

PLANNING VACATION FINANCES AHEAD CAN MAKE TIME OFF EVEN MORE ENJOYABLE

BY ROBIN HENAGER

As summer arrives, thoughts naturally turn to vacations, though for those of us on a budget, planning financially for much-needed respite should ideally begin long before we take time off the clock.

If saving for a vacation feels daunting, you are not alone. There are a few ways to think about taking a vacation. A weekend away can be spontaneous, while a two-week trip to your dream location may take some very detailed planning. Even a staycation at home may provide some much-needed downtime. Each of these scenarios requires a different level of planning. Regardless, each of them should involve a financial plan.

A straightforward way to plan around the finances for a vacation is to look at your budget as an annual plan that includes a vacation fund. As an example, let's say you would like to spend \$1,200 on a summer vacation. When setting up your annual budget, you can plan to set aside \$100 a month. This amount can be deposited into a separate account (that you do not touch) as your

vacation date approaches. Banks and credit unions have options that will make an automatic transfer for you so that it can feel seamless and you do not need to remember to do this every month.

Another approach to a vacation fund is to use it spontaneously. Set aside an amount that you are OK spending when you want to take a weekend away. This is also helpful if you need quick travel money, perhaps for a family emergency.

You may also need to plan differently if you have a job with no vacation or paid time off benefits or if you have not yet built up enough vacation time. Even a staycation would require savings to fill the gap of lost pay.

Time away from work is important. However you want to make that happen, planning ahead will make it even more enjoyable.



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Poetic Pause

SUMMER AFTER THE LONG WAR

BY TIM SUERMONDT

We didn't know exactly what to do.
Could we allow military matters
to fade, if only slowly, from memory

and remember the casualties in peace?
We didn't want to stand with our hands
in our pockets, looking at our feet.

We wanted to be lovers and not fighters
exclusively again. We wanted to sit
in the cafes of our cities, a little decadently,

welcome in some good fortune. We didn't
want to conquer anyone anymore. When
a siren went off we dropped, we hugged

the concrete, rising at the false alarm
announcement, our hands soft as silk
clasping each other in the brightness of day.



TIM SUERMONDT'S sixth full-length book of poems, *A Doughnut and the Great Beauty of the World*, is coming out this year from MadHat Press. He lives in Cambridge, Massachusetts, with his wife, the poet Pui Ying Wong.

CALLING ALL POETS Submit your original poetry under 40 lines at www.phikappaphi.org/poetry. Deadline for the fall issue is June 30, and we're especially interested in poems that touch on the season of autumn.