

## 8 STEPS TO FUND FOR YOUR DREAM TRIP

Who does not want to travel? Yet money can be a issue. Lets help you pay for your travel dreams.

### STEP 1

**"Not all those who wander are lost"**

You know the place to visit and the time. This is your starting point.

### STEP 2

**"Don't call it a dream. Call it a plan"**

Based on the location, time, and duration of the trip, form an itinerary.

### STEP 3

**"Travel is never a matter of money, but of courage"**

You need money, but, Calculate the approximate expenses first. Add 10% extra. Divide the expense into ones incurred before the trip and during the trip like this:

<b>Before the trip:</b>	<b>During the trip:</b>
→ Flight tickets	→ Food → Entry fees
→ Hotel rooms	→ Shopping

### STEP 4

**"The heaviest baggage for a traveller is an empty purse"**

Let's fill your wallet. The earlier you start planning and saving, the better. Start with your pre-trip money first 2-3 months before booking.

### STEP 5

**"A penny saved is a penny earned"**

Save 1/3rd of the ticket/hotel costs every month. DO NOT keep it in your bank account. Try to keep the money in a Liquid Fund using Systematic Investment Plans (SIP).

### STEP 6

**"You can't buy happiness, but you can buy a plane ticket"**

Booking tickets using your credit card. This buys you an extra month's time.

### STEP 7

**"It's time to enjoy the view"**

Now, book your accommodations. Opt for part-payment options to buy more time.

### STEP 8

**"It's time to fly"**

Enjoy your trip. Be careful with your cash. Use credit cards. Pay off the bills once you return.

### DIFFERENT DESTINATIONS, DIFFERENT PLANS

The longer the journey, the greater should be your planning and preparation

Equity-based Funds work best if you have more time to plan

Don't have any holiday plans? Still, park some cash every month

Choose a Liquid Fund over Bank Savings Account

Consider setting aside a smaller amount in Balanced Funds Combined, these can help you grow your money and fund your travel dreams!

\*SIP is a process for disciplined investment of a certain amount on a pre-decided date in a specific Mutual Fund Scheme, regularly over a period of time.

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