particular port is a place you'll want to explore. To make the most of your cruise, we would suggest debarking at each port just for the experience. You may find a place that initially doesn't interest you will turn out to be one of the most interesting you've visited.

Get out and encounter the local culture wherever and whenever possible. Remember you're on vacation and you want to make the most of it.

The ship will offer up activities for you to do, although, there is an extra charge for these activities not included in your cruise package. Let's look at these shore excursions and how to make the most of them.

MORE THAN BUS TRIPS

So many places to go, so many sights to see, how does the cruiser take it all in? Shore excursions are a huge part of the cruise experience, and you'll want to plan on taking advantage of them. Shore excursions can range from simple tours to golf or adventure-type activities. Decide on what you're up for and sign on for some great experiences.

You really should take advantage of as many shore excursions as you can, although they can be a bit pricey. After all, you're on vacation, and you might not get another chance to go para sailing or scuba diving or whale watching!

To pick the ones that are right for you, consider a few things.

Shore excursion expenses are typically not included in the cruise fare. You can expect to pay \$20-100+ for shore excursions. If you didn't book before boarding, check out the available activities and sign up for the ones that interest you the most.

You'll want to know the cost of the available shore excursions. There are generally fees for ship sponsored shore excursions. They can cost range from only twenty dollars to several hundred. You'll want to know the costs of shore excursions in advance so you can compare complete cruise packages. There can be a large range in costs for shore excursions.

Many of the available excursions are listed on the cruise line's web page and some can be booked in advance before you reach the ship. There should also be information in your ticket packet for you to read. Once on board, most will have a lecture about the port of call with a description of the available shore excursions and have someone available to answer your questions about the packages.

First, know the general game plan to see if you are interested. Find out how guided you'll be, is this just transportation or a tour? Will you be able to take the tour and still have some freedom to wander? How much walking or physical activity will there be on the shore excursion? Food may be provided, so check on this to see if you'll have the added expense of a meal.

You'll also need to see if admission and fees are included when you get there, or will there be extra charges to participate once you arrive.

The general consensus among regular cruisers is that if you want to save money, you should arrange your own tours prior to docking. You can contact a tour operator ahead of time or hire a guide when you arrive in port. If you do choose to hire a guide in port, the per-person costs can be cut even further if you share your guide and transportation with another couple.

If you do strike out on your own, you might want to consider renting a car rather than taking a taxi. With a rental car, you'll have the freedom to go where you want when you want, and the expense might be well worth it over taking a cab.

We'd like to interject a note here about cabs. Find out in advance what the cab's rate is and how far you'll have to go to get to your destination. I know of one couple who were docked on a Hawaiian island and wanted to go para-sailing. They took a cab from the ship to the para-sailing location only to find out that they couldn't para-sail because it was whale season. On top of that, the cab cost them \$87 for a 30 minute trip and there was no way back to the ship except by cab at another \$87. It was a pretty expensive outing for not doing anything that day!

Be sure you have a licensed taxi driver. The proper credentials for a licensed taxi driver will be prominently displayed for all to see. DON'T hire an unlicensed taxi driver. Most taxi drivers are a delight to talk with, their insights on the island you're visiting can be fascinating, they know the good places to see, good places to eat, gamble, and of course where the finest beaches are located. They are also competitive with each other and try to keep their prices low, if their service was helpful and pleasant please remember to tip them a dollar or two.

Check with the cruise director or physician about where to eat onshore. Some food items and beverages, especially water, may be off limits. Know the exchange rates, if any, and order wisely to maximize your budget. Remember, though, that food on board is included in your cruise package, so if you can stand to skip a meal and eat on board, this is a good idea to save money.

You aren't likely to be covered under a ship's insurance if you explore on your own. Check the details of your ship's cruise policy beforehand. If you explore on your own, it's up to you to get back to the departure point on time. If you miss a launch, you'll have to meet the ship at the next port - at your own expense.

