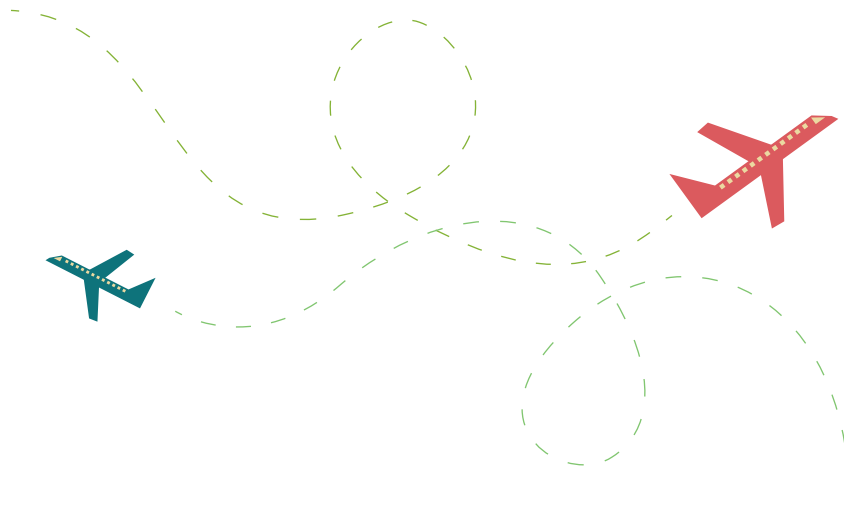


Five Dream Family Vacations



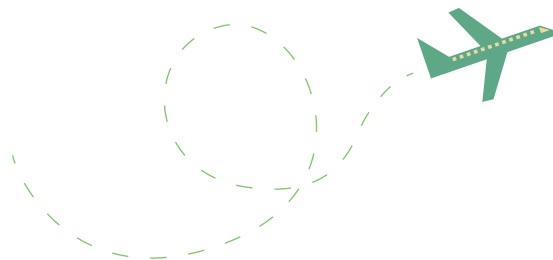
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Everyone has a dream vacation in mind; maybe you want to take in the Northern Lights in Norway, or walk the Great Wall of China. Instead of waiting for the day your children have flown the coop to embark on those bucket-list trips, why not plan one or two all-out luxury vacays while they are young enough to want to holiday with you, and old enough to appreciate the education and experience that travel affords.

So, make it a trip to remember, but talk to your financial professional about what works for your family's cashflow, and the best savings vehicle to use. Sandra Bussey, High Net Worth Planner at TD Wealth offers some inspiration and an idea of the costs to expect when you are doing your budgeting for a dream family vacation.









Walt Disney World, Florida

We couldn't ignore the family vacations of all family vacations — Walt Disney World. While Disney can be a vacation for almost any budget, there are some luxury options that can be incorporated to make it the trip of a lifetime. Stay at Tahitian overwater bungalows at the Bora Bora resort for over \$2,000/night, or dine in pure opulence at the Victoria & Albert's restaurant. Prepare to set sail in a yacht on the Seven Seas Lagoon during the fireworks display, or Disney even offers VIP tours for up to 10 at over \$400/hour, which takes you to the parks of your choice. The tour offers premium viewing areas for parades, and access to certain shows and spectacles. *Of course, Disney can also be great on a budget; for a scaled-down experience, book economy airfare, stay in a less-expensive Disney property, and hike the parks on your own without an exclusive tour.*



Approximate Costs

	Hotel \$21,728 (Disneyworld.com)		Souvenirs \$800 (time.com)
	Business Class Airfare \$7,560 (AirCanada.ca)		Admission \$2,222 (Disneyworld.com)
	Disney Deluxe Dining Plan \$2,903 (Disneyworld.com)		
	Extras (Yacht, VIP Tour) \$5,000 (Disneyworld.com)		

Total: \$40,213


Save up for three years: **\$1,117/month**

**Prices in Canadian dollars for family of four. Five days park pass, six days hotel. Savings plan assumes no interest on savings, inflation not accounted for. Prices for illustrative purposes only. Prices subject to change.*



Caribbean Cruise on the Regent Seven Seas Explorer

The Seven Seas Explorer touts itself as the most luxurious ship ever built. It winters in the Caribbean with 10 to 14-night itineraries. Forget cramped quarters, all of the rooms on this ship are suites. The ship takes food very seriously, with French food and a steakhouse as part of the complimentary fare. Unlimited on-shore excursions, and business-class airfare are included in the price. Cruises can also be great as a less-expensive vacation option. *Less expensive packages exist through other tour operators that have shorter durations. Booking inside cabins without a view can be one way to set sail without the big bill.*



Considering a cruise?
A repositioning voyage, where a ship is moved to a different originating port, may be a great value.

Approximate Costs

All-Inclusive 20-Night Cruise:
(rssc.com)

Total: \$79,596

Save up for three years: **\$2,211/month**

*Prices in Canadian dollars for family of four, penthouse suite. Savings plan assumes no interest on savings, inflation not accounted for. For illustrative purposes only. Prices subject to change.

5-Star Hawaiian Islands

When you journey to Hawaii, you enjoy the best of all worlds. On one street you enjoy the finest North American shops and recognizable fast-food fare; turn the corner and you are on a quiet, idyllic, tropical beach.

