10-PAGE SAMPLE

DWAYNE HILLMAN'S SENIOR VACATION SAVINGS GUIDE

Simple Ways to Spend Less on Flights, Hotels, Cruises, Resorts & More

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PRACTICAL TIPS FOR SMARTER SENIOR TRAVEL

By **Dwayne Hillman**

What’s Inside This Sample

A preview designed to give readers several immediately useful money-saving ideas.

This sample pulls together some of the most practical, instantly usable material from the full guide. The goal is simple: give you several tips you can use right away, while also showing how much deeper the complete book goes.

In this 10-page sample you’ll see:

- Dwayne’s Five-Price Rule — a simple habit that prevents overpaying for flights, hotels, cruises, and rental cars.
- The federal 24-hour airline rule — one of the easiest protections travelers forget to use.
- The hotel 'book refundable and recheck' strategy that can save money after you already booked.
- Senior-specific savings, including the National Park Senior Pass and public-transit discounts.
- A costly overseas mistake many travelers make when they choose to pay in U.S. dollars abroad.
- A current travel scam that can cost you money fast if you trust the wrong phone number.
- A one-page booking checklist you can actually print and use.

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WHY THIS SAMPLE WORKS

Every page here is selected to create an immediate “I can use this” reaction. That means the sample is not filler. It is designed to help readers save money before they even buy the full guide.

Quick Table of Contents

Quick Win #1 — Dwayne’s Five-Price Rule

One of the easiest ways to stop overpaying for travel.

Never buy the first acceptable travel price you see. Large travel companies frequently sell the same hotel room, rental car, or itinerary through several different rate categories at the same time.

Before you buy, compare these five prices whenever possible:

- 1) Regular or public rate
- 2) Free member or loyalty-program rate
- 3) Senior rate
- 4) AARP, AAA, military, veteran, or other legitimate eligible rate
- 5) Promotion, package, or third-party rate

USE IT RIGHT AWAY

Put all five totals side by side and compare cancellation terms at the same time. A rate that is $10 cheaper is not necessarily the better deal if it is completely nonrefundable.

Example

A hotel shows these choices for the same stay: $170 regular, $159 senior, $149 free-member, and $137 advance purchase. The $137 rate looks best — until you realize it is fully nonrefundable. If your plans are uncertain, the $149 member rate may be the better financial decision.

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DWAYNE’S RULE

A discount label is marketing. The final total and the rules decide whether it is really a deal.

Quick Win #2 — The Federal 24-Hour Airline Rule

A travel protection many people know vaguely — but use incorrectly.

For qualifying airline-direct bookings made at least seven days before departure, airlines must generally provide one of two protections: either a 24-hour cancellation-and-refund window or a 24-hour hold option. They do not have to provide both.

What this means for travelers

- If you book directly with the airline and immediately notice a mistake, you may have a short window to fix it without being trapped.
- This rule does not automatically work the same way for online travel agency bookings.
- The clock matters. Don’t assume you can 'think about it for a couple of days.'
- Always verify the airline’s exact current policy before relying on it.

USE IT RIGHT AWAY

If you book airfare directly and then realize the schedule, airport, date, or passenger name setup is wrong, check immediately. This is one of the fastest ways to escape a bad booking before it becomes expensive.

Simple habit

Right after booking, review the confirmation carefully: dates, airports, cabin, baggage assumptions, seat selections, and passenger names. If something is wrong, act immediately instead of hoping it will be easy to fix later.

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Quick Win #3 — Book Refundable and Recheck

One of the simplest hotel-saving strategies in the entire guide.

If a hotel rate is refundable, you may be able to lock in an acceptable price now and then recheck later. If the same room with the same terms drops in price, you can rebook the cheaper rate and cancel the more expensive one before the deadline.

How to do it

- 1) Book a rate you would be happy to keep.
- 2) Record the cancellation deadline.
- 3) Recheck periodically — especially before the free-cancellation cutoff.
- 4) Compare the identical room type and terms.
- 5) Secure the better booking first if needed, then cancel the old one.
- 6) Save the cancellation confirmation.

USE IT RIGHT AWAY

This is especially powerful on hotel stays, rental cars, and some other reservations where pricing often moves after you book.

Important warning

Never cancel first and assume the lower rate will still be there afterward. And never ignore the terms. A cheaper nonrefundable rate is not automatically better than a slightly higher flexible rate.

DWAYNE’S RULE

A reservation is not finished just because you booked it. If the terms allow it, continue checking until the free-cancellation window closes.

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Quick Win #4 — Senior Savings Worth Knowing

Two examples that can pay for themselves quickly.