During a shore excursion, always carry identification, the name of your ship and its docked location. Take a photocopy of your passport with you as well. Leave valuables, excess cash and unneeded credit cards aboard. Guides may give you badges to wear for identification, but bear in mind these identifiers only make it easier for shop keepers and thieves to target you.

This is a good time to talk about shore excursions and safety. As we said before, your time at port can be your own or you can join a cruise line sponsored shore excursion. Wandering a port on your own can be a great way to get away from the crowd and immerse yourself in a new culture, but it will also present challenges.

Since everyone for miles just noticed the big white ship full of tourists coming in, your chances of blending in unnoticed are probably small. Even if you are traveling on a tight budget, the fact that you got off this ship labels you as wealthy, and compared to what you'll find in most parts of the world, you are. This could place you in a dangerous situation, so you'll need to be careful. The more you know about the specific port and country the better.

Doing a little research can greatly increase your safety. The less experienced traveler should consider the cruise line's shore excursions. Although possibly more confining than wandering on your own, you might actually find more freedom to enjoy shore activities since you'll know you're safe. There are generally fees for ship sponsored shore excursions, so you'll want to know those in advance so you can compare complete cruise packages.

You need to pay special attention to avoid becoming the victim of a pickpocket. Some things to keep in mind:

- Don't travel in narrow alleys or poorly lit streets.
- When possible, avoid having crowds of people surrounding you.
- Carry a dummy wallet and put your money in your front pocket.
- Place a rubber band around your wallet, it will make it much more difficult to remove from your pocket without your knowledge.
- Carry your purse under your arm.
- Carry your money under your clothes.
- Know the pickpocket's tricks

There are lots of situations that pickpockets use to create opportunities to relieve you of all that heavy cash. Be especially aware of your money when you find yourself in the following situations.

- Getting bumped by someone else.
- Having something spilled on you or someone pointing out a spot on your clothing.
- Someone approaching you and asking for help or directions.

- Someone causing a disturbance that draws everyone's attention.
- Being surrounded by a crowd, especially if you are surrounded by groups of children

Shore excursions are a large part of the cruise experience, so don't miss out on the exotic ports of call you'll be visiting. Enjoy the scenery, meet the locals, and take lots of pictures to share back home!

You will also spend a lot of time on board the ship, so let's look at some ways to save money on board.

FOOD, FOOD, FOOD

We all must eat! Luckily, for you, cruise ships can offer up some of the most delicious and well-prepared food around. You may be lucky enough to sample foods you've never tried before, and you'll want to enjoy the great cuisine.

The deal is food, food, and more food. Breakfast, brunch, lunch, mid afternoon snack or tea, dinner, midnight buffet and room service, you've never had so many eating opportunities. They have to think up names for all the different meal times. You'll have as many as 10 opportunities a day to eat.

Food on board is covered in your cruise package, but there are extras that can add up quickly busting your budget. Many will have specialty coffee shops or pool side snack bars that are not included. If you want to save some cash, try to stay away from these. There really is no need to put extra charges on your account for these.

Complimentary ice cream is often served during the late afternoon in the buffet area and offered as a dessert

selection in the dining rooms. Free coffee and tea are usually available 24-hours a day someplace on most ships and you might consider bringing an insulated mug from home to fill up at the beverage station.

You will be able to request your dinnertime, so it's a good idea to explore this a little more closely. With so many opportunities to eat, seating and such can be an important part of your cruise.

Cruise ships generally offer two main seating schedules. The early seating generally starts with a breakfast around 7:00 a.m. with lunch at noon and dinner at six. Late seating starts around 8:30 a.m. for breakfast with lunch at 1:15 p.m. and dinner at 8:15 p.m.

These times, obviously, aren't exactly the same for every ship, but these examples should be close. Once you pick a mealtime you'll be expected to follow it for the three main meals of the day. Some ships are more flexible about breakfast and lunch than dinner.

If you can't make your mealtime, you might let your waiter know so they don't wait for you. You'll have lots of other meals that you can catch. You can't go hungry on a cruise ship. There are lots of other opportunities to find food. Early breakfast on deck, maybe an informal lunch on deck by the pool, tea, midnight buffet and most ships have free room service, some for all 24 hours.

