Know Your Trip Before You Book

Travel Deal Decoder — Step 3 of the Travel Decoder ladder

There is a moment in every trip where it stops being an idea and becomes a set of facts: bookings, times, fees, terms. This step is how you know those facts end to end — what you have booked (or are about to), what it really costs, and what to expect from it — before the money is spent.

Know Your Trip is a working audit, not reading material. You will build a trip dossier: one document that holds the whole trip, checked line by line.

How to use this guide

Gather everything you already have: confirmations, quotes, screenshots, the game plan if you made one (Step 2). Then work the five audits in order. Each audit ends with the entries for your dossier — the template is in Chapter 6, with a filled example in Chapter 7.

If you are still deciding, run the audits against quotes instead of bookings. The questions are the same; the answers are cheaper to change.

Audit 1 — The booking inventory

List every piece of the trip in one place. Most "trip surprises" are pieces that were booked in one app, noted in another, and checked in neither.

For each piece, record:

- What it is, and who it is booked with
- Confirmation/reference number, and where the confirmation lives
- Date, time, and time zone (write the zone — arrival math goes wrong here)
- The price you paid or were quoted — all-in, not the headline
- Cancellation and change terms, in plain words ("free until Mar 3, then one night charged")

Red flags at this audit: a booking with no confirmation number; a time written without a zone; a "total" you cannot rebuild from the rate plus the fees.

Audit 2 — The money map

Rebuild the trip's real total from the inventory, priced day by day. A trip costs differently on day one (transfers, first meals, deposits) than on day four — the money map shows where the heavy days are so no single day ambushes you.

Day	Sleeping	Movement	Food	Activities	Other	Day total
1 (arrival)						
2						
3						
…						
Last (departure)						
Trip total						

Then check three numbers against each other: the money-map total, your game-plan ceiling (if you set one), and the balance of what is still unpaid. If the map and the ceiling disagree, the map wins — it is built from bookings, not intentions.

Fees still to come deserve their own list: resort fees due at the property, rental deposits, baggage not yet bought, tips not yet given. Money that is committed but not yet paid is still spent.

Audit 3 — The terms audit

Every booking carries terms that matter exactly once — on the day something changes. Read them now, while nothing is wrong.

Check each booking for:

- **Cancellation deadline** — the exact date/time after which money is gone
- **Change rules** — what a date or name change costs, or whether it is possible at all
- **No-show terms** — what happens if you arrive late, especially the first hotel night
- **Deposit and hold amounts** — rental cars and hotels place holds that shrink your available balance mid-trip
- **Insurance conditions** — if you bought cover, what it actually requires (documentation, deadlines to file)

Write each deadline on the dossier with its date. A deadline you have written down is a deadline you can use.

Audit 4 — The expect audit

Know what the trip will actually feel like at the friction points — before you are standing in them.

- **Arrival:** landing time, transfer method, how long door to door, what happens if the flight is two hours late
- **First night:** check-in deadline, what the property needs from you (card, ID, deposit), where the first meal comes from
- **The anchor days:** start times, meeting points, what to bring, the weather plan B
- **Departure:** check-out time, the transfer booked backwards from the flight (not guessed), bag plan for the last day
- **Money access:** which card you will use where, daily limits, and the backup if one card stops working

For each: if the answer is "we'll figure it out there," write down what figuring it out would cost in time and money. Some are fine to improvise. Know which ones.

Audit 5 — The connection audit

Trips fail at the joints. Check every place two pieces meet:

- Flight arrival → transfer: does the transfer know your real arrival time, including the delay case?
- Transfer → check-in: will you arrive inside the property's check-in window?
- Event end → last transport: the show ends at 23:00 — when is the last train, and what is the fallback?
- Rental pickup/return → flight times: does the return time leave the buffer the airport needs?
- Time zones across the whole chain: every time on the dossier in the zone where it happens

One hour is the minimum honest buffer for any joint that involves an airport. Tight joints are not savings; they are bets.

Chapter 6 — The trip dossier template

One page per trip, kept with the confirmations. This is the document the five audits fill.

Trip: ____ Dates: __ Travelers: _____

Bookings (piece · provider · confirmation · all-in price · cancel terms): 1. _____ 2. _____ 3. _____ 4. _____

Real total (money map): $_ ***Still to pay on the trip: $_***

Deadlines (date + what expires): - ____ - ____

Friction points checked: arrival ☐ · first night ☐ · anchor days ☐ · departure ☐ · money access ☐

Joints checked: _____

Chapter 7 — The dossier, filled (example)

Trip: Long weekend, two adults, coastal city — 3 nights, one food tour as anchor.

