



FREE PRINTABLE · FROM THE CRUISE MONEY SAVER CHANNEL

THE ULTIMATE CRUISE MONEY-SAVING CHECKLIST

Print it, tick every box, and cruise more for less.

1 BEFORE YOU BOOK

- ☐ Compare fares on nearby dates. Shoulder-season, wave-season and repositioning sailings are often cheaper.
- ☐ Read the fare rules and cancellation terms **before** you pay.
- ☐ Compare inside, oceanview and balcony. Is the balcony worth the extra for you?
- ☐ Check what your credit card and existing insurance already cover.
- ☐ Ask what's included. Service charges, Wi-Fi, drinks and specialty dining are often extra.
- ☐ Don't book a flight too close to departure. Fly in the day before if you can.

2 BEFORE YOU GO

2-4 weeks out

- ☐ Decide on travel insurance. Read what it covers and what it excludes.
- ☐ Ask your cell carrier about roaming or an international plan.
- ☐ Download your cruise line's app and finish online check-in.
- ☐ Compare ship excursions with independent tours (price vs. the ship's return guarantee).
- ☐ Do the math on any drink, Wi-Fi or dining package **before** you pre-buy it.
- ☐ Save a photo of your passport and your line's emergency contact number.

3 PACK SMART

- ☐ Passport/ID, boarding documents and medications in your carry-on day bag.
- ☐ A swimsuit and a change of clothes in the day bag. Luggage may arrive later.
- ☐ Reusable water bottle. Check where your line offers free water.
- ☐ Sunscreen, travel-size toiletries and a simple travel pharmacy. Onboard prices are usually higher.
- ☐ Magnetic hooks and an over-the-door organizer for a small cabin.
- ☐ Waterproof phone pouch and a beach bag for port days.
- ☐ Check your line's prohibited-items list (irons, some power strips) before you pack.

4 BOARDING DAY

- ☐ Arrive at your assigned check-in time, not at the last minute.
- ☐ Guard your cruise card. It's your room key **and** your payment card.
- ☐ Switch your phone to airplane mode at sea. Use Wi-Fi only if you need it.
- ☐ Open the app and confirm your onboard account is set up.
- ☐ Find the free stuff first: water stations, buffet, main dining room, room service where included.

Prices and policies vary by cruise line and sailing. Check your own line's rules before you travel.

5 ONBOARD

- ☐ Check your onboard account **every day** and fix errors at guest services right away.
- ☐ Watch small charges. They add up fast. Set a daily spending limit.
- ☐ Know your daily service charge. It's usually added automatically.
- ☐ Use the free options before paying: main dining room, buffet, free coffee and tea spots.
- ☐ Look for dining-package promotions before paying full price at specialty restaurants.
- ☐ Compare before you say yes to spa seminars, art auctions and photo packages.

7 LAST NIGHT & AFTER

- ☐ Review your final bill. Ask about any charge you don't recognize.
- ☐ Keep your passport and cruise card handy for disembarking.
- ☐ Note what you'd do again and what you'd skip. Use it for your next cruise.

JAY'S QUICK MATH

Drink package: package price per day ÷ price of your usual drink = drinks per day to break even.

Per-night fare: total cruise price ÷ number of nights. Compare cruises this way.

WANT MORE WAYS TO SAVE?

Jay shares new cruise money-saving tips on YouTube, Facebook, Instagram, TikTok and X.

cruisemoneysaver.com

6 PORT DAYS

- ☐ Set your phone or watch to **ship time**. Your phone may switch to local time near port.
- ☐ Know your all-aboard time. It's on ship time, typically 30–60 minutes before departure. Be back well before it.
- ☐ Ship excursions are typically held if they run late. Independent tours usually aren't.
- ☐ Eat the ship's free meal before you go ashore if it fits your day.
- ☐ Look for free beaches, walkable sights and free port Wi-Fi before paying for a tour.
- ☐ Skip pier-side souvenir shops. Compare prices first.
- ☐ Carry ID or a passport copy, a card and your phone. Save the ship's emergency contact.

MY CRUISE BUDGET

Fill this in before you sail, then compare it to your final bill.

Fare _____

Service charges _____

Drinks & dining _____

Wi-Fi _____

Excursions _____

Souvenirs _____

Flights, hotel, insurance _____

TOTAL _____