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LUXURY TRAVEL EXPERIENCES

Planning Your World Voyage Budget



A world voyage budget isn't just the fare. It's the cost of booking it, preparing for it, getting there, living aboard, exploring the world, keeping your life at home running, and being prepared when something doesn't go to plan.

Some of these costs are obvious. Others can easily be overlooked when planning for a voyage of four to six months.

This guide will help you identify the costs you may need to consider and build a more realistic budget for your world voyage.



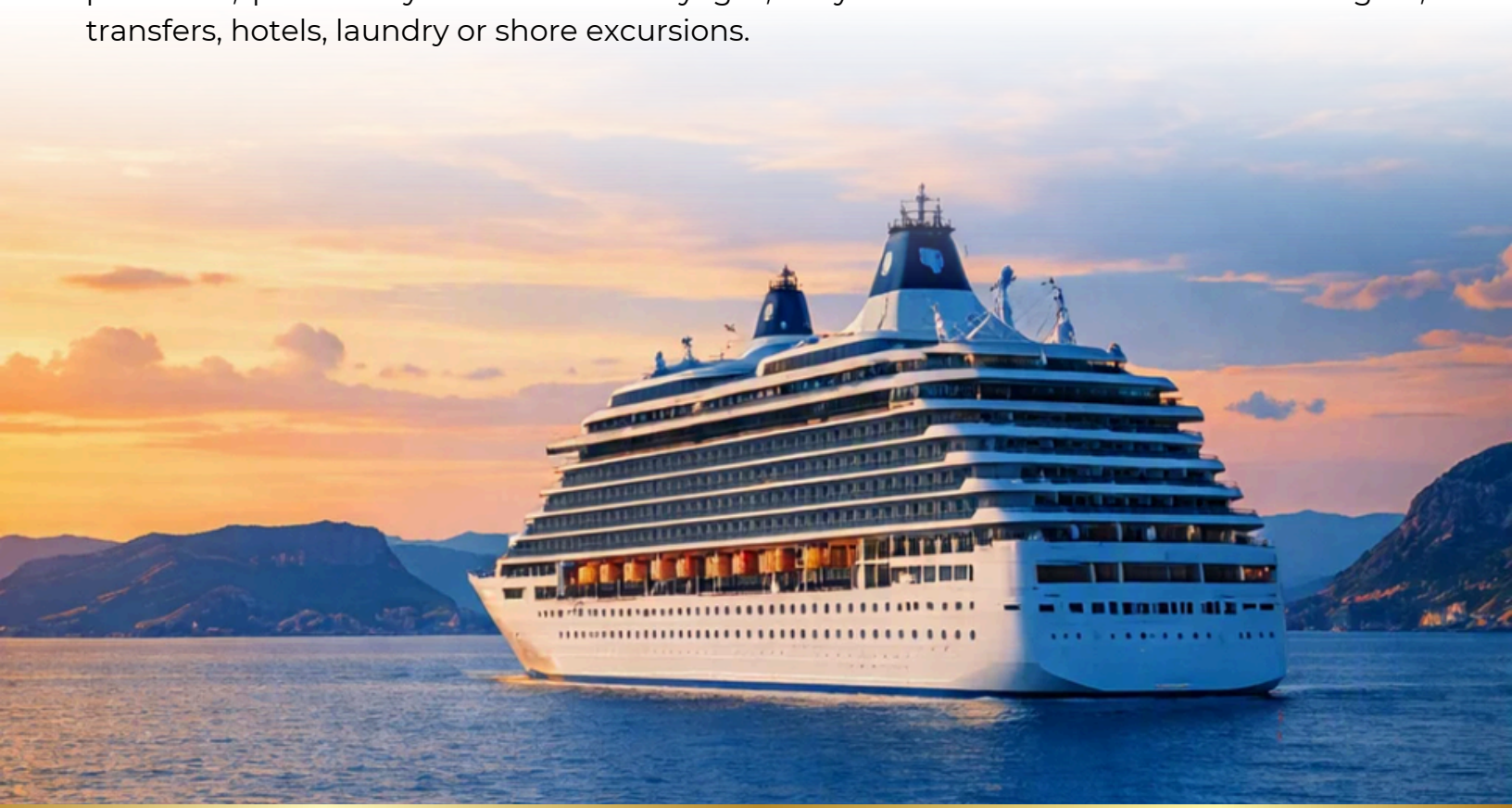
The Voyage Itself

When it comes to the cost of a world voyage, comparing the offerings from different cruise lines takes some skill. The published fare doesn't always provide the full picture. Cruise lines differ considerably in what is included — and excluded — from the fare, and there may also be different fare options available for the same voyage.