It's up to you and those in your party to choose which mealtime is better for you. Are you early risers or late sleepers? When do you usually eat at home? What type of cruise activity is your favorite?

The early schedule will cut into your sunning on deck time. The late seating cuts into your nightlife. If you like to linger over a long dinner, the later seating will feel less pressure to clear the table since there won't be another seating immediately following your dinner.

If you take the second sitting, you'll have more time to spend on shore exploring the ports of call or participating in shore excursions.

Many ships have 2, 4, 6, 8 and larger person tables in their dining rooms. The Cruise Line will do its best to match you to your preference, but just like the cabins, those who book earliest will have a better chance at getting their request.

When deciding what size table to sit at, there are a couple of points to consider. If it's just the two of you, and you want privacy, go for the 2 top. You will have to move quickly, since there is a limited number of two person tables available. The four tops can be risky for a couple. You'll only have one other couple at the table, and you might get lucky or get stuck with some duds. Many cruisers enjoy the chance to get to meet others and go for the larger tables. A bigger table will also increase the chance that you'll be able to find others in the mix whom you will enjoy meeting.

If you're not happy with your seating or your companions, Speak with the Maitre d' immediately. They probably won't be able to do anything immediately since all the tables will already be full, but they can start to work on solving your problem.

Your seating request should be listed on the cruise information packet that you'll receive after booking. Some Cruise Lines will confirm your seating before you arrive. You'll usually also find a meal assignment card in your cabin when you arrive. It should have your table's number on it.

You might want to take the assignment card along to your first meal, so you know where you are going.

Every cruise line will state that "no requests are guaranteed" and that your table assignment will be confirmed at embarkation. The worst way to start your cruise vacation is to find out at embarkation that the cruise line wasn't able to honor your dining preference. For example, you wanted the main seating and you've been assigned the late seating or you wanted the late seating and have assigned to the main seating.

Also, if you are just traveling as a couple and want a table for two, you won't know whether you have a table for two until you arrive at dinner that first evening. The worst scenario possible is you think you have a table for two and then find out at dinner that you've been put at a table with four other couples.

To avoid these problems, make sure at embarkation that your dining preference, as well as all others in your group show what you requested. Your boarding cards issued by the cruise line at embarkation, such as should show your dining room assignment — early or late — and table assignment.

Verify that all members of your group have the same dining room and table assignment. If not, as soon as you board the ship, go immediately to the dining room and meet with the Maitre d' to ask him to make the needed changes. The Maitre d' will usually always try to accommodate your wishes if at all possible. The key here is that changes are made on a first-come, first-serve basis, so the earlier you see the Maitre d' the better your chances are to get the needed changes made.

Similarly, if you are expecting a table for two, visit the dining room as soon as you board the ship and find your

table (each table is numbered). If it isn't a table for two, speak with the Maitre d' to get it changed. You spend a lot of time at dinner and you want it to meet your expectations.

Want to make brownie points with the crew and possibly get even better service? Most cruise ship employees have to eat what is left over from the dining room menu or buffet (unless they want to pay for something different). You may want to ask if there is anything special they would like and then order room service and give it to them. (Usually they want burgers!). Since room service is included in your reservation, you will win the gratitude of these employees and reap the benefits!

Bring along some zip-lock Baggies. They'll come in very handy for shore trips. Order up a sandwich from room service and pack it in your Baggie to take on shore with you. This way you won't have to eat in a restaurant that will most likely break your budget. I've heard tales of \$18.50 for a salad in Hilo, Hawaii, and \$32 for a tuna sandwich in Cozumel!

If you have special dietary needs, notify the cruise line up front. They can usually make some accommodations for your special needs. Often the menus will already have choices that are low calorie, low sodium or vegetarian. But, you'll still want to notify the line up front to see if they can accommodate your requests.

