

## Drive Down Car-Rental Costs

Renting a car on your family vacay can be expensive, but these tips from *Fodor's* senior editor Doug Stallings will leave some money for other diversions.

### SKIP INSURANCE

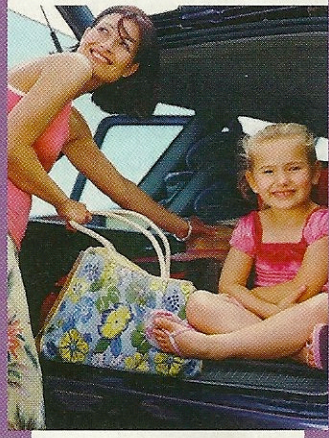
Your car-insurance policy or credit card probably provides liability coverage and may even include collision protection. Check the rules before you sign off on the additional 25 to 30 percent that rental companies charge.

### SURF THE WEB

Sites like [priceline.com](http://priceline.com) and [hotwire.com](http://hotwire.com) offer rates up to 40 percent lower than booking through a rental company.

### READ THE FINE PRINT

To avoid costly penalty fees, take note of the return time and date and the fuel-return policy before you sign.



## Cheaper Summer Fun

To keep your kids busy during the long break from school without breaking the bank, do a little comparison shopping, says Yahoo! finance expert Laura Rowley. She helps you choose the most cost-effective moves.

### Season pass to amusement park vs. purchasing tickets for each visit

Pay as you go. Most amusement parks offer hefty discounts and coupons on their website; you can also find them at [aaa.com](http://aaa.com) and [themeparkcodes.com](http://themeparkcodes.com). An unlimited pass is usually worthwhile only if you plan to attend at least four times.

### Backyard pool vs. pool-club membership

Become a summer member. Installing an in-ground pool in your backyard runs at least \$25,000, plus

another \$3,000 in annual maintenance. Even above-ground pools cost around \$10,000. By contrast, a community pool will set you back just \$200 to \$300 a summer for the entire family. And you don't have to clean it!

### Netflix vs. premium movie channels

Go with Netflix. For \$8 per month, you can stream thousands of titles to your computer, TV, or gaming device. Premium movie channels cost up to \$14 per month and let you watch just what's playing at any given time.

## GREAT GIFTING SITES

Thanks to these sites, you can avoid the awkwardness often associated with asking for money as a gift.

★ [Goalmine.com](http://Goalmine.com) lets you create a Web page where, for \$25 to start, you set up a savings or mutual fund account for goals (house fund, college savings, etc.). Friends and family contribute by logging on and filling out virtual gift cards.

★ [Freshmanfund.com](http://Freshmanfund.com) allows contributors to donate directly to your child's 529 college savings plan, which is linked to the site, or to send you a gift certificate that you can then deposit into the account.

★ [Depositagift.com](http://Depositagift.com) is great for events where cash is appreciated. Guests deposit money into your online account, and you receive the funds either as a check or a Visa gift card or as a direct deposit to your bank account.