Generally speaking, world voyage fares fall somewhere on a spectrum from a more traditional cruise fare to a much more all-inclusive experience.

At the more traditional end, the published fare covers the voyage itself, taxes and port fees, accommodation, meals in included dining venues, basic beverages such as water, tea or coffee, and onboard entertainment. Other services — such as alcoholic beverages, specialty coffees, Wi-Fi, specialty dining and shore excursions — may cost extra.

At the other end, more inclusive fares bundle many of those additional services into the price and, particularly on full world voyages, may also include benefits such as flights, transfers, hotels, laundry or shore excursions.



At first glance, this can make the price difference between two voyages seem substantial. But once you compare the inclusions and likely additional costs side-by-side, that gap may become considerably smaller.

To make those differences easier to see, we've compared some of the major inclusions across the world voyage cruise lines we work with. Start with this quick at-a-glance comparison:

	Azamara	Cunard	Regent	Seabourn	Silversea
Gratuities	✅	❌	✅	✅	✅
Drinks	⊘	❌	✅	✅	✅
Wi-Fi	✅	❌	✅	✅	✅
Specialty dining	✅	⊘	✅	✅	⊘
Room service	✅	✅	✅	✅	✅
Shore excursions	$	❌	✅	❌	$
Laundry	✅	⊘	✅	✅	✅
Transfers	✅	❌	✅	✅	❌
Flights	✅	❌	✅	✅	❌
Pre-cruise hotel	✅	❌	✅	✅	❌
Luggage shipping	✅	⊘	✅	✅	✅

✅ Included ⊘ Some/partially included $ Credit included ❌ Additional cost

But the details matter. “Included” doesn't always mean exactly the same thing from one cruise line to another. The tables below take a closer look at what each cruise line provides.

Onboard Inclusions	Azamara	Cunard	Regent	Seabourn	Silversea
Single Supplement	175%	200%	200%	125%	125%
Gratuities/ service charges	Included	Additional	Included	Included	Included
Beverage packages / drinks included.	Basic alcohol included. Premium additional	Additional	Included	Included	Included
Wi-Fi/internet	Included	Additional	Included	Included	Included
Specialty dining charges	Included (Suite guests receive preferred seating)	Additional	Included	Included	Included except Chef's Table
Room Service	Included	Included for all guests before 10AM. Fully included for Britannia Club, Princess Grill, and Queens Grill Suites	Included	Included	Included
Butler/Suite Service	Included for suite guests	Butler included for Queen Grill guests. Concierge Service for Princess Grill	Included	Included	Included

Destination Experiences	Azamara	Cunard	Regent	Seabourn	Silversea
Shore excursions	Shore excursion credit	Additional	Unlimited included. Some enhanced/ premium tours carry additional charge	Additional	Shore excursion credit
Overland/multi-day excursions	Additional	Additional	Additional	Additional	Additional
Cruise-line signature/special events	Included	Included	Included	Included	Included
Port shuttle	Included where available*	Included	Included	Included	Included when required by destination

*Azamara Port Shuttle: If a port is within easy walking distance, or local municipal/port authorities prohibit private cruise shuttles, a complimentary bus may not operate.

Spa, Fitness & Personal Services	Azamara	Cunard	Regent	Seabourn	Silversea
Spa/salon services	Additional. Top-tier suites have complimentary access to the Thalassotherapy Pool terrace	Additional	Additional. Access General onboard wellness areas, such as the sauna, steam rooms, and relaxation areas, is included for all guests	Additional	Additional except one Otium spa treatment per guest
Fitness classes/ personal training	Complimentary group fitness classes included are yoga, Pilates, cycling and spin classes, core workouts and stretching, nutrition and wellness classes	Additional	Complimentary classes typically include yoga, Vinyasa stretching, mat Pilates, indoor cycling/spinning, HIIT/circuit training, guided meditation, breathwork and stretch sessions	Complimentary group classes include yoga, mat Pilates, Tai Chi, stretching and select core/cardio workouts. Many wellness classes included	Select group classes included
Laundry/ dry cleaning/ pressing	Included	Self-service included for all guests. Limited complimentary laundry for higher tier loyalty program guests.	Included	Included	Included