As we've stated before, you certainly won't go hungry on board a cruise ship. Beverages, however, can break your cruise budget. There are ways to save on these too though.

GETTING YOUR DRINK ON

For those of you who enjoy a little nip here and there, drinking on board the ship can be an expensive proposition.

Don't expect to get plowed on \$20 like you might be able to do at home. Drinks are expensive, but you can save here as well.

In this section, we'll address both alcoholic and non-alcoholic beverages. Both can be quite expensive on board, and many people report this is where they spend the bulk of their money, especially if you like your wine and beer.

Whether or not to BYOB (Bring Your Own Beverages) is a hot cruise passenger topic. Many cruise lines look the other way at soft drinks and bottled water toted by embarking passengers, but they are increasingly intolerant of allowing them to bring alcoholic beverages on board.

A bottle of wine or champagne for a special occasion is usually okay, but don't even think of carting on a case of beer. If you must BYOB to save money, stick to soft drinks.

DO NOT accept the umbrella drink of the day as you board. If you are a newbie, you think this is a nice gesture on the part of the cruise line. And then they ask for your stateroom number so they can post the \$8-\$9 charge.

Probably the best tip I've seen for getting your own liquor on board the ship is coming now. TAKE HEED – THIS IS A STELLAR SUGGESTION! Send yourself a cost-effective bon voyage gift of your favorite spirits to be delivered to your stateroom, either from the cruise line or an independent service. Since it's a gift, they probably won't restrict the possession of it in your cabin! There are many places online that will put these together for you at a reasonable cost.

Bar drinks and wine typically cost about what patrons would expect to pay at a nice lounge or restaurant in a resort or at home (depending on where you live). Keep in mind, unless you really want a souvenir glass to take home,

order your umbrella drinks in regular glasses—you will pay extra for the keepsake glass.

Wine by the bottle is a more economical choice at dinner than ordering it by the glass. Any wine you don't finish will be kept for you for the next night. Gifts of wine or champagne ordered from the cruise line (either by you, a friend, or your travel agent) can be taken to the dining room. Wine from any other source will incur a "corkage" fee of approximately \$8-10 per bottle.

If you're a beer drinker, order up the buckets that give you 5 beers for \$10. By far, this is a huge savings over the \$5 apiece most of the bars charge.

Naturally, tap water is always plentiful and free. Consider bringing along a powdered drink mix such as Crystal Light for a flavorful and refreshing change? An insulated cup or mug makes it easy to prepare and keep chilled—cabin stewards keep ice buckets filled in passenger staterooms. Or, order up a pitcher of fruit juice from room service. Juices are complimentary beverages and a healthy choice.

In lounges, order the less expensive "bar brand" mixed drinks or the reduced price drink-of-the-day. There will be one every day usually listed in the nightly newsletter.

On some ships discounted "beverage cards" for unlimited fountain soft drinks and/or a set number of mixed drinks are available. You should, however, wait until you set sail before buying these drink cards as you'll avoid the taxes and save a little cash!

Be sure to attend the Captain's Welcome Aboard party where complimentary drinks are served and, if you are a repeat passenger, don't miss the repeaters' get together for the same reason. The art auctions often offer free

champagne on certain nights, so attend these for the free booze and enjoy watching people bid ridiculous prices for mediocre art.

If you like Margaritas and want something for in your cabin at sail away, buy the large mix bottles, tequila and triple sec, mix them up at home and then pour the whole mixture back into the larger mix bottle. Double bag in Ziploc bags and pack in your carry-on. You are less likely to have a mix confiscated.

It really isn't fun to sit around drinking in your cabin, though, and a big part of a cruise is the sociability found in public areas of the ship. Keep this in mind when deciding how important it is for you to have liquor in your cabin.

A lot of ships provide in-cabin mini-refrigerators. Some will allow you to purchase soft drinks on shore and bring them to your cabin.

Don't forget to bring that mug from home to fill up at the beverage stations. This, alone, will save you quite a bit of your vacation cash!

