TRAVEL RICH. SPEND SMART.

THE ALL-INCLUSIVE EDITION



Where to splurge, where to save
and how to get more vacation for your money

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ILLUSTRATED EDITION • A TRAVELER’S GUIDE TO VALUE

Choose your kind of rich.

Your priorities should have the loudest voice.

A resort can win awards and still be the wrong place for your trip. Before you compare offers, name three things that would make the vacation feel worth it, and one extra you can happily skip.

If you picture...	Make this a priority
Quiet afternoons	Room location, quiet spaces, shade, a calm setting
Meals to look forward to	Dining style, menus, reservation rules, dietary options
Beach days	Actual beach access and swimming expectations
Time together in your room	Privacy, terrace, layout, and features you will use
An active holiday	Eligible activities and a schedule that fits your stay

Then set a full-trip spending ceiling. Keep a reserve separate from the planned cost. If an upgrade would force you to drop the experience you wanted most, you have found the tradeoff that matters.

ELIZABETH'S QUESTION

Which part of this trip would disappoint you most if we got it wrong?

The Full-Trip Number.

Make unlike quotes comparable before deciding which is better value.

Use the same guests, nights, dates, currency, and price scope. Write down the exact resort and room category. A per-person price and a total for everyone can look similar while meaning very different things.

THE FORMULA

Quoted base price + required costs not included + chosen extras not included = your Full-Trip Number.

Check these costs	What to record
Airfare, seats, and bags	Only amounts not already in the base quote
Airport transportation	Both directions and the actual airport
Required local charges	Amounts payable outside the package
Planned outings and treats	What you realistically intend to purchase
Travel protection and tips	Your actual choices and applicable policies

Do not count an included item twice. Do not enter an unknown cost as zero. Mark it unresolved and obtain an answer. Keep promotional credits separate until you know whether they reduce a purchase you already planned.

A resort credit is not the same as cash.

Count the reduction in planned spending, not the headline number.

A credit can be useful. It can also encourage a purchase you would otherwise skip. Before subtracting it from the trip total, read what it can be used toward and what you must pay yourself.

- ☐ Is the credit divided into smaller coupons?
- ☐ Is there a minimum purchase or a service charge?
- ☐ Which services, dates, or venues qualify?
- ☐ Would we purchase this experience without the offer?

Fictional example	Your out-of-pocket cost
60-minute spa massage (listed service price)	$250
Eligible credit used	$100
Massage cost after the credit	$150 before any applicable tax, tip, or service fee

Here, treatment means a spa service, such as a massage, facial, or body wrap. The fictional example uses a 60-minute massage with a listed price of $250. It is not a medical treatment and is not automatically included in your resort stay.

If you already planned that massage, the eligible $100 credit lowers its cost to $150 before additional charges. If you would have skipped the spa, the promotion creates a new $150 purchase. Ask whether the credit applies to the full bill, only a qualifying service, or a coupon with a minimum spend.

ASK BEFORE COUNTING IT

“What would this exact massage cost me after the credit, including every mandatory charge?” A cash discount on the room and a restricted spa credit are different offers.

Count the hours you get to enjoy.

Fictional illustration | Same resort and room | Same number of nights

A lower airfare can be a good choice. Before choosing it, compare the resort time each schedule gives you. Include baggage collection, the transfer, and the required return-airport departure time.

Schedule	Offer A	Offer B
Arrive at resort	2 p.m.	8 p.m.
Leave resort on departure day	2 p.m.	8 a.m.
Extra resort time with A	6 hours on arrival + 6 on departure = 12 hours	
Additional airfare for A	$240 total for two	

THE TIME LENS

$240 ÷ 12 additional resort hours = $20 per additional clock hour. That helps frame the choice; it does not put a universal cash value on time.

If those hours let you enjoy a meal, swim, and relaxed morning you care about, A may fit. If the budget matters more, B may be sensible. These are hours on property, not a guarantee of room access, meals, or services before check-in or after checkout. Confirm those separately.

Sargassum: plan for the coast, not a perfect photograph.

Seasonal patterns help you ask better questions.

Sargassum is a naturally occurring floating brown seaweed. Offshore it supports marine life. When large amounts wash ashore, they can interfere with swimming and beach use and develop an unpleasant smell. A beautiful beach image tells you little about what will arrive on your travel dates.

Where / when to investigate	What this means for planning
Quintana Roo, Mexico: April–October	Mexican authorities describe this general seasonal window for the Caribbean coast. It is not a prediction for every beach or week.
Wider Caribbean: especially spring and summer	Regional growth and transport often build into summer; winter is generally lower. Events can occur outside a neat calendar and vary greatly between years.
Caribbean islands and western Caribbean shores	Examples include parts of the eastern islands, Dominican Republic, Belize, and Mexico. Currents, winds, and beach orientation affect which shores receive landings.

A SEASON IS A CLUE, NOT A VERDICT

One beach can have a buildup while another nearby has much less. No whole country, island, or coast should be treated as permanently affected or guaranteed clear.

The Caribbean seasonal pattern is not a forecast for Greece or the Maldives. Those trips require separate research into local weather, water, and beach conditions.

Sources: MX, SARG1-SARG3 | Clickable references in Sources. Checked October 8, 2026.

See where the vacation is.

Coastal regions, main cities, airports, cruise ports, and surrounding water



Dashed box = detail area

Key: teal squares = geographic regions; blue triangles = airports; purple diamonds = cruise ports; small gray dots = cities. N points north.

A Cancun / Costa Mujeres

B Riviera Maya

C Vallarta / Nayarit

D Los Cabos

E Huatulco

CUN Cancun airport

PVR Puerto Vallarta airport

SJD Los Cabos airport

HUX Huatulco airport

MID Merida

MEX Mexico City

P1 Cozumel cruise piers

P2 Puerto Vallarta cruise port

Approximate reference locations. Labels may be moved for readability. Area letters identify geographic regions. Cruise locations do not imply day-pass availability or included transfers.

Sources: MAP; MAP, MX, SARG1-SARG3 | Clickable references in Sources. Checked October 8, 2026.