NEXT TRIP GETAWAYS

Caribbean Budget Cheat Sheet

Pick the right island, set a real daily cap, and keep the postcard without paying the postcard price.

7 value lanes | 7-night worksheet | booking checklist

NEXT TRIP GETAWAYS

START HERE

Budget the whole trip, not the room

A cheap hotel can sit on an expensive island. A pricier room can include meals, transport, or beach access that lowers the total. Decide your all-in ceiling first, then compare complete trips.



1. Set the ceiling

Write the most you will spend from leaving home to returning. Keep airfare separate until you compare dates.

2. Pick your style

DIY: freedom and local food.
All-inclusive: cost certainty and less planning.

3. Price the friction

Add airport transfer, baggage, resort fees, ferries, taxis, tips, and the first-night arrival cost.

> **The budget rule:** Choose the island only after you have priced lodging + food + local movement + the experiences you actually want. “Lowest nightly rate” is not the same as “lowest trip total.”

Your seven-night decision in 10 minutes

- ✓ Choose one target total and one stretch ceiling.
- ✓ Decide whether the trip is beach-rest, food-and-culture, adventure, or a mix.
- ✓ Shortlist two destinations from the next page.
- ✓ Build the same seven-night budget for both.
- ✓ Book the winner only when its complete total fits.

NEXT TRIP GETAWAYS

CHOOSE YOUR VALUE LANE

Match the island to your biggest cost

These are value plays, not fixed price rankings. Current fares and room rates change constantly, so use the “save by” move as your filter.

LOW-COST DIY

Dominican Republic

Best for: affordable guesthouses beyond the resort strip.

Save by: Compare Las Terrenas or Bayahibe with Punta Cana packages; eat at neighborhood spots.

BEACH VALUE

Jamaica

Best for: travelers who want a strong beach base.

Save by: Look at Negril guesthouses and use route taxis only after confirming the route and fare.

LOW-FRICTION U.S. TRIP

Puerto Rico

Best for: U.S. travelers who want dollars, culture, and beach variety.

Save by: Mix Old San Juan with a lower-cost base; compare ferry logistics before adding Culebra.

REEF + DIY

Cozumel, Mexico

Best for: snorkeling and diving-focused trips.

Save by: Price the Cancun-to-island transfer with the hotel; choose only the reef days you will use.

SHOULDER-SEASON PLAY

Aruba

Best for: travelers willing to trade peak dates for value.

Save by: Compare September-November dates and confirm the full cancellation policy.

LOCAL FOOD + TRANSIT

Barbados

Best for: independent travelers who value food and buses.

Save by: Stay in a guesthouse, use public buses, and make Oistins one of the trip's planned meals.

QUIET VALUE

Grenada

Best for: uncrowded beaches and a slower pace. **Save by:** Base near Grand Anse, compare local stays, and build beach days around low-cost public space rather than paid day passes.

YOUR SEVEN-NIGHT NUMBER

Build the budget before you browse

Use one worksheet per destination. Enter actual quoted totals, not “from” prices. The cheaper complete plan wins.

Category	How to calculate it	Your amount
Airfare	Round trip + seat + baggage	$_____
Lodging	Nightly total x 7, including taxes and fees	$_____
Food	Daily food cap x 8 travel days	$_____
Local transport	Transfers + buses/taxis + ferry/car	$_____
Activities	Only the tours and admissions you will book	$_____
Connectivity	eSIM/SIM or roaming plan	$_____
Insurance	Policy quote for the full trip	$_____
Buffer	10%-15% of the subtotal	$_____
All-in total	**Add every line**	**$**_____

Daily ground budget = (trip total - airfare) ÷ 8 travel days

Fixed first

Airfare, lodging, airport transfers, travel insurance, and any must-do reservation.

Flexible second

Food, optional tours, nightlife, shopping, taxis, and upgrades.

Compare like with like. If one plan includes breakfast, transfers, or activities, subtract those costs from the other plan before calling either one cheaper.

THE FOUR BIG LEVERS

Spend where the memory lives

Stay small - but check the total

- Compare guesthouses, small hotels, apartments, and packages.
- Filter for air-conditioning, safe location, and recent reviews.
- Price transport from the lodging to the beach or town.
- Read the fee and cancellation lines before the photos.

Eat local with a daily cap

- Choose one memorable sit-down meal; keep other meals casual.
- Use markets, bakeries, fish fries, and neighborhood restaurants.
- Book lodging with breakfast or a refrigerator only if you will use it.
- Carry water and a snack so hunger does not choose the restaurant.



A lower room rate only saves money if the location does not create a taxi bill.



Local food can be both the experience and the meal.

