**Your tips for paying for a holiday**

Lewis: I’ll probably go to Kenya at the end of the year and I’ll probably go by just saving from my wage, and then once I’ve got enough money, book it and go. Just cutting back, not going out on the weekends, riding to work instead of catching the bus. Just anything I can, really, to sort of save up.

Penny: Well, I actually saved money by taking out of one account and putting it into a savings account and not touching it and that was it, that was my holiday money, because otherwise I’ll spend it.

Kieran: Don’t be afraid to have a look around and don’t just assume that if they’re telling you it’s the best price then it is the best price. Dig a bit deeper and, ordinarily, like anything else, you should come off a little bit better.

Lucy: I’d recommend to open a savings account rather than saving the money in your actual bank account because if it’s in your actual bank account you’re more likely to spend it.

John: Booking it a little bit in advance gives you that time to budget properly and when you go at least that stress isn’t there because you feel you sort of deserve it, you have paid for it.

Anna: If you’re going on holiday, probably not to borrow and to save a bit longer until you can afford it because there’s less anxiety in life than being in debt so it saves you a bit of stress and worry.

Lewis: Don’t borrow too much. Borrow what you need and that’s it, because you’re going to end up paying back more anyway. So, if your holiday costs £600, just borrow £600.

Kieran: Just stay clear of them…instant cash…everyone’s accepted…you know, the 3000% APR…them people. As long as you stay clear of them and just keep it sensible.

Avil: Normally paying for things before you get them. You get a bit more satisfaction rather than, you know, I’ve had this, I’ve eaten it, I’ve taken it and now I’ve got to give like a year’s worth of savings away for it. So I’d recommend saving up for your holiday before you go.

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