

TRAVEL

Planning Summer Travel? Use These Strategies

To save money on summer travel, book your tickets well ahead of time, use technology and avoid popular destinations.



Looking to cut the cost of summer travel? We asked Brian Kelly, founder of consumer website The Points Guy and author of *How to Win at Travel*, for insider tips on how to score less expensive airfares, accommodations and insurance.

Airfares are expected to remain high in 2025. What strategies can travelers use to lower the cost of flying?

The number of people traveling is expected to increase, so you need to plan appropriately and use technology. Airfares can change multiple times a day, so you have little chance of finding cheap fares randomly on your own.

Set alerts on Google Flights for routes you plan to fly so that if the price drops below a certain point, you'll be notified. Try sites like Skyscanner to search for and compare deals on flights.

In general, airfares rise more than they go down, so if you see a price that's reasonable, book it. You're guaranteed 24 hours to change your mind, so if the price drops the next day, you can rebook it without penalty.

How can travelers avoid extra fees?

People focus on airfares and don't pay enough attention to fees. What the airline industry calls unbundling — charging additional fees for seat selection, carry-on bags and other services — has mostly hit economy class so far, but now fees are even starting to hit travelers in business class.

This is where co-branded credit cards really come into play. For the perks alone, if you're regularly flying a certain airline, you need to have one of its co-branded cards. Even if you fly a particular airline only a couple of times a year, you may be paying up to \$75 per checked bag.

So if the co-branded card has a \$50 annual fee, your card will pay off with one round-trip flight a year. Look at the cost of the card and the benefits it provides, such as free checked bags, lounge access and priority boarding.

Any ideas on how travelers can save money on other costs, such as lodging?

If you're going to the places where everyone else is going, you can expect to pay more. If you want to save money, don't go to peak hot spots, like Italy in the summer. You'll have a better experience going in the shoulder season to top destinations, like visiting Ireland in May. Think outside the box.

A key trend we're seeing is people going to Europe in March and April. Scandinavia is a beautiful place to visit in the summer. Go to Iceland instead of Florida. Maybe do your yearly ski trip in the summer in Chile or South Africa, where the U.S. dollar goes even further than it does in Europe.

The news is full of stories about flight cancellations and delays for everything from weather to technical glitches. Should vacationers buy travel insurance?

Most travel rewards credit cards have trip delay and cancellation coverage, and since the pandemic, most airlines are pretty flexible about changing flights. So I don't think you need insurance for domestic travel.

I do recommend travel insurance if you have a trip that's nonrefundable, such as a once-in-a-lifetime African safari, where if you had to cancel, you'd get nothing back.

Usually, travel insurance is very reasonable — 5% or less of the cost of the trip. Don't buy travel insurance through the cruise company or airline. Go to an independent website, such as InsureMyTrip, and compare the top three policies.

The devil is in the details, so take the time to review the coverage and limitations. Sometimes the most expensive policies have the least coverage.

The internet is full of travel hacks. Do you have a favorite?

Last-minute travelers can get a lot of value by using their points or miles. At a site such as Seats.aero, you can search for the amount of points you need to book specific flights.

If you are flexible and willing to be spontaneous, you'll be shocked at what you can get if you go where the miles are. In addition, hotels in popular cities will often open last-minute deals for travelers who book their stay with points.

NYSUT NOTE: Being a member of NYSUT makes your summer travel plans a cinch. You can take advantage of the NYSUT Member Benefits Corporation–endorsed [Grand Circle Travel & Overseas Adventure Travel](#) to get special pricing on group tours. Not interested in group tours? The NYSUT Member Benefits Corporation–endorsed [MB Discounts & Deals](#) program offers savings on flights, theme parks, and over 850,000 popular hotels and resorts worldwide.

About the Author

Sandra Block

Senior Editor, Kiplinger Personal Finance

Block joined Kiplinger in June 2012 from USA Today, where she was a reporter and personal finance columnist for more than 15 years. Prior to that, she worked for the Akron Beacon-Journal and Dow Jones Newswires. In 1993, she was a Knight-Bagehot fellow in economics and business journalism at the Columbia University Graduate School of Journalism. She has a BA in communications from Bethany College in Bethany, W.Va.

Kiplinger

Kiplinger is part of Future plc, an international media group and leading digital publisher
© 2025 Future US LLC