

11 Things Not Included In Your Cruise Fare

(And How to Avoid Paying for Them)

Trip Insurance: Don't leave home without it and most countries require proof of insurance. See the US Department of State <http://travel.state.gov/>

Shore Excursions: Prices for shore excursions organized by cruise lines start at around \$50 and can exceed \$200 for some tours and activities.

Savings Tip: Spend some time researching the ports you will visit before you leave home, and you can explore independently. However, if you are late back to the ship, the crew will not delay departure, and you will be facing a hefty fee to fly yourself to the next port of call. So, if you are venturing far from the dock, consider paying for the cruise line's tour, which will ensure you get to the ship on time.

Alcohol and other Beverages: Alcoholic beverages are not included in the cruise fares on most sailings, with the exception of those offered by some ultra-deluxe lines. Hard liquor, cocktails and wine range from \$5 to \$10 each, and can be more expensive on higher-end lines. Soft drinks will run \$2 to \$3.

Savings Tip: At meals, iced tea, milk, coffee and juices are complimentary. Also, look for the daily drink specials. Unlimited soda packages are offered on some lines, or you can bring your own onboard. Be forewarned, though, that most cruise lines' alcohol policies prevent you from bringing alcohol onboard.

Alternative Restaurants: Virtually all cruise ships now offer for-fee alternative eateries, such as steakhouses, Italian trattorias and fast food chains.

Fees range from \$5 for a burger and fries to \$35 or more at a steakhouse or other high-end venue. At the upmarket Remy restaurant on brand-new Disney Dream, the fee is an astounding \$75.

Savings Tip: Stick to the main dining room and eateries included in the cost of your cruise. Or, choose a ship with a wide range of alternative restaurants, including low-cost options.

Steak: In 2008, Royal Caribbean introduced for-fee steak and lobster options in its main dining room, and more recently, Carnival Cruise Lines has been offering a similar option on some of its ships.

Savings Tip: Stick to the menu items and dining options that are included in your fare, and only splurge on special occasions.

Gym and Spa: Although gym entry and most classes are free, some cruise lines charge extra for things like yoga or spinning. Spa services are not generally included in cruise fares, and something like a massage typically ranges from about \$110 to \$150.

Savings Tip: Check your ship's daily program of activities for ads for spa treatment specials that may be available one day only or during certain hours of a given day.

Baby-Sitting: Children's programs are typically included in the cost of the cruise, but baby-sitting usually carries an additional fee of about \$5 to \$12 per hour, depending on the cruise line and the number of children you have.

Savings Tip: Costs vary for each cruise line, so check before you book to find out what is included and how much additional services will cost.

Enrichment Activities: Some of the educational courses offered onboard -- such as online language classes and food and wine tastings -- can be expensive, depending on the cruise line with which you are traveling.

Savings Tip: Research before you book to find out what courses are included and which demand extra fees.

Communications: Calling ship-to-shore can cost from \$6.95 to \$15.95 per minute. At onboard Internet centers, you should expect to pay anywhere from 35 cents to \$1.25 per minute.

Savings Tip: Save your e-mailing for ports of call, most of which have cyber centers.

Laundry: As with hotels, laundry and dry-cleaning charges on a cruise can be steep -- approximately \$2.50 to \$3.50 to wash a T-shirt, for instance.

Savings Tip: Check to see if there is an onboard self-service laundrette, and use it. (Typically, washing and drying one load of clothes comes to about \$2 to \$3). Alternatively, pack enough changes of clothes for the cruise, and do the washing back at home.

Tipping: Many lines recommend about \$10 to \$12 per person, per day. This is distributed among those who provide key services (cabin stewards and waitstaff.) If you have butler service, be prepared to tip additionally.

Savings Tip: Unless the service has been poor, tip the recommended amount. And add a little more, if you can, for outstanding attention.

Find more money-saving tips call McGehee Cruise & Vacation, Inc. 601-981-7070. Article from Traveler