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## Vacationing on credit could hurt retirement fund

**KORKY VANN; The Hartford (Conn.) Courant**  
Published: August 7th, 2006 01:00 AM

Tired? Stressed out? Need a break but short on funds? For many boomers, the solution is to charge a vacation now and worry about paying for it later. But that desire for instant gratification can threaten financial security in your golden years, says financial planner Diane McCurdy, author of "How Much Is Enough: Balancing Today's Needs With Tomorrow's Retirement Goals" (Wiley, \$14.95).

Her suggestions for low-cost ways to recharge without breaking the bank include planning several long weekends instead of an extended sojourn and staying at a budget hotel or a bed-and-breakfast rather than at an expensive resort.

Consider house swapping, camping or vacationing "at home" by visiting nearby tourist destinations.

Also, save small chunks of money, such as the cash you might spend on buying a latte every day, and put that in a travel savings account. It will add up fast.

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