

0% FINANCING 4 YOUR TRAVEL DREAMS

Limited No-Interest TRAVEL FINANCING available for Many CM TRAVEL 4FUN VACATION PKG, CRUISES, & TOURS

CM TRAVEL 4FUN offers a variety of travel financing tools:

- Cruise/Vacation Package INTEREST FREE FINANCING (see below)
- + Optional CM TRAVEL 4FUN Travel GIFT CERTIFICATES
- + Online HONEYMOON TRAVEL BRIDAL REGISTRY Programs;
- Any Combination of the above to help Finance Your Travel.

HOW DOES INTEREST-FREE TRAVEL FINANCING WORK?

The secret here is timing.

This is a vendor/agency-cooperative program allowing CM TRAVEL 4FUN to team-up with various wholesale travel vendors to help clients control travel costs. This vendor-agency partnership provides a financing program specifically designed to help people buy travel packages, tours, and cruises - well in advance of their planned travel dates. This allows clients to purchase travel when travel rates are at their lowest - and travel choices are optimal. Total travel costs can be reduced by as much as 50% or more... simply by booking far enough in-advance through utilization of this interest-free travel financing option. Best of all... no credit application is ever required!

The program normally requires a deposit amount ranging from 15% to 35% of the total estimated trip cost... with the final deposit amount depending upon the vendor, the type of travel, and how far in advance of the travel date the client places their deposit. Normally - at least part, (if not all), of the travel deposit is non-refundable.

If you also purchase travel insurance

at the same time that you place your early trip deposit... you can then protect yourself from financial loss in the event that you later find that you have to cancel your trip for unforeseen reasons. Thus, there is also very little risk associated with this type of travel financing.

It is a total win-win program.

Travel financing is a great way to purchase a dream honeymoon...

especially when combined with the CM TRAVEL 4FUN HONEYMOON TRAVEL BRIDAL REGISTRY! Most Wedding Couples put off planning their honeymoon until the last minute - only to find choices are few and rates are high... so their dream honeymoon turns into something considerably less than a wonderful memory! When you plan your Honeymoon early, you save money, lock in low cost travel pricing, and get the best choices in travel options before they are all sold out! Free travel financing let's you plan your Honeymoon early without spending a lot of money!

Please note that not all types of travel are eligible for financing...

Most travel financing programs are for vacation packages, cruises, or tours. Some vendors may allow you to only finance some of the travel components in a given package - while requiring full pre-pay for other travel components in the package. Other vendors will allow you to finance the entire travel package. Your CM TRAVEL 4FUN agent will shop the wholesale vendor marketplace - to find the best trip pricing and financing combination available for your needs.

For most financing programs... no additional payment is required

after placing your trip deposit - until 90 (+/- 30) days prior to travel... at which time the full remaining balance is due. Often clients make small payments along the way so they don't have a big bill at the end... but this is normally not required. These programs charge 0% interest. I tell folks to think of this program as a "travel lay-away program" which has the added benefit of locking-in heavily-discounted travel prices.

Another benefit of this program

is that you know well in-advance exactly how much your trip will cost - so you experience no ugly surprises at the end!

Many clients start planning a trip way in advance, but put off booking

until closer to their travel date only to find out that they can not afford the trip when they attempt to book it... either because they are unable to come up the entire trip cost all at once, (full payment is required when you book late), and/or they find out that the trip price has gone up so much that they can no longer afford their trip. Normally 100% of all travel costs are due in-full for bookings made within 120 days or less of travel departure date. This is also the time when travel costs are normally at their highest, and travel options dwindle! Time is money in travel! The sooner you book, the more you save!

Take the mystery out of your next trip... use CM TRAVEL 4FUN travel financing to control travel costs and provide you with the very best travel options available at the lowest possible prices!

How far in advance should you book travel for best pricing?

Cruises are optimately booked 14 to 18 months prior to travel, while tours and vacations are typically best booked 11 to 12 months prior to travel, (occasionally longer).

In some cases, in order to get the very lowest pricing,

CM TRAVEL 4FUN will recommend using travel financing to purchase cruises and tours more than 18 months prior to travel departure date... then later purchasing the air portion of their travel package, (at about 11-12 months prior to travel departure). In some cases this allows significantly deeper discounting, and also reduces the amount of the up-front trip deposit amount. In this scenario, the air portion may be a pre-pay at time of purchase, (to obtain the very lowest pricing)... but this is not a hardship since the client may have nearly a year to save for the purchase of their air travel!

Save even more by Combining Travel Discounts with Financing! Beyond the standard Travel Discounts - which CM TRAVEL 4FUN applies to your Travel Plan whenever possible, (like Air Miles, AAA, AARP, Hotel and Car Rental Loyalty Programs, etc.)... CM TRAVEL 4FUN works with vendor-suppliers to offer an expanded list of Special Travel Discount Options. When booking through CM TRAVEL 4FUN...

Travelers can easily save 50% or more on Cruise and Vacation Packages by applying one or more available CM TRAVEL 4FUN Vendor Discounts - including:

- > EARLY BOOKING DISCOUNTS (see above) of up to 50%... and/or
- > MILITARY DISCOUNTS of up to 15%... and/or
- > ACTIVE UNION MEMBER DISCOUNTS of up to 10% MILITARY DISCOUNTS available:
- > ACTIVE MILITARY DISCOUNTS
- > RETIRED MILITARY DISCOUNTS
- > VETERAN DISCOUNTS for Honorably Discharged Veterans with 20 years or more active service Military Discounts apply to all dependents staying in same accommodation or stateroom.

Appropriate Military ID required at time of booking and at time of travel. UNION MEMBER DISCOUNTS are applicable only for verifiable active card carrying members of a union local affiliated with the AFL-CIO "Union-Plus" Program at both time of booking and travel.

Union member discounts apply to all dependents staying in same accommodation/stateroom. Additional vendor restrictions may apply to use of the above discounts. Black-out dates may apply.

CM TRAVEL 4FUN will work with you to create the greatest possible vacation value for the least amount of money.

Contact Neal today... and start planning your next travel dream!

Click here to: [Contact Neal for details](#)