- Flights: arrive Thu 18:40 (home zone written on the booking: local), confirmation in email; $386 all-in; change fee $75 + fare difference
- Hotel: 3 nights, $118/night all-in ($354); free cancellation until Tue 12:00 property time; $150 hold at check-in
- Transfer: pre-booked return shuttle $34; pickup confirmed for 19:15 at arrivals; return pickup 05:40 for the 08:05 flight
- Anchor: food tour Sat 11:00, meeting point in the old town, bring the booking QR; non-refundable after Wed
- Money map total: $1,118 · still to pay: resort fee $45 + food on the days + tips ≈ $310
- Deadlines: hotel cancel Tue 12:00 · food tour refund Wed 23:59
- Joints: flight → shuttle has a 35-minute planned gap — flagged; shuttle operator rebooks free if the flight is late (confirmed in their terms, noted)

Three things in that dossier were wrong in the original bookings (a missing time zone, an unnoticed hold, a tight joint) — all found at a desk, all fixed for free. That is what this step is for.

With the trip known end to end, one question remains — the one Step 4 exists to answer at the real total: **Is This Trip Worth It?** It runs the full worth-it check, with the alternatives priced, before the money is spent.

The fix sheet — when an audit finds a problem

Audits find things. This sheet is what to do about the common ones, in the order they usually bite:

A time zone is wrong somewhere. Rebuild the whole chain in local times, leg by leg, and re-check the joints (Audit 5). One wrong zone usually means the arrival transfer and the first-night check-in both move.

A cancellation deadline has passed — or is days away. The booking is now a commitment, not an option. Record it as fixed, re-run the money map with it locked, and move your flexibility to the pieces that still have some. If the trip itself is now in question, this is a Step 4 decision (Is This Trip Worth It) at the new numbers.

A hold or deposit is bigger than expected. Note the amount and the release timing on the dossier. A $500 rental hold on day one is a cash-flow fact for the whole trip, not a detail.

A joint is too tight. Buy the buffer back: the earlier transfer, the later check-in arrangement, the lounge/plan-B you can live with. Buffers bought at a desk are cheap; buffers bought at an airport are not.

A confirmation is missing. Contact the provider now, from home, with the payment record in hand. The same conversation at a check-in desk, at midnight, in another language, costs ten times the stress.

The money map and the bookings disagree. Believe the bookings. Rebuild the map, find the leak (it is usually fees, then food), and adjust the still-unpaid lines while they are adjustable.

A filled money map (from the Chapter 7 trip)

The dossier example, priced day by day — this is what Audit 2 produces when it is done properly:

Day	Sleeping	Movement	Food	Activities	Other	Day total
Thu (arrival)	$118	$34 shuttle + $12 local	$68 (late dinner)	—	$45 resort fee	$277
Fri	$118	$18	$120	$40 market + tastings	—	$296
Sat (anchor)	$118	$18	$140	$150 food tour	—	$406
Sun (departure)	—	$34 shuttle	$42	—	—	$76
Totals	**$354**	**$118**	**$370**	**$190**	**$45**	**$1,077**

Add the flights ($386, in Cost 1 of the ladder's accounting, paid before the trip) and the trip's real total is $1,463 — of which $310 (food on the days, the resort fee, tips) is still to pay while traveling. Saturday is the heavy day, as anchor days usually are; Sunday is nearly free, as departure days should be. If the map had shown Sunday at $300, something would be mis-planned — that is the kind of thing this audit exists to catch.

Two more trips through the audits

The road trip. The inventory swaps flights for the car — which needs its own lines: fuel at real mileage, tolls, overnight parking, and the vehicle's readiness (tires, service, the spare). The money map's heavy day is usually the longest drive day: more fuel, more road food, the least flexibility. The expect audit adds one question drivers skip: where, exactly, do you sleep if you stop two hours early?

The cruise. The fare's add-ons become the main event: port charges and taxes on top of the headline, gratuities per person per day, drinks and Wi-Fi packages, excursions in every port, and the transfers at both ends. The terms audit matters most here — cancellation penalties step up on a schedule, and the dossier should carry every step date, not just the final one. The connection audit is the flight-to-port joint: same-day arrival for a sailing is the classic tight joint this guide exists to catch.

Travel Deal Decoder — The Decoder Network. General educational and trip-planning information; individual trips and costs vary. Destination costs are 2025–2026 averages researched from booking platforms. Travel prices, fees, and conditions change without notice — verify current prices and terms before you book.