

Cruise Budget Planner Worksheet

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Fill this in before you book and update it as costs come in. The goal: zero financial surprises onboard.

Trip Name / Cruise Line: _____

Sailing Dates: _____

Number of Travelers: _____

Destination(s): _____

SECTION 1: GETTING THERE

Expense	Estimated Cost	Actual Cost	Notes
Flights (outbound)	\$	\$	
Flights (return)	\$	\$	
Airport transfers (home → airport)	\$	\$	
Airport transfers (airport → port)	\$	\$	
Airport parking or rideshare	\$	\$	
Pre-cruise hotel (if arriving early)	\$	\$	
Post-cruise hotel (if departing late)	\$	\$	
Pre/post cruise meals	\$	\$	
GETTING THERE SUBTOTAL	\$	\$	

SECTION 2: THE CRUISE ITSELF

Expense	Estimated Cost	Actual Cost	Notes
Cruise fare (cabin cost)	\$	\$	
Port taxes & fees	\$	\$	Added at booking

Expense	Estimated Cost	Actual Cost	Notes
Cabin upgrade (if applicable)	\$	\$	
Gratuities / service charges	\$	\$	~\$15-\$20/person/day
Drink package	\$	\$	
Wi-Fi package	\$	\$	
Specialty dining (per restaurant)	\$	\$	
Specialty dining (per restaurant)	\$	\$	
Spa treatments	\$	\$	
Fitness classes or gym extras	\$	\$	
Casino budget	\$	\$	
Onboard shopping	\$	\$	
Photos (onboard photographer)	\$	\$	
Kids' club or activity fees	\$	\$	
CRUISE SUBTOTAL	\$	\$	

SECTION 3: SHORE EXCURSIONS

List each port and planned activity. Circle how you'll book: Ship | Viator | Klook | Independent

Tip: Viator and Klook are often 20–40% cheaper than booking through the ship.

Port	Activity	Estimated	Actual
Port 1: _____		\$	\$
Port 2: _____		\$	\$
Port 3: _____		\$	\$
Port 4: _____		\$	\$
Port 5: _____		\$	\$
Port 6: _____		\$	\$

Port	Activity	Estimated	Actual
EXCURSIONS SUBTOTAL		\$	\$

SECTION 4: PORT SPENDING

Meals, transport, shopping, and incidentals at each port.

Port	Meals	Transport	Shopping	Other	Total
Port 1: _____	\$	\$	\$	\$	\$
Port 2: _____	\$	\$	\$	\$	\$
Port 3: _____	\$	\$	\$	\$	\$
Port 4: _____	\$	\$	\$	\$	\$
Port 5: _____	\$	\$	\$	\$	\$
Port 6: _____	\$	\$	\$	\$	\$
PORT SUBTOTAL					\$

SECTION 5: TRAVEL INSURANCE

Don't skip this one. A single medical evacuation at sea can cost \$50,000+.

See links [A] and [B] below.

Item	Estimated	Actual	Notes
Cruise travel insurance	\$	\$	See link [A]
General travel insurance	\$	\$	See link [B]
Coverage type			Medical / Cancel / Comprehensive
Policy number			Save in your phone
Emergency helpline			Save before you board
INSURANCE SUBTOTAL	\$	\$	

[A] Seven Corners cruise coverage: <https://sojournica.com/go/cruise-insurance>

[B] Seven Corners general plans: <https://sojournica.com/go/seven-corners>

SECTION 6: GEAR & PREPARATION

See eSIM links [C] and [D] below.

Item	Estimated	Actual	Notes
New clothing / swimwear	\$	\$	
Toiletries and medications	\$	\$	
Tech / electronics	\$	\$	
Luggage (new or repair)	\$	\$	
eSIM / international data	\$	\$	See links [C] and [D]
Travel accessories	\$	\$	
Vaccinations / health requirements	\$	\$	
Visa fees	\$	\$	
GEAR & PREP SUBTOTAL	\$	\$	

[C] Saily eSIM: <https://saily.tpx.lv/hggJrOGm>

[D] Airalo eSIM: <https://airalo.tpx.lv/9gfzbvfO>

SECTION 7: BUFFER & EMERGENCY FUND

Always build in a buffer. Cruises have a way of creating spontaneous spending opportunities.

Item	Amount
Buffer (10–15% of total budget)	\$
Emergency cash reserved	\$
BUFFER TOTAL	\$

TOTAL BUDGET SUMMARY

Category	Estimated	Actual
Getting There	\$	\$
The Cruise	\$	\$
Shore Excursions	\$	\$
Port Spending	\$	\$
Travel Insurance	\$	\$
Gear & Preparation	\$	\$
Buffer / Emergency Fund	\$	\$
GRAND TOTAL	\$	\$

BUDGET TIPS FROM CHE

Book excursions independently where you can. Shore excursions through the ship are convenient but often heavily marked up. Viator and Klook regularly offer the same tours for 20–40% less. Just make sure you're back at the ship well before departure.

Gratuities add up fast. Most cruise lines charge \$15–\$20 per person per day. On a 10-night sailing for two, that's \$300–\$400 on top of your fare. Check whether your package includes gratuities before you book.

Drink packages: do the math first. They're only worth it if you'll have 5+ drinks a day. Light drinkers and those spending most days ashore will likely overpay.

Skip the ship Wi-Fi. It's expensive and often unreliable. Get an eSIM for port days instead. See links [C] and [D] above for Saily and Airalo.

The casino is a budget leak. Set a hard limit before you board and stick to it.

Travel insurance is not optional. Weather disruptions, medical emergencies, and itinerary changes happen more on cruises than land trips. Seven Corners has cruise-specific coverage built for exactly this. See link [A] above.

NOTES & REMINDERS

For more cruise guides, packing tips, and travel insurance advice, visit sojournica.com

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