Move like a local

Learn the bus or shared-taxi pattern, but price late-night trips separately. Confirm routes and fares locally before relying on them.

Choose one paid highlight

Anchor the trip with one must-do tour. Build the rest around beaches, walks, markets, viewpoints, and self-guided time.

BOOK IN THE RIGHT ORDER

Lock the trip without locking yourself in

1. **Set the cap**
   Name the target and the walk-away total.
2. **Scan flexible dates**
   Compare midweek departures and at least two travel windows.
3. **Hold a refundable stay**
   Secure a fair option while you finish the comparison.
4. **Price arrival night**
   Include transfer timing, food, and any late check-in cost.
5. **Test package vs. DIY**
   Compare the same inclusions, not the headline totals.
6. **Book the expensive-to-lose pieces**
   Then add flexible activities closer to departure.



Green-light test
Book when the total fits, the cancellation terms are clear, the arrival transfer is solved, and your must-do experience still fits the buffer.

Five deal-killers to catch before payment

Fees
Resort, cleaning, service, baggage, seat, ferry, parking.

Location
A cheap stay far from everything can create daily taxi costs.

Non-refundable terms
A “deal” is risky when your dates or weather exposure are uncertain.

Arrival timing
Late landings can remove buses and force a private transfer.

PROTECT THE SAVINGS

Do not let weather or paperwork erase the deal

Weather risk belongs in the price

The official Atlantic hurricane season runs from June 1 through November 30, and activity is typically highest from August through October. A lower rate during that period is not automatically a better value.

- ✓ Prefer refundable lodging and changeable fares when exposure matters.
- ✓ Read the policy's weather and cancellation terms; do not assume coverage.
- ✓ Monitor official forecasts near departure.
- ✓ Keep a buffer for disrupted transfers or an extra night.

> **Shoulder-season rule:** take the discount only if the flexibility and insurance terms make the remaining risk affordable.



Grand Anse, Grenada. Value still depends on dates, weather, and the full lodging total.

Entry rules change - verify before paying

For international trips, check the destination's entry, exit, visa, and passport-validity requirements using the U.S. Department of State traveler checklist or the relevant authority for your citizenship. Carry required documents rather than packing them in checked luggage.

Documents

Passport or accepted ID, copies, visas or authorizations if required.

Money

No-foreign-fee card if available, backup payment, small arrival cash.

Health + safety

Medication, insurance details, emergency contacts, official alerts.

The 48-hour recheck

forecast | flight | transfer | entry rules | hotel message | insurance contacts

FILL-IN PLANNER

Your bookable Caribbean plan

DECISION	YOUR ANSWER
Destination shortlist	1. _____ 2. _____
Travel dates	Primary: _____ Flexible alternative: _____
Trip goal	Beach rest / Food + culture / Adventure / Mix
Target all-in total	$_____
Walk-away ceiling	$_____
Airfare quote	$_____ Baggage/seat included? Yes / No
Lodging quote	$_____ Taxes/fees included? Yes / No
Arrival transfer	Plan: _____ Cost: $_____
Food cap	$_____ per day
Must-do experience	_____ Cost: $_____
Local transport	Bus / Shared taxi / Rental car / Mix Cost: $_____
Insurance quote	$_____ Key exclusions read? Yes / No
10%-15% buffer	$_____
Complete trip total	**$_____ Under ceiling? Yes / No**

Book if

- The complete total fits.
- Cancellation terms are clear.
- Arrival is solved.
- The buffer remains untouched.

Pause if

- Fees are missing.
- The room is far from your plans.
- Weather risk is uninsured.
- You need debt to make it work.

Your one-sentence plan:
I am going to _____ for _____ nights with an all-in ceiling of $_____, and I will protect the budget by _____.

KEEP CHECKING

Sources and photo credits

Rates, schedules, weather, and entry rules change. Recheck the live terms before you pay.

Planning sources

NOAA: Atlantic hurricane season timing and peak activity. noaa.gov/news-release/noaa-predicts-below-normal-2026-atlantic-hurricane-season

U.S. Department of State: International Traveler's Checklist, including destination requirements and document preparation. travel.state.gov - International Traveler's Checklist

Next Trip Getaways: The destination choices and saving moves in this guide are adapted from the site's "7 Caribbean Islands That Look Expensive (But Aren't)," "All-Inclusive Resort vs. Booking It Yourself," and "10 Travel Mistakes That Cost Real Money."

Photo credits

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Grand Anse Beach: Wikimedia Commons image file: Grand Anse Beach Grenada.jpg.

Use this cheat sheet as your control panel

Keep the worksheet beside every flight and hotel tab. If a quote cannot be entered cleanly into the total, it is not ready to book.