

With high unemployment rates and budgets tightening, many have chosen to forgo their traditional vacations.

But just because you can't afford a trip away from home, doesn't mean you shouldn't take a break. In fact, some researchers think leisure activities help lower blood pressure, stress, and even weight.

So, instead of giving up your vacation all together, consider taking time off from your daily routine in your own backyard or city.

One key to having a successful break at home is not letting yourself get distracted by the obligations and rou-

tine you would leave behind if you were out of town. With this in mind, the following are a few tips for these kinds of getaways:

Determine your budget. Even though this option generally less expensive, you may want to eat out and take in other entertainment. Decide your total budget and then itemize your activities.

Pick your dates. Like any vacation, you have to know when you're going and how long you have to engage in hobbies and interests.



Decide how to spend your days and nights. You have an expense limit and date range, so now you need to choose how you will spend your time. For new ideas, find out what visitors to your city think are the best things in the area. A simple Internet search for travel recommendations or tourist attractions will guide you to what others have found worth their time and money.

Check for discounts. One of the great things about staying local is that you can take advantage of discounts that may be offered for your chosen activities. Also, visit Web sites like Living Social and Groupon for deals regarding attractions, restaurants, and entertainment.

Actually take a break. It's easy to let your time off get swept away in to-do lists and other responsibilities associated with being at home. Make a plan to avoid this. If that means unplugging the computer, TV, cell phone, and other distractions, do it.

Contact a financial counselor at America First Credit Union for your free budget analysis at (800) 999-3961.

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