There will be all kinds of opportunities during your cruise to participate in extra-curricular activities. How can you save money while still enjoying what is available? Here are a few tips to get you started.

MAMA NEEDS A NEW PAIR 'O SHOES

If you're on a budget, it's probably a good idea to stay out of the casinos on board. Generally, they'll suck your money away and you'll be left with empty pockets and a dazed look on your face!

However, if you like a good game of blackjack or Texas Hold 'Em, you should be sure to set a limit for your gambling and stick to it at all costs. Even if you were "that close" to hitting a royal flush, don't spend all your cruise money on the tables.

If you must gamble, make a side bet for the dealer. They want you to win. If you are not as skilled at Blackjack, they will be more inclined to tell you when to hit or stand if you have attempted to place a side bet. Yes sometimes you both will lose, but that is why they call it gambling.

SPORTS AND SUCH

Whether it's golf or snorkeling, there are still ways to save money while taking advantage of participating in your favorite activities while on your cruise. The cost of a simple day at the beach can skyrocket if you rent snorkel gear, floats, and other water toys. While there's nothing you can do to cut down on the cost of a Jet Ski rental, you can save money by bringing along some of your own toys.

Discount and sporting goods stores sell snorkel gear relatively cheap and a blow-up rubber raft can cost as little as a dollar. Take your own and if you don't want to bother carrying them home, give them away—you can really delight a local youngster with a simple gift and save money to boot.

When snorkeling, you might want to pack a small zip-lock bag with corn flakes. Drop a few and watch the fish come to you. Careful, though - it can REALLY draw a crowd! Another great tip for snorkelers out there - pack a few large milk-bone dog biscuits. Take one along with you snorkeling (easier for guys - put one in swim trunks pocket). When the biscuit softens up a bit, you can rub off pieces and the fish will swarm. Easier and cheaper than the 'fish food' tablets you can purchase.

Scuba tours are often offered for certified divers, but independent arrangements can be made with a local dive shop and you can bring your own gear. Be sure and bring along an underwater camera for some amazing pictures!

Golfers may avoid equipment charges by bringing their own clubs, but should be prepared for hefty greens fees at resort courses. Keep in mind that you will, most likely, not encounter courses like the ones you can find in exotic areas. They can be well worth the green fees, but consider walking instead of renting a cart. Not only can you work off some of the buffet you had for breakfast, but also you'll save a little cash while still enjoying the beautiful courses!

Pampering yourself should be a big part of your cruise vacation as well. You are on vacation, after all! Take advantage of everything that's available to you while on board your ship.

CALGON, TAKE ME AWAY!

Modern cruise ships have elaborate spa and salon facilities that offer a menu of massages, body wraps, facials, and skin treatments as well as hair and nail services for both sexes. Unless your cruise plans include this type of pampering, get haircuts and manicures before leaving home and bring along your own polish for fingernail touch-ups.

We would, however, highly recommend you get yourself a spa treatment, if your budget allows. Not only will you feel better, you'll be more relaxed to enjoy all of the activities you have before you. So many times, we don't take the time to make ourselves feel better. When you're on vacation, it's the perfect time. Just be sure to book early. These activities fill up quickly!

Be aware that the spa employees are usually not employed by the cruise line itself. They are often employed by a private company that requires the staff to try very hard to sell you "treatment" products. \$300 worth of goop will certainly do a treatment to your budget. Even a massage can be less than relaxing, as they are hawking their wares while they massage. If you must have a Spa experience, don't hesitate to tell your therapist that you do not want to hear any recommendations on products. Be firm. You can do it!

If you are one of the first to board, run up to the spa immediately. You can volunteer to have a massage, etc. when they have the tour later in the day. It is free but you will have hordes of people coming in while they demonstrate. However, you are usually on your stomach so no one sees your face!

Many ships also have therapy pools, steam rooms, and saunas. Steam and sauna are generally included in the cruise fare; the use of therapy pools often is not.

