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Literacy to Legacy Mentors
Reframing Your Financial Future

Yes, You Can Take That Vacation! **Top Travel & Savings Tips**



Taking an annual vacation -- as well as frequent getaways throughout the year within a few hours' drive from our home – has always been a priority. However, with record inflation, rising interest rates, and gas prices, and skyrocketing airline, hotel, rental car, and destination costs, most people are wondering if taking a vacation or simply traveling for pleasure is still feasible. The answer is a resounding yes! I have curated the following resources for you to ensure that you can continue to take vacations and enjoy traveling while saving money at the same time!

Traditionally, “frequent flyer miles” airline programs like JetBlue’s TrueBlue Miles Program, where the miles never expire, is one of the fastest ways to fly for “free.”

Also, “pooling” miles is preferred” so that any family member in the “pool” can use them. You can also take advantage of cash-plus-miles airline programs to help you save money on flights while saving miles for future trips. In some cases, paying for flights vs. using miles only can be less expensive. Several airlines also have debuted branded programs that offer reduced rate rental car and hotel packages such as [JetBlue’s Paisly program](#). In addition, as a JetBlue frequent flyer member, you can take advantage of significant discounts on rental cars, hotels, and can earn double and triple miles on purchases, as well as purchases in-flight. If you qualify, you can use your airline branded credit card to add miles to your program through points and bonus points for certain purchases.

One of the most comprehensive travel “points” program website is [The Points Guy](#) where you will learn about ways to collect and use points to save on hotels, rental cars, cruises, and destinations – including signing up for traditional credit cards that are specifically designed to earn points on purchases that translate to incredible savings.

You may also wish to consider a membership in your favorite hotel points program such as [Marriott’s Marriott Bonvoy program](#), or [Hilton Hotel’s Hilton Honors program](#) to save on future stays and obtain room upgrades. You will also find discounted hotel stays as a member of [Hotels.com](#) where you earn one night stay coupons that add up to a free room once you have completed 10 hotel stays. If you are traveling last-minute and looking for hotel deals, you can join [hoteltonight.com](#) for deep discounts on three- four- and five-star hotels that you might not otherwise consider. You can also realize savings on direct hotel bookings through your favorite hotel website on special offers that match or beat prices offered by aggregator travel service providers like [expedia.com](#), [booking.com](#), [kayak.com](#).

As a Costco Member, you can maximize your discounts by separately joining [Costco Travel](#) where you will realize significant savings on vacation packages, cruises, rental cars, hotels, airfare, and combined packages.

Lastly, you may also wish to explore your [aarp.org](#) membership (eligible at age 50) and realize up to 15% savings on airfare, rental cars, cruises, tours and vacation packages, hotel and resort chains. Your AAA membership also affords you significant savings through [travel.aaa.com](#) on trips, trip insurance, and even travel credit cards, to name a few of the many benefits.

These are just some of the leading travel resources to check out when planning your next perfect vacation, weekend getaway or staycation. Enjoy your trip and happy saving!

Dividend Income Investing to Combat Inflation!





We are living in unprecedented socio-economic times. Inflation hit a record 8.6% this month -- the highest in four decades. Coupled with pandemic induced supply chain issues, and the ongoing war in Ukraine, investors are hard pressed to put their capital to work. The markets are simply too volatile. However, investing in dividend paying stocks pays off in even the most challenging economic conditions and markets, provided of course that you are investing your capital in The Dividend Kings, Aristocrats, Contenders, and Challenger companies.

Let's look at the criteria for each of these dividend categories. **The Dividend Kings** are the gold standard in dividend longevity, meaning an esteemed group of 37 companies as of June 2022 must have increased their dividends for at least 50 or more consecutive years and represent a variety of different market sectors. The Dividend Kings have survived periods of inflation, commodity booms and busts, rising interest rates, economic recessions, terrorist attacks, market crashes, evolving consumer tastes, major technology advancements, and more.

The Dividend Aristocrats are a premier group of 60 stocks as of June 2022, must have 25 or more years of dividend increases. Both the Dividend Kings and Aristocrats companies must be members of the S&P 500 Index and meet certain minimum size and liquidity requirements to be included. **The Dividend Contenders** must have 10-24 consecutive years of dividend increases, and **The Dividend Challengers** must have 5-9 consecutive years of dividend increases.

Dividend investing that generates passive income, is one approach to preserving your capital over long periods of time while generating a growing income stream regardless of market conditions.

It is interesting to note, that dividend income is just one of seven income streams that the nation's millionaires generate, according to the IRS. The other six include capital gains income, rental income, royalties and licensing income, interest income, business profits, and earned income.

Sources include: www.suredividend.com, www.simplysafedividends.com, and www.dividendinvestor.com, and financial media including: The Wall Street Journal, Barron's, Kiplinger, and Entrepreneur.

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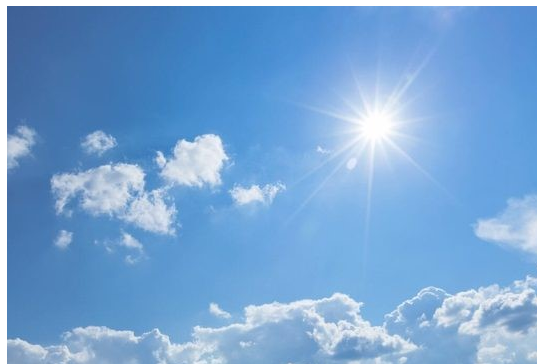
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