The Trip Game Plan

Travel Deal Decoder — Step 2 of the Travel Decoder ladder

Step 1 named the seven costs that control your trip. This step turns those numbers into a game plan: what to book, in what order, at what target price — before you commit to anything.

A game plan is not a wish list. It is the trip, decided on paper while changing your mind is still free.

How to use this guide

You need one thing before you start: a trip idea and a rough total. If you have already worked through The 7 Costs That Control Your Trip, bring its worksheet — the numbers slot straight in. If not, the quick-total table in Chapter 1 gets you a working number in ten minutes.

By the end you will have: a budget split across the seven costs, a booking order with target prices, a book-now-or-wait call on every piece, and a filled game plan sheet you can book against.

Chapter 1 — Set the number before you shop

Trips go over budget in the first hour: someone books the flight because it "looked cheap," and every later decision inherits that anchor. The game plan reverses the order — total first, pieces second.

The quick total (10 minutes)

Cost	Quick figure
1. Getting there	Fare with your bag + seat, both ways, both people
2. Sleeping	All-in nightly rate × nights
3. Moving around	Arrival transfer × 2 + daily movement × days
4. Food	Daily style figure × days
5. Doing things	Anchor activities only
6. Seat-and-bag layer	Add-ons × legs × people
7. Protection & friction	Insurance + fees + a tips line

That total is your ceiling. Write it at the top of the game plan sheet (Chapter 6) before you open a single booking tab.

The split that works. Until a trip proves otherwise, most leisure trips land near: getting there 25%, sleeping 30%, moving around 8%, food 15%, doing things 12%, seat-and-bag 4%, protection & friction 6%. If your split is wildly different — sleeping at 55%, say — that is not wrong, but it should be a decision, not a surprise.

Chapter 2 — The booking order

Book in the order that keeps your options open longest and locks the scarcest pieces first:

1. **The anchor dates and the anchor activity.** The concert, the festival, the one excursion the trip exists for. If it sells out or fixes your dates, it goes first — everything else is flexible around it.
2. **Sleeping, refundable first.** Book the cancellable rate even if it costs a little more; you can re-book the cheaper non-refundable version later when the plan is final. A refundable room is an option, and options are cheap early.
3. **Getting there.** Once dates and the anchor are fixed, fares stop being hypothetical. Book when the all-in fare (Cost 1, honestly rebuilt) meets your target — not when the headline looks low.
4. **The arrival transfer.** Book or at least decide it now, while you are looking at arrival times with clear eyes.
5. **Everything else last.** Local activities, rentals, and extras stay flexible longest because they are the easiest to change and the most discounted late.

Rule: nothing non-refundable is booked until the game plan sheet is filled. The sheet is the commitment device.

Chapter 3 — Target prices: book now or wait

For each piece, set a target before you search. Searching without a target is how "deals" happen to you.

Piece	Book now when…	Wait when…
Flights	All-in fare is at/under target AND dates are fixed	Dates can move ±3 days (check those fares first)
Hotels	Refundable rate is at/under target	Only non-refundable rates are near target — book refundable elsewhere and watch
	Total (rate × 1.35) is at/under target	Quotes exclude taxes/fees and can't be compared yet

Piece	Book now when…	Wait when…
Rental car		
Activities	It is the anchor, or capacity-limited	It is weather-dependent and bookable on the day
Insurance	The trip is prepaid-heavy — buy when the big pieces are booked	Almost never worth delaying past the main bookings

The 48-hour rule. If a price beats your target, book it (refundable where possible) and stop shopping that piece. Re-checking a booked piece daily is how good prices turn into buyer's remorse and rebooking fees.

Chapter 4 — Deal levers, cost by cost

One proven lever per cost. Use the lever that fits; ignore the rest.

1. **Getting there:** shift the trip, not the flight. The same route on Tuesday instead of Friday is the single biggest fare lever most travelers never pull.
2. **Sleeping:** compare the all-in stay total on two sources, then check the property's own site — the direct rate sometimes drops the fees the platforms keep.
3. **Moving around:** price the airport transfer before you land. Pre-booked shared transfers routinely cost half the taxi line.
4. **Food:** pick one meal a day to make cheap on purpose (usually breakfast). The other meals taste better for it.
5. **Doing things:** buy the anchor early, direct from the operator where you can — reseller markups on popular excursions run 15–40%.
6. **Seat-and-bag layer:** decide bags before checkout. The bag bought at booking is the cheap bag; the bag bought at the gate is the expensive one.
7. **Protection & friction:** pay with a card that carries no foreign transaction fee abroad, and let charges run in the local currency.