Large cruise ship gyms feature an array of exercise machines available without charge. Also complimentary are most simple aerobics and exercise classes, but some specialty classes (such as yoga) and personalized instruction are extra. If there is any question in your mind, ask about fees before you join a class. Walking and jogging around the deck are always free and offer the benefit of invigorating sea air.

If your heart is set on a massage, hair styling or other spa treatment during a day at sea, be among the first to board and then run to the ship's fitness center - these are booked first.

However, some cruise lines will discount massages and spa treatments during the last two days. If a spa treatment or massage isn't high on your list of priorities, you may want to wait to see if they have them discounted. You may have to have your massage poolside, but heck; a massage is a massage!

While you will certainly enjoy a spa experience or a massage, a lot of people have trouble with the rocking and rolling aboard a ship. Sea sickness can be a problem for some people.

OH MY ACHING TUMMY

In general, experienced cruisers feel the concern about sea sickness is overdone, perhaps more among first time cruisers. The larger ships have several stabilizers that even out the pitch and roll of the ship--but in heavy seas (i.e., waves 15 ft. or more), you can certainly feel some discomfort.

Many cruises these days tend to be in calm waters and the ships have gotten so large that their sheer size helps lessen the motion. Modern weather tracking devices help keep the ship sailing in calm waters by avoiding any storms. The improving technologies of large modern ships provide for better stabilizers that counter act the motion of the ocean.

If you think you are prone to sea sickness, there are some measures you can take to prevent it. Book your cruise in calm waters aboard a larger modern ship with stabilizers. Get a mid-ship, lower level inside cabin; those have the most stable ride. Get your cabin with beds that are parallel to the length of the ship; the rocking is usually easier for your body to handle than a rolling motion. Once on board,

spend some time on deck and focus on a fixed point of the horizon. This helps your body to adjust to the motion.

Speak with your doctor before you leave for recommendations of preventative medications you could use. Some people find an acupressure bracelet around the wrists to be helpful. Avoid alcohol; it will only increase the symptoms of motion sickness.

There are so many sights to see, and you'll want to bring back memories to share with your family and friends. What's the best way to do this?

SMILE FOR THE CAMERA

First and foremost, bring lots and lots of disposable cameras. They are small and convenient, plus you won't have to worry about toting around your expensive digital.

Bring at least two times as much as you think you will need, especially if you cruise in the fall-you can always use the extras at Christmas. Better to have it and not pay cruise ship prices!

Buy waterproof cameras for those activities you'll be doing that involve water. This is true especially if you'll be snorkeling or scuba diving. Pictures of underwater life taken by you are ones that are not easily forgotten.

I know of one couple who left for their cruise with 8 disposable cameras and ran out of them on the third day! If you're on a budget, budget your pictures too unless you want to pay significantly more for extra cameras on board or in port. Be sure and take the pictures of what you really want to remember or show off to others.

These days, they do have cheap digital cameras for when you don't want to take your expensive one and possibly lose it. For \$17.50, it is palm size and can still take 64mb of pictures. Not bad...and it fits in the fanny pack which expensive ones might not.

If you do take your digital, make sure you have an extra memory stick and plenty of batteries. Those of us who use our digital cameras extensively know that those puppies eat up the batteries. If you haven't already, it's a good idea to invest in rechargeable batteries and a charger. Then you can just plug in the charger in the evening and have fresh ones for the next day.

If you have a laptop, definitely take it along with your digital camera. Each day you can take tons of pictures then download them into the laptop so you're not limited to the memory available in the camera. This will allow you the opportunity to take more pictures that you can dream and print them out once you get home!

The ship will have professional photographers on board for formal portraits. These are wonderful keepsakes to bring home, but they can be quite expensive. Wait until the last day of the cruise and stop by the photo shop to see if they will discount your pictures. Many will.

Just keep "stacking" your photos that you might be interested in buying on a bottom shelf of the display rack (no one will bother them) and on the last day of the cruise some cruise lines will cut the prices in HALF! Then, not only do you get photos at half the price, but also the "impulse-buying" issue has hopefully passed and you only go home with photos you will actually use!

