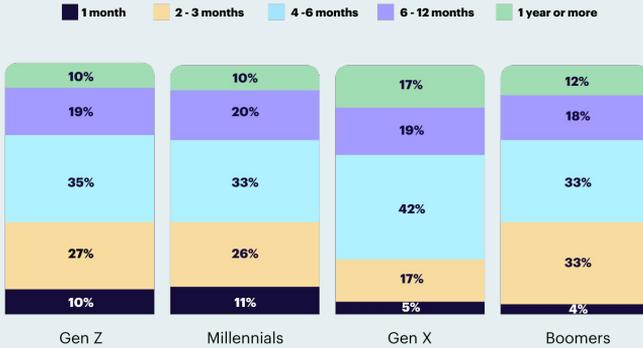


Welcome to **The Savings Scene** by Accrue, your go-to source for data-driven consumer insights on all things saving and spending. [Subscribe](#) to our newsletter to receive fresh insights every couple of months, straight from our consumer research to your inbox.

After two years lost to the pandemic, millions splurged on lavish trips as travel restrictions loosened this summer, eager to make up for lost time. Hearing about so many people throwing caution to the wind and booking trips they couldn't pay for inspired us to dig deeper on consumer travel behavior in a new survey with our partner, [Decode M](#).

Saving up for travel is not a new concept.

How far in advance did you start saving up for your next trip?



Saving up for vacations and other travel expenses is something that people are already actively doing.

- ✓ **Over 1/3** are currently saving up for a trip whether or not they already planned a trip
- ✓ **82%** of those who are currently planning a trip are actively saving up for it
- ✓ Most consumers start saving **at least 4 months** in advance for their trips

There is a gap in current saving methods.

Current ways to save up for travel (i.e. points and miles) are failing consumers. Leaving money in checking and savings accounts makes many people feel vulnerable to incurring debt when they get hit by unexpected fees.

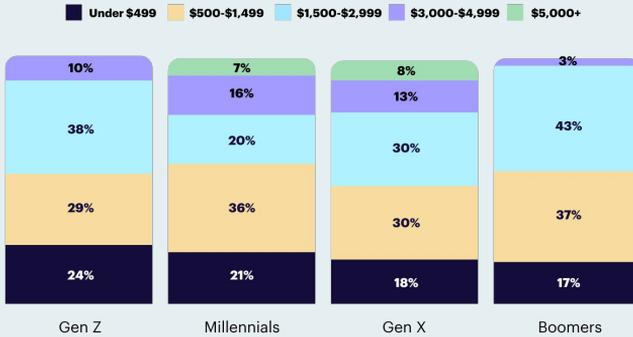


- ✓ **Less than 10%** of respondents plan on using points or miles for future trips
- ✓ **Over 30%** of people pay for travel using debit cards, cash, or credit cards
- ✓ **45%** of Gen Z use debit cards to pay for travel

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People are going into debt from vacations.

How much debt have you gone into from a vacation?



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Younger generations (Gen Z and Millennials) are most likely to go into debt from a vacation.

- ✓ **1 in 5** consumers have gone into debt because of a vacation
- ✓ **81%** of those going into debt from a vacation incurred over \$500 worth of debt

There are travel companies who are helping consumers save up for their trips.



Booking.com: Booking.com helps consumers bundle their travel and find the cheapest rates for accommodations, flights, car rentals, and more. Its most useful feature is its [“budget” filter, which allows travelers to search for the lowest prices for their plans.](#)



Great Wolf Lodge: Great Wolf Lodge has a [PAW Pass that bundles its most popular attractions and amenities, saving customers over 30%.](#) Its website also gives travelers extensive tips on how to save and take advantage of offers like AARP and AAA deals.



Orbitz: Orbitz has a platinum membership program that allows people to [save on baggage fees, airport WiFi, TSA Precheck, and more.](#) Platinum members also receive [\\$50 back a year for everyday travel expenses.](#)

Accrue Savings is a brand-embedded savings account that provides a sustainable, credit-free payment option for customers. With Accrue's savings-oriented experience, customers are empowered to make their purchases on their own terms. Accrue can turn passive shoppers into active buyers, reduce advertising costs for your brand, and help lock in predictable revenue for your business. Want to learn more? Go to <https://www.accruesavings.com/business>