Chapter 5 — The sample game plan (filled)

Trip: 4 nights, two adults, a city break with one anchor event.

- **Ceiling (from the quick total):** $1,640
- **Split:** getting there $410 · sleeping $490 · moving $120 · food $260 · doing $210 · seat-and-bag $60 · protection $90

- **Booking order executed:** anchor event tickets ($150 of the doing budget) → refundable hotel at $118/night all-in ($472, under the $490 line) → flights at $386 all-in (under target) → arrival transfer pre-booked $34 return → remaining doing budget $60 held for on-the-day choices
- **Result:** booked total $1,402 against a $1,640 ceiling — the $238 difference is the trip's slack, held for food upgrades and one spontaneous extra, on purpose

Notice what the plan did: every booking was made against a number that existed before the search started.

Chapter 6 — Your game plan sheet

Fill one in per trip. Keep it with your confirmations.

Trip: ____ Dates: __ Travelers: _____

Ceiling (real total): $_____

#	Cost	Budget line	Target price	Booked price	Booked?
1	Getting there				☐
2	Sleeping				☐
3	Moving around				☐
4	Food				☐
5	Doing things (anchor first)				☐
6	Seat-and-bag layer				☐
7	Protection & friction				☐

Anchor activity: ____ Booked first? ☐

Book-now / wait calls: _____

Slack held back on purpose: $_ ***For:*** **_____**

The game plan gets the trip booked at the right total. The next step, Know Your Trip, checks a planned or booked trip end to end — every confirmation, every fee, every day — and Is This Trip Worth It runs the full go / no-go decision at the real price before the money is spent.

Chapter 7 — When a piece breaks its target

It will happen: the flights for your dates price $90 over target, or the hotel you wanted is gone. The plan survives this if you adjust in the right order:

1. **Re-check the same piece shifted.** Adjacent dates, the other airport, the property one street over. Most target breaks are date or micro-location problems, not trip problems.
2. **Move money between lines — consciously.** Take the $90 from the doing budget or the food style, and write the move on the sheet. A move you wrote down is a decision; a move that "just happened" is a leak.
3. **Use the slack you held.** This is what it is for. Note what it bought.
4. **Shrink the trip, not the standard.** Drop the last day before you downgrade every piece — a shorter good trip beats a longer strained one.
5. **Re-run the ceiling check.** If the adjusted total beats the ceiling by more than 10%, the plan goes back to the sheet — not because the trip is dead, but because the decision changed. (Step 4, Is This Trip Worth It, is built for exactly this moment.)

What not to do: book the over-target piece "for now" and plan to fix it later. Later, it is non-refundable.

Chapter 8 — Planning for more than two

Groups and families break plans at the joints between people, not prices.

- **One sheet, one owner.** The game plan has a single keeper. Everyone can suggest; one person books and records.
- **Price per person early.** Shared costs (the rental, the room) hide the per-person figure until someone does the division at the worst moment. The sheet's totals get a per-person line from the start.
- **Agree the style rows before booking.** Food style and activity anchors are where groups diverge. Decide them in the plan, not at the restaurant.
- **Split the slack.** A group trip needs a shared contingency line (10% is workable) agreed in advance, so the first surprise is not a negotiation.

Chapter 9 — The timing calendar

Different pieces price on different clocks. A rough calendar for a trip 8–12 weeks out:

When	Do
Week 1	Game plan sheet: ceiling, split, anchors named

When	Do
Weeks 1–2	Anchor activity + refundable sleeping booked
Weeks 3–6	Flights when the all-in fare meets target; arrival transfer decided
Weeks 4–8	Re-price the refundable hotel; swap if the same room drops
Final 2 weeks	Confirm everything (Step 3's audits), buy remaining bags/add-ons at booking prices
On the trip	The sheet is closed. Spend the slack on purpose.

Shorter trips compress the calendar; the order matters more than the weeks.

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.