Even though you're on vacation, some people just can't do without keeping in touch with the outside world. We'll briefly look at how to do this while on the cruise ship.

PHONING HOME

Many people want to make phone calls back home to make sure the “real world” is going on fine without them there. Parents may want to check on their children, or business people may want to see if their office is still open for business. That’s fine, but be aware that these charges can add up quickly – and they’re pretty hefty.

Ship-to-shore telephone calls are very expensive—ranging from \$6 to \$10 a minute. If you don’t want to use a cell phone to keep in touch and must use the ship-to-shore service, keep it brief and be aware of what it will cost.

Cell phones won’t work on the ship unless you’re docked. However, this is the best way to keep in touch with home. Make sure your cell phone company won’t tack on extra charges for these calls. Check with the customer service department of your carrier and let them know where you’re cruising. They’ll be able to tell you what the rates will be.

You may want to have your family and friends call YOU while you’re cruising. The information packet you receive should list the ship’s satellite communications telephone number. Leave this number with someone at home so they can get in touch with you in case of an emergency.

In the event that should happen, they’d need the cruise line’s name, the ship’s name and your itinerary. You should probably reinforce the emergency part since the calls are expensive and the ship’s personnel will have to track you down.

You may want to buy a calling card before you leave and make calls while in port. You'll probably get a better connection and you'll have considerable savings.

Most ships are wired for Internet access these days and email is a far cheaper way to stay in contact with the office or family. Connections can run from 50 cents to a dollar a minute and often are slow. If you have a laptop with wireless connection, don't bother to bring it for internet access – most of the time, they won't work on board the ship.

If your cruise ship has a 'package' deal of a certain number of minutes for a set fee, you will often pay less per minute. However, if you can wait until you arrive in ports of call, shore side Internet cafes are often inexpensive and have fast connectivity.

To save money while online, set up a simple web-based email account with Yahoo. Accessing Yahoo is universally very fast and you can get web-based email anywhere in the world. Don't use the email address assigned to you on your cruise ship; it's almost always more expensive than using a web-based mail account.

In the event you run out of clothes or find yourself with unexpected spots on your favorite outfit, the ship does have an on-board laundry. It's not always a good idea to use it, however.

WASH DAY

Even though the on-board laundry services might be tempting, these services can really add up, especially laundry, as charges are per item and the rates are similar to those charged in hotels. If doing laundry is important to you

and you don't want to send it out to be done, look for a cruise ship that features a low-cost or complimentary self-serve laundry room (they usually feature an iron and ironing board in addition to washer and dryer).

An alternative is to hand wash laundry and hang it to dry in your bathroom. Tuck a small bottle of laundry liquid and clothes pins in your suitcase. Don't bring along a travel iron to touch up wrinkled garments! Irons are a fire hazard. Instead, pack a clothing steamer or hang wrinkled items on the bathroom door while you take a steamy shower. Wrinkles should fall out.

What do you do with the dirty clothes you amass while on board? Consider bringing a foldable hamper. You can usually get them at the dollar store. They fold flat in your suitcase and if you don't want to bring them home leave them. After all, they only cost a dollar.

A possible alternative to taking a hamper for dirty clothes is to take along a couple of kitchen size plastic trash bags (the kind with the built-in drawstring). You can hang the bag on the metal bar inside the closet on and you can toss your dirty clothes in it each day. On the last night, squish the air out of the bags and put them into the suitcases first, which kept the dirty stuff separate from everything else. At home, toss the bags into the laundry room.

On cruises, there are plenty of freebies to be had. The secret is knowing where to find them!

NO MONEY, NO MONEY, NO MONEY!

Be sure and sign up for the nightly games. You won't win a million dollars, but you could win cool cruise line gear.

This can include anything from travel mugs to canvas bags to T-shirts and such. Some of these are very nice and great reminders of your cruise.

Go to the "shop talk" on the first day at sea. Sit down near the front because they often throw samples of items out in the audience: T-shirts, etc. One cruiser caught a black pearl necklace in a box on one cruise. Another got a small bottle of vanilla and a small bottle of liquor.

