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While summer has traditionally brought with it anticipation of warm weather, beach vacations, and Bar-B-Ques, a new survey shows that it also brings one more thing: financial anxiety. Fifty-nine percent of Americans said their financial tension during the summer matches or exceeds their stress during the year-end holiday season, according to a new telephone survey conducted for the [American Institute of Certified Public Accountants](#) by Harris Poll.

The expected cost for a vacation is one reason for the increased stress and why 55 percent of Americans don't have a vacation planned for this year. In fact, of those planning a summer vacation, 41 percent expect to pay an average of \$3,000 for transportation, lodging, meals, activities, entertainment and pet care. Men also expect to spend more than their female counterparts, with a budget of \$3,200 compared to \$2,800.

Parents reported having more financial stress with the anticipation of paying for their children's summer activities. Sixty-two percent of parents of children under 17 expect to pay approximately \$1,400 for sports camp, day camp, sleep-away camp, tutoring and academic courses, group day care and in-home child care.

While costs can certainly add up quickly, National CPA Financial Literacy Commission and the Connecticut Society of CPAs offers the following tips to help consumers make the most of their summer and reduce their summer vacation bill and anxiety:

1. **Create an activity budget and plan.** Make a list of any planned activities and add them to the calendar. Be sure to include all related costs, such as registration fees,

uniform costs, amusement park entry fees, pool memberships, etc. This will help

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- or look for ways to reduce them once you may find that there are additional fees and charges that you have to pay once the hotel and flight have been booked, but by planning ahead you can control these extra costs. If your hotel doesn't offer free Internet, look for local businesses that offer free wireless or try to plan your usage to spend as little time online as possible. If you have to pay baggage fees, be sure to pack as light as possible.
4. **Research alternatives.** Vacation rentals are becoming increasingly popular among travelers. These apartments and homes allow visitors to stay for an extended amount of time for a significantly less cost than most hotels. In addition, added amenities lets visitors save money on food by giving them the option to cook as opposed to constantly eating out.
  5. **Rest on weekends.** If you can, avoid the weekend and plan midweek activities. Usually, everything is less crowded and cheaper mid-week. Hotels and rental cars also offer discounts during weekdays.
  6. **Look for discounts and deals.** Look for discount coupons for water and theme parks and other entertainment at supermarkets, convenience stores and hotel brochure racks. The savings can sometimes add up to 25 percent or more.
  7. **Look for Freebies.** Consider what amenities can be added to your travel accommodations. Occasionally, hotels will offer complimentary transportation to the airport, restaurants and local attractions or include breakfast and other meals.
  8. **Spring clean.** Spring may have already passed, but it's not too late to sell unwanted items online or have a garage sale to help fund a vacation.
  9. **Plan a staycation.** Consider some of the attractions in your hometown. There may be activities that you can plan, such as a day at the beach or local amusement park, while saving money on travel and lodging.

In addition to the above tips, the National CPA Financial Literacy Commission suggests paying with cash to help stay on budget.

“During stressful financial times, paying with cash is a great way to keep your

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