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Save on your Holiday this summer by [Jesse Wallace](#)

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A summer holiday can be expensive and, with the current state of the economy, you may wonder if your budget will stretch to it. However, if you follow some simple guidelines when planning your break, it's still possible to holiday on the cheap.

When deciding where to go, look to countries where the pound is strong then shop around when buying your currency to make your spending cash go further. The website [travelmoneymax.com](#) will help you find the best rates. Ordering money online will offer a better rate than buying the cash in branches, while airport exchange booths should be avoided. Also, don't take any hotels or restaurants up on their offer to let you pay in sterling – the exchange rate will use dynamic currency conversion and will cost you much more.

Check with your phone company before you go to see if you can use it abroad and what the rates for calls and texts will be. Often, phone companies offer cheap packages you can use to keep costs down but you'll need to opt in before you leave. Text rather than call, and remember you're likely to be charged for receiving as well as making phone calls. In many cases, it may be much cheaper to simply buy a new pay-as-you-go SIM card once you arrive on holiday.

Work out what's important in terms of insurance and shop around again. If you're travelling within Europe and don't intend to carry anything of value in your luggage, an EHC (European healthcare insurance card) is free to apply for and will get you reciprocal healthcare in case of emergencies. Certain bank accounts also provide you with a perk of worldwide or European travel insurance, so check with yours, especially if you have a mortgage or other premium account. Your home insurance may also stretch to covering your possessions outside the home.

If you're going to hire a car, you should buy insurance for this before you leave too. Although unscrupulous companies may tell you at the airport you need to invest in their specific interest if you want to be fully covered, this simply isn't true. It's also a good idea to take a digital camera and get some photos of any damage on the car when you collect it so you can't be charged for this later.

Book flights at unsociable times. Very early in the morning, a lot of flights are cheaper than during the day. Check and see if it may work out cheaper to get an early taxi or stay at one of the Heathrow Airport hotels rather than paying double for your flight.

Finally, if a foreign holiday seems too expensive, why not think about a cheap UK break? Camping in the countryside or a cheap B&B by the beach won't break the bank but will give you the rest and relaxation you've spent the year waiting for.

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Jesse Wallace writes for a digital marketing agency. This article on a [Heathrow airport hotels](#) has

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