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TRAVEL RICH. SPEND SMART.

THE CRUISE EDITION

Where to Splurge, Where to Save & How to Get More Vacation for Your Money

Expanded edition • Let’s write your next chapter.

Your guide to a more intentional cruise

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HOW TO USE THIS GUIDE

Read the opening pages first. Then use the sections that match your next decision. All calculations are included in the pages themselves, so you can work with a notebook and a calculator. Return to the one-page travel brief before booking.

Example prices are teaching figures. The useful result is the method you can apply to a real quote.

THE METHOD

The five-question Value Test



The complete experience is bigger than the upgrade

EXPERIENCE: What specifically improves? “It is nicer” is a starting point, not an answer. More quiet, outdoor space, a shorter transfer, or access to a special place are answers you can evaluate.

USE: When and how often will I use it? Think about your real habits and itinerary. A package used on two afternoons should not be valued as though you use it all day, every day.

ALTERNATIVE: What else could the same money buy? Compare the upgrade with an actual alternative: a guided tour, an arrival hotel, a celebration dinner, or money you keep.

RISK & CONVENIENCE: Does it solve a meaningful problem? Saving stress has value. Name the problem and decide how much removing it is worth. MEMORY: Will I care about this after I get home? This helps distinguish a meaningful experience from a moment of checkout excitement.

Classify the result. TRAVEL RICH means it clearly supports a priority. SPEND SMART means skip it or choose a simpler option. RUN THE NUMBERS means the answer depends on cost and use. ADVISOR CHECK means policy, cabin details, or logistics need investigation.

An upgrade earns its place when you can explain what it does for your vacation.

MAKE IT YOURS

Test one purchase you were about to make automatically. Write its benefit, expected use, alternative, and unresolved question.

CRUISE MATH 02

Put a daily price on the upgrade.

A $609 UPGRADE ON SEVEN NIGHTS

01	02	03
PER CABIN	**FOR TWO**	**FULL DECISION**
$87 each night	$43.50 each / night	$609 still leaves the budget

A total upgrade cost can feel abstract. Dividing it by cruise nights makes the choice easier to picture. A $609 upgrade over seven nights costs $87 per night for the cabin. For two travelers, that is $43.50 per person per night.

Now describe what that daily amount buys. If it buys a balcony you expect to use every morning and evening, compare $87 with the importance of that experience. If it buys space you will rarely enjoy, compare it with something you would use more.

Use the entire price difference between the two offers. An upgrade can change included benefits or charges, so compare matching totals rather than the category price alone. If a suite includes something useful, count only the amount it replaces in your plan.

ILLUSTRATIVE TRADE-OFF: a $609 balcony difference versus a $300 guided shore day for two, a $150 celebration dinner, and $159 kept for other needs. The numbers balance; the experiences do not. Which combination better supports your priorities?

The daily figure is a thinking tool, not permission to ignore the total. Many small “only per day” purchases can add up to a large amount. After evaluating the upgrade, put its full cost back into your vacation budget.

UPGRADE PER NIGHT = complete price difference ÷ nights. Always return to the full trip total.

MAKE IT YOURS
Calculate your upgrade per cabin per night and per traveler per night. Name the actual alternative you would fund with that money.