Know which of the islands you want to visit, as each island has its own flair. **Maui:** family-friendly, great beaches, resorts; **Kauai:** what we picture when we think of Hawaii — lush, tropical, natural and great for hiking; **The Big Island:** for the active family including visits to the Mauna Loa and Kilauea volcanoes; **Oahu:** home of Waikiki, Honolulu and Pearl Harbor, North Shore surfer paradise, shopping, dining and crowds; **Lanai:** Four Seasons uber luxury with a kids program; **Molokai:** primitive and off the grid. *Hawaii can also be done on the cheap; economy airfare and renting a condominium or self-catering apartment can reduce lodging and food costs.*

Approximate Costs



Business Class Airfare

\$5,808

(aircanada.com)



Hotels

\$6,000

(\$600 avg x 10 days)



Food

\$2,800

(\$70 avg/day/person x 10 days)



Interisland Transport

\$6,143

(hawaiianairlines.com)



Souvenirs

\$800



Luxury Tours

\$2,222

(\$100 avg/person x 5 tours)

Total: \$23,551

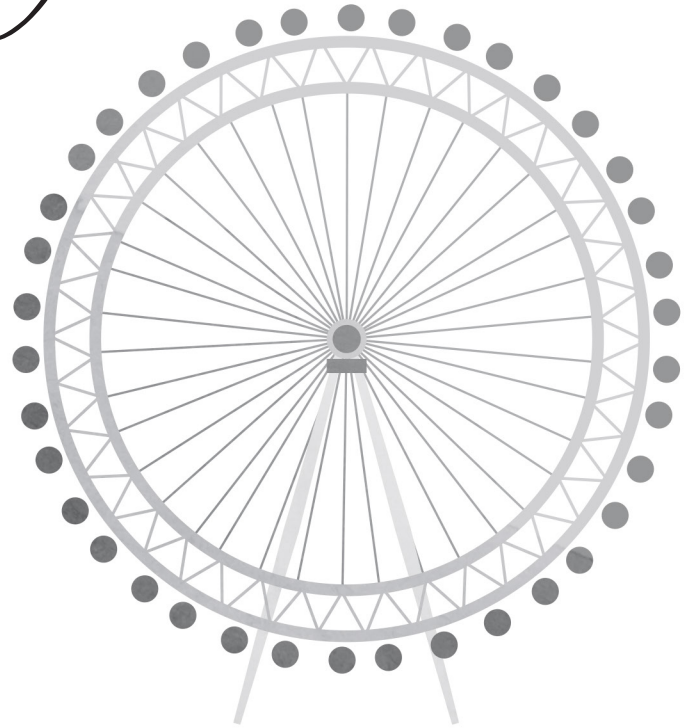
Save up for three years: **\$654.19/month**

**Prices are for a family of four in Canadian dollars for 10 days. Savings plan assumes no interest on savings, inflation not accounted for. For illustrative purposes only. Prices subject to change.*



London Luxury

Where to begin? You have so many options in this city, where English is the native tongue: the Tower of London, The London Eye, a Harry Potter tour, Sherlock Holmes tours for the mystery buff, Buckingham Palace, and shopping at Harrods, of course. Miles of parks for kids to enjoy — St. James, Green and Hyde Parks are the most well-known and central. *For a few pounds less, book economy airfare, stay in a less-touristy part of the city and use the public transit to get around. London is also known for great cheap-eats!*



Approximate Costs



Hotels

\$4,200

(\$600 avg x 7 days)



Business Class Airfare

\$28,396

(aircanada.com)



Tours

\$2,000

(\$100 avg/person x 5 tours)



Food

\$1,960

(\$70 avg/day/person x 7 days)

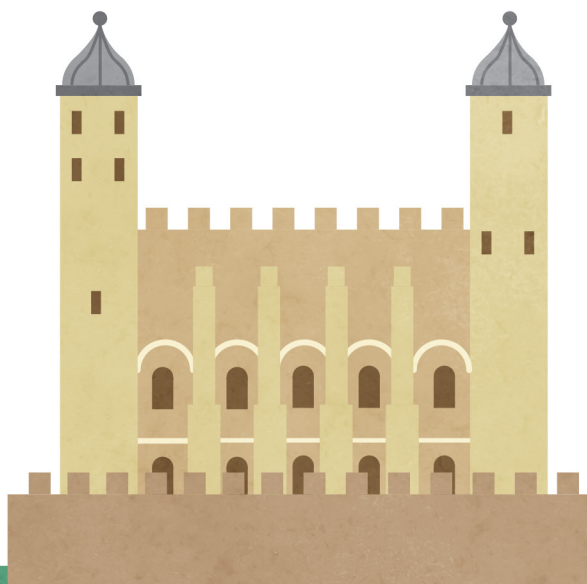


Souvenirs

\$800

Total: \$37,356

Save up for three years: **\$1,037/month**



"Boris bikes" can be borrowed at any one of 315 docking stations dotted around central London. The first 30 minutes are free, a two-and-a-half-hour trip will cost £10.

**Price is for family of four in Canadian dollars for seven days. Saving plan assumes no interest on savings, inflation not accounted for. For illustrative purposes only. Prices subject to change.*

The Piece de Resistance: Ol Jogi Safari Lodge, Kenya

Zebras and lions make for a magical vacation. After 35 years, a private family compound in a remote area recently opened to paying guests last year. What you get for \$262,000 a week: decadent accommodations for 14, every luxurious detail (Hermès linens, Buccellati silver, Murano glass), doting service from hundreds of staff. The 58,000-acre ranch is home to endangered wildlife, including the rare Grevy's zebra and one-tenth of East Africa's remaining rhino population. *If you don't have 14 people to fill this opulent lodge you can always bring a family of four to a more rustic safari camp and with economy airfare for a small fraction of the price.*

Approximate Costs



Lodge for 14
\$262,000
(Forbes.com)



Business Class Airfare to Nairobi:
\$88,354
(aircanada.com)

Total: \$350,354

Save up for three years: **\$9,732/month**

**Price is for Family of 14 in Canadian dollars. Savings plan assumes no interest on savings, inflation not accounted for. For illustrative purposes only. Prices subject to change.*



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