

Budget Your Disney Trip: Make a Walt Disney World Dream Come True

by Kimberly LaPaglia, PassPorter Guest Contributor

Whether you are fanatic about spreadsheets or mathematically challenged, **financing your Walt Disney World vacation** can be an accessible goal.

You can visit **Walt Disney World** whether you are penny-pinching or looking for luxuries. A dream vacation can be enjoyed even on a thrifty plan.

Budgeting Tips

Begin with a spreadsheet, the **Budget Worksheet** in your [PassPorter](#), or other financing tools such as a pen, paper, and a calculator. Play with the numbers. Fill in the blanks for different scenarios. Try the cost for driving versus flying. A budget hotel versus a deluxe hotel. Eating out every meal, or having cereal in your room.

Investigate your **transportation options**. Should you fly, drive, or take a train to Orlando? Remember to factor in a rental car or round trip transportation between the airport and hotel. If driving, estimate how many miles per day you wish to drive and the cost of gas. Determine the cost of meals and any overnight hotels. You can look in to the train to Orlando, including the [Amtrak Auto Train](#) out of Lorton, Virginia. A sleeper car will cost more than riding in coach.

Experiment with hotels. Are you staying on Walt Disney World property? If staying on-site, get price quotes for hotels in the budget, moderate, and deluxe categories. Calculate various travel dates. Be aware that Disney has a value, regular, holiday and peak season that will greatly affect your hotel costs. Note that tax is 11.5% for the resorts, except the All Stars at 12%. Be patient and discover discounts. Plug in the different prices and see which works best for you.

Check out **admission ticket options**. When purchasing a package, tickets are probably included. If you'll be returning within the year or going for a lengthy stay, consider annual passes. There are reputable discount ticket suppliers. You'll need to research which tickets best suit your touring agenda. If you will not be visiting the water parks, and other minor attractions, avoid tickets with these features. Employees of Walt Disney World sponsors should check with their Human Resource office. For example, Eastman Kodak employees receive 12% off park passes and are eligible to purchase 20 tickets per calendar year.

At AllEarsNet, **look at menus to estimate your food budget**. Figure out a daily meal plan and enter the approximate costs in your document. If you are over budget, consider eating breakfast in your room. To save more, consider a Character Breakfast in the late morning, in lieu of a more expensive lunch.

Mickey ears and other souvenirs are tempting. **Limit yourself** to a certain amount of souvenirs per day or per the length of your stay. Beware of impulse buying. Will the Mickey hat still be fashion trendy back home? Then again, do splurge on a few items. This is a difficult area for us, too, but try to be a wise shopper.

Don't forget miscellaneous expenditures such as **tipping for bell-hop and maid services**. Figure \$1 per bag for luggage help and \$1 per person per day for "mousekeeping."

Finally take all these components and **calculate the total you need to budget**. Determine if you can save this amount by your chosen dates. If your budget is higher than your allocated funds, delete some unnecessary items. If you just can't trim another expense or have your heart set on a certain hotel, consider saving for 18 months instead of a year. In fact, it's better to know you are going several years from now, then nixing the idea entirely. Delay instant gratification in order to reach your dream.

Compare purchasing the components separately versus buying a travel agent's package. Usually a la carte is less expensive, however a package can offer time and money savings. For instance, one of Walt Disney World's promotions may be a package option that is cost-effective for those who need to purchase tickets. Annual passholders, for example, might do better on their own.

Money-Saving Tips

How do you **allocate and actually save the money**? For some folks, you may want to open a separate bank account and earmark it as a vacation fund. Or you might be disciplined enough to just keep a running total of how much in your account has been reserved for your trip. Challenge the whole family to brainstorm thrifty cost-saving measures!

Get a large coffee can and have **everyone contribute their change**. When the can is full, cash it in and add to your savings.

Think twice before renewing magazine subscriptions. Add the money you would have spent to your vacation fund. Spend spare time **reading free online Walt Disney World sites**.

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Instead of ordering out, have the family **make their own pizzas**, add three pepperoni slices in the shape of Mickey as a reminder of your shared plan. Don't forget to add the savings to your fund.

Hold a garage sale. Or look into selling on eBay. You probably have a closet full of stuff that your family no longer needs. I've sold "pick up only" items such as a sofa, computer desk, baker's rack, and play gym. These were items that were not needed at our new house. I've sold less than 100 items on eBay, mailing the smaller items to winning bidders. Although I'm not a savvy salesperson, I've **made over \$1500 as a casual seller**, mostly from toys and clothes that my son has outgrown.

Check out **credit card reward programs**, like the Disney Visa Rewards Card. We use American Express for most purchases and subtract the receipts in our checkbook. I tally up the purchases against the statement before paying off the full balance each month. The reward points really add up. For instance, I just transferred American Express points to my free Priority Club hotel membership. I then booked a Holiday Inn Express room with the points. The free hotel room will be used on our road trip to Orlando. There are many credit card and hotel programs. Check in to clubs that might suit your family.

Start your bank account 52 weeks from your travel date. When you make a hotel deposit or purchase advance tickets, take out of this account only.

Reduce the amount you need to save per week by adding any holiday, birthday, bonus, tax refunds or other special monies to your account. As you add the extras, notice that the weekly amount needed to save decreases. Let that inspire your family to discover innovative ways to hoard your funds!

When short for the weekly amount, **cash in your coins early or skip a take-out lunch** that week. Of course, if the trip isn't a huge priority then you won't go to such extremes. And that's okay. But if your family really wants to visit the Mouse's House, then you too can make it happen!

If you need a quick Mickey fix, decrease your hotel nights or budget one sit-down meal per day. For example, the day we do a Character Lunch, we share a breakfast of pastries. And then eat a fast food dinner of pizza.

Do we practice all these annoying, obsessive strategies? Yes! Our **can of coins usually pays the road trip gas and/or food**.

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Saving for Walt Disney World trips has become a **strategic game** for us. Once you walk down Main Street U.S.A., you won't recall all the little things that your family gave up in order to make the journey.

About The Author: Kimberly LaPaglia is one of the inaugural Disney Moms Panelists. She continues her role on the Panel helping guests with Disney Cruise Line questions and any Walt Disney World questions posed directly to her. Kim has stayed at nearly all of the WDW resorts and enjoys sailing with Mickey. As a Disney bride for her 10th anniversary vow renewal, her family rode in Cinderella's Coach to the Wedding Pavilion.

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