A) The National Park Senior Pass

U.S. citizens or residents age 62 and older can qualify for an America the Beautiful Senior Pass. The Senior Annual Pass is $20, and the Senior Lifetime Pass is $80. It can cover entrance or standard amenity fees across participating federal recreation sites and may provide discounts on some expanded amenity fees.

WHY IT MATTERS

If you enjoy national parks, national recreation areas, or other participating federal lands, this can pay for itself very quickly.

B) Senior public-transit discounts

Many major cities offer meaningful senior transit discounts. Depending on the city, riders 62+, 65+, or older may qualify for reduced subway, rail, or bus fares. That can make skipping the rental car one of the biggest savings in an urban trip.

- Good habit: research public transit before automatically renting a car in a major city.
- Calculate parking, fuel, tolls, and hotel parking before deciding the car is 'necessary.'
- In many destinations, the cheapest vacation transportation is the one you do not rent.

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Quick Win #5 — Don’t Automatically Pay in U.S. Dollars Abr

A small decision on a payment screen that can quietly cost you extra money.

When traveling internationally, a card terminal or ATM may ask whether you want to pay in U.S. dollars or in the local currency. Many travelers assume U.S. dollars must be better because it feels familiar. Often, it is not.

Why this matters

- Choosing U.S. dollars can trigger Dynamic Currency Conversion, which may use a worse exchange rate.
- You can end up paying a hidden markup simply because the conversion looked easier.
- Your own card issuer may offer a better conversion rate when the charge is processed in local currency.

USE IT RIGHT AWAY

When you are offered a choice abroad, do not choose U.S. dollars automatically. Read the screen carefully and compare the terms when possible.

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Bonus tip

Before you leave home, check whether your credit card or debit card charges foreign transaction fees. A card with no foreign transaction fee can quietly save money on an entire international trip.

Quick Win #6 — Travel Scam Defense

A current scam many travelers never see coming.

Scammers increasingly buy search ads or create fake pages that display a fake customer-service number next to a real airline, hotel, or travel brand name. A traveler thinks they are calling the company — but they are really calling a scammer.

Warning signs

- Pressure to act immediately
- Unexpected fees to 'fix' a reservation
- Requests for gift cards, wire transfers, or cryptocurrency
- A phone number found only in an ad, not on the official site or app
- A person who seems more interested in payment than in your reservation

USE IT RIGHT AWAY

If you need help, open the company's official app, type the known official website yourself, or use the number printed on your confirmation. Do not trust the first sponsored number you see in a search result.

DWAYNE'S RULE

Urgency is one of the scammer's favorite tools. If someone says you must pay right now, stop and verify first.

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Print This — Dwayne’s ‘Before You Click BUY’ Checklist

A one-page habit that helps stop expensive mistakes.

- Have I checked flexible dates?
- Have I checked nearby airports?
- Did I include baggage and seat costs in the airfare total?
- Did I compare public, member, senior, and eligible discount rates?
- Did I calculate parking, ground transportation, and food costs?
- Do I understand what happens if I cancel or change this booking?
- Have I checked whether I already have overlapping insurance coverage?
- If this is international, is my passport valid and are my payment cards ready?
- If this is a hotel, have I compared total stay cost — not just nightly price?
- If this is a cruise or package, did I price the trip separately first?
- If I’m calling for help, am I sure I’m contacting the real company?
- Do I know the TRUE total cost of this vacation?

BEST HABIT IN THE BOOK

If you cannot answer these confidently, do not click BUY yet. A five-minute pause can prevent a much more expensive mistake later.

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What the Full Guide Includes

This sample is only a small preview of the complete book.

The full Dwayne Hillman's Senior Vacation Savings Guide goes far beyond these sample pages. It is built as a practical reference manual for older travelers who want to keep traveling well without wasting money.

Inside the full guide:

- Flights: Google Flights strategy, price tracking, nearby airports, one-way vs. round-trip, basic economy, baggage, and fare comparisons.
- Hotels: total-stay math, senior rates, mandatory fees, parking, breakfast, kitchenette savings, and accessible-room guidance.
- Cruises and all-inclusives: true-cost calculations, cabin choices, drink-package math, repricing, shore excursions, and medical considerations.
- Rental cars, road trips, trains, and public transit: when each one saves the most money.
- International travel: passport planning, money conversion, roaming, and overseas medical coverage issues.
- Travel insurance and Medicare: what seniors especially need to verify.
- Scam defense, printable worksheets, and a full booking system you can reuse on every trip.

WHY READERS BUY THE FULL GUIDE

It does not just give travel tips. It teaches a repeatable money-saving system.

If this sample already made you say, "I didn't know that," the full guide is designed to keep doing that — while also helping you turn those ideas into real savings over time.

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