If you write a letter to your cruise line after returning from your cruise, they might respond with a letter that entitles you to a gift on your next cruise with them that can be redeemed 45 days before your next cruise. This could be anything from free photo coupons to a free beverage card. It's definitely worth the time to write a simple thank-you letter. Plus it'll make your grandma proud that you learned something after all those years of gifts she sent you!

Some cruise lines will give out free playing cards in the casino. This can be a nice reminder of your cruise – especially when you're playing a card game with the family. Rub it in as you deal out hold 'em. Remind everyone that YOU got to go on a fabulous cruise!

There are also some general suggestions made by experienced cruisers that can make your cruise easier to enjoy.

IN GENERAL

These are general tips to enhance your cruise experience. They have been compiled from input given by those who have been on-board many ships and found these tips make their cruise easier.

Take colorful post-it-notes to leave messages on the doors of cruise mates or even in your own cabin for other members of your group. You can also use these to leave messages for your cabin steward or housekeeping.

Buy plastic clothes pins from a dollar store and use them to clip wet bathing suits and other clothing to your balcony chairs in the daytime so they would not blow off. You can also use them to hang hand washed laundry in your bathroom to dry.

The number 1 item you should bring with you, many say, is one of those cheap, over the door shoe racks. These are the ones with the plastic pockets in them. Cruisers report these are excellent for organizing often used items. They say once you use it you will know why it's so important.

If you're a smoker, buy cigarettes after getting onboard to save money as they are a lot cheaper. You can bring your own from home, but if you run out, buying them on the ship is cheaper than in ports of call.

When on shore, bring along a backpack with a tote bag stuffed inside. The backpack is easier to carry, and you'll have the extra bag in case you end up with more purchases than you expected.

Use a 5-pocket check holder/organizer for all of your documents while traveling. Label the pockets with categories like: airline docs, cruise docs, cards (phone cards, insurance cards, etc) mail, stamps, addresses and money where you can keep all of my singles for tipping along with travelers cheques. The advantage to this is they are often wallet size and can be easily carried along with you.

Bring baby wipes. They can serve a couple purposes. If you get a stain on your clothing, rub it with a baby wipe. It

will either remove the stain or pre-treat it for the wash. Restrooms in ports of call may be lacking the toilet paper. Use your baby wipes!! They're great for cleaning up sticky hands and faces after eating.

If you're cruising with friends or family, bring walkie-talkies to keep in touch with each other. They're small, compact and a lifesaver if you get separated on shore or on the big ship!

WRAPPING IT UP

You should be prepared for a stupendous time on board a cruise ship while on vacation. There are more things to do on that liner than in many resorts. Plus, you'll have the opportunity to see places you've only read about or dreamt of seeing.

As you can see in this book, cruises don't have to be horrendously expensive. They can actually be affordable for the average Joe. All it takes is a little ingenuity to have an incredible time.

Even \$20/day can provide something fun and different every day. You can buy 2-3 drinks one day, gamble one night, have wine with dinner, buy a small photo, get cheap t-shirts from ports, which make great souvenirs for friends especially when you're able to find them four for \$10, or dinner at an alternate restaurant. You just can't do it all every day!

Some closing words that I think are appropriate come from experienced cruisers. They say:

"Most important tip of all, when on the ship, forget all your worries back home and just relax and be pampered! Most of

us don't have that option in our every day lives!" — Rhonda Spruill

"Have fun and be prepared to do something you do not do in an ordinary day!" — Bradley J. Edmonds

You get out of the cruise what you put into it, just like everything else in life." — Wanda Foster

Most of all, do not live by the saying "this is a once in a lifetime thing!" That mentality might be why some people lose their minds and get carried away. By keeping that in mind you'll be better able to stick to your budget. Rather than accumulating more stuff that'll wind up in a garage sale, take lots of video and soak up the moments you've had while tucking away money for your next cruise adventure.

BON VOYAGE!

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