Pre- and Post- Travel	Azamara	Cunard	Regent	Seabourn	Silversea
Transfers	Airport transfer included on World Voyages	Additional	Included depending on fare/air/hotel package	Complimentary private car transfers home to local departure airport (100-mile radius)	Complimentary private car transfers home to local departure airport (50-mile radius)
Flights	AirFare Credit included on World Voyages	Additional	Business Class included on World Voyages	Included. Available from certain gateway airports	Business Class included on World Voyages
Pre-cruise hotel	One night included on World Voyages	Additional	Included for Concierge Suites and above	Two-night stay included on World Voyages	Included on World Voyages
Post-cruise hotel	Additional	Additional	Additional	Additional	Additional
Luggage shipping/ service	$500 Luggage Reimbursement per Stateroom included on World Voyages	Additional. 10% Discount for Cunard World Club members	Included on World Voyages	Included on World Voyages	Included on World Voyages

On top of that, cabin pricing can be complex. Midship cabins often cost more, and prices can also vary depending on whether they are higher or lower on the ship.

Like airlines, cruise line pricing adjusts with availability, so the fare you see two years before sailing may not be the fare you pay if you book one year ahead.

Of course, there are also a variety of stateroom grades. Depending on the ship, these may range from inside staterooms to two-storey suites.

Solo supplements

Some ships offer dedicated solo accommodation, while others may require solo travelers to book a double-occupancy cabin or suite and pay a single supplement. Solo supplements can range from 25% to 100% of the second guest's fare.

Deposits/payment timing

While the deposit doesn't change the overall cost of a world voyage, the amount required and when it is due will affect your financial planning.



Before You Sail

There are a number of pre-voyage costs, in addition to the voyage itself, that need to be included in your budget. Getting to the ship, preparing for several months away, travel documentation, insurance and even your wardrobe can all add to the overall cost of your world voyage.

Pre-Voyage travel

The cost of getting to the ship and any pre-voyage hotel stay.

How will you get to the ship? Will you be flying or driving? Will you go by train?

If flying, is it an international flight? Can you go direct? What class would you prefer to fly? Do you have airline points?

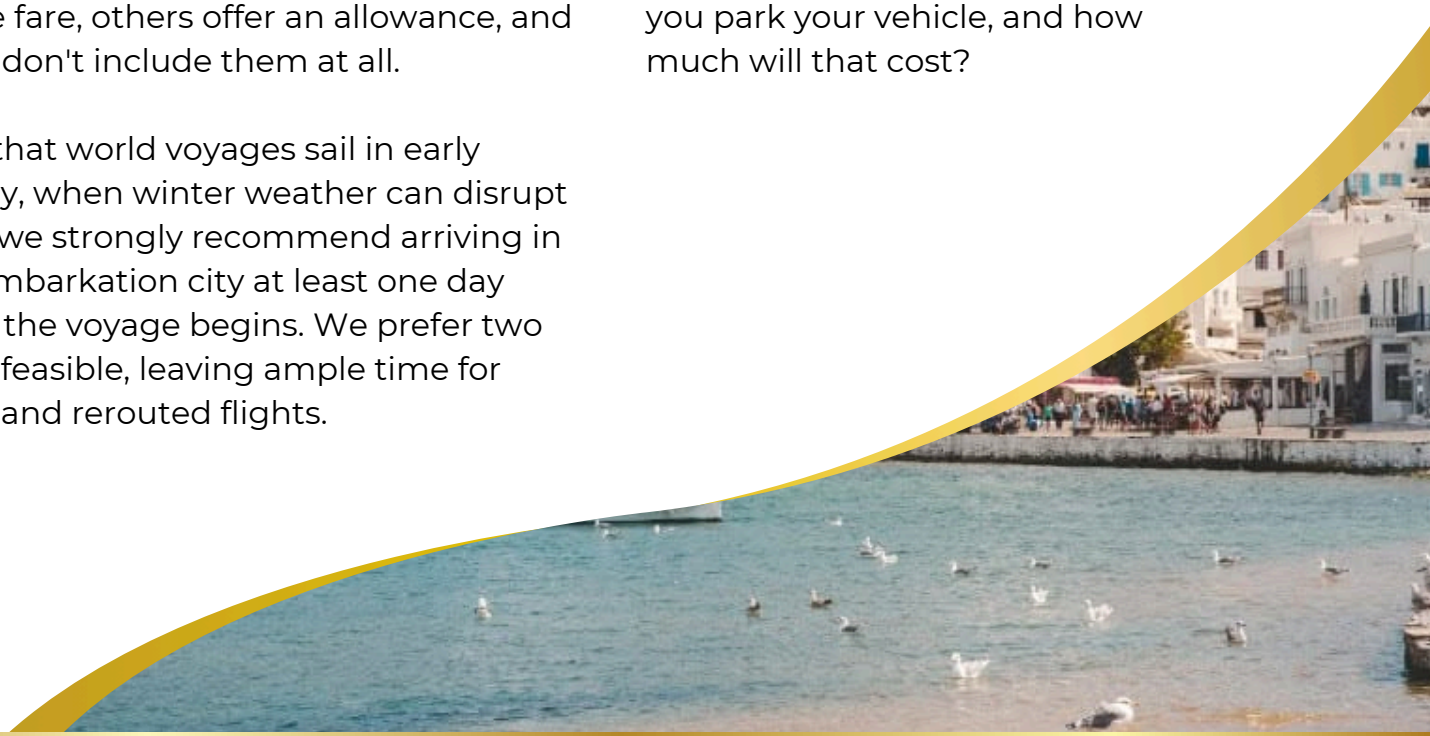
Some cruise lines include flights in the voyage fare, others offer an allowance, and others don't include them at all.

Given that world voyages sail in early January, when winter weather can disrupt travel, we strongly recommend arriving in your embarkation city at least one day before the voyage begins. We prefer two days if feasible, leaving ample time for delays and rerouted flights.

This means budgeting for overnight accommodation. Where will you stay, and what will it cost? What will you need to budget for meals?

And then there is the cost of getting from the hotel to the ship. Some cruise lines include this transfer in their fare; others do not.

If you are driving to the port, where will you park your vehicle, and how much will that cost?





Luggage shipping

A four- to six-month voyage may require more luggage than your usual vacation. If you're planning to fly, excess baggage fees can add up quickly. Luggage shipping services are another option and may be worth comparing with your airline's excess baggage costs.

Passport/visas

Do you need to update your passport? You will need a minimum of six months' validity beyond the final day of your voyage, as well as space for visa stamps. If you do not have plenty of blank pages, we recommend renewing your passport.

Depending on your itinerary and nationality, you may need visas or other travel authorizations for some of the destinations you visit. The cruise line may handle some on your behalf, while you may be required to arrange others yourself. The cruise line will provide information ahead of time. Visa costs vary.

SERVICES SUCH AS GENVISA OR CIBT CAN ASSIST YOU.

IT IS ALSO WISE TO REGULARLY REVIEW OFFICIAL UPDATES FROM THE U.S. DEPARTMENT OF STATE.

Insurance

Then there is travel insurance — something we consider an absolute necessity. There are multiple reputable providers for international, long-voyage travel, including Allianz, WorldTrips, Chubb and IMG Global.

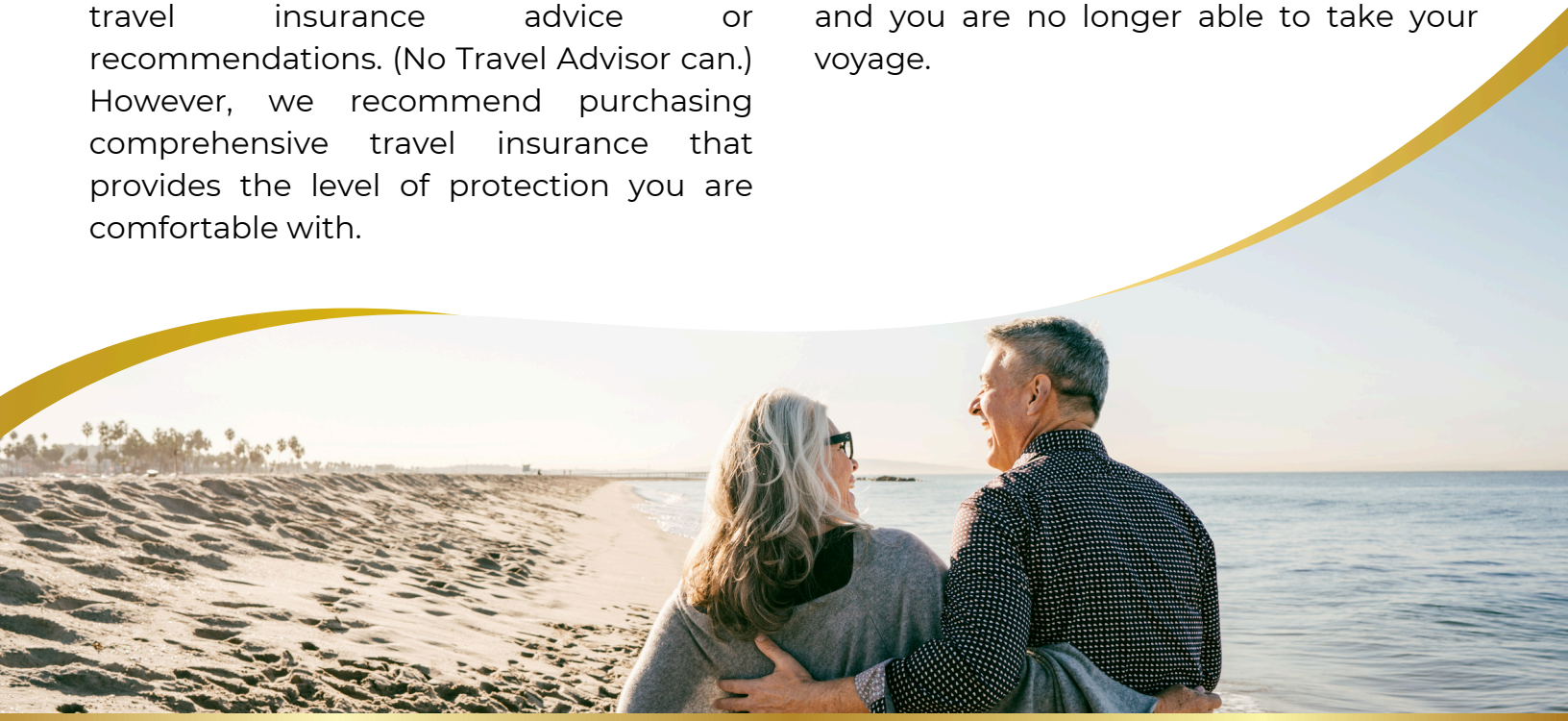
Multi-month, multi-country travel insurance needs are very different from those of a short cruise, and we highly recommend speaking with a licensed travel insurance professional. A reputable Travel Advisor will have partnerships with trusted Travel Insurance firms and can assist you.

At Ace Travel, we are not licensed travel insurance agents and cannot offer specific travel insurance advice or recommendations. (No Travel Advisor can.) However, we recommend purchasing comprehensive travel insurance that provides the level of protection you are comfortable with.

If you are on Medicare, check with a Medicare advisor to understand what your plan covers while you are away, and consider additional travel insurance for what isn't covered.

For those over 75, getting travel insurance can prove more challenging, as fewer companies offer coverage for this age group. Cruise-line insurance may be another option worth discussing with a Travel Insurance Advisor.

If you are still working, you may want to discuss adding Cancel For Any Reason (CFAR) coverage with a licensed travel insurance professional, as it can provide greater flexibility if circumstances change and you are no longer able to take your voyage.



Medical preparation/prescriptions

You will need to plan and arrange for four to six months of prescriptions ahead of your voyage. Your normal prescription and insurance refill schedule may not allow you to obtain this amount at one time, so speak with your doctor, pharmacist and insurance provider well in advance. There may also be additional out-of-pocket costs for your medications.



You should also check whether any of your medications are restricted in the countries on your itinerary. Some medications that are legal in the U.S. may be restricted or prohibited elsewhere. Keep medications in their original packaging and carry copies of your prescriptions.

Do you need any other medical supplies for a four- to six-month voyage? What will they cost?



Will you need vaccinations for your destinations? Does the cruise line require certain vaccinations to be current?

We always recommend taking a basic first aid kit with you.

What about any other medical costs you may have?

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Clothing, travel gear and luggage

Will you need any special clothing, travel gear or luggage? Does your itinerary involve any excursions or experiences that may require special clothing?

Your voyage will take you through multiple seasons and climates. Does your wardrobe currently accommodate this, or do you need to buy extra outfits? Do you have comfortable travel clothes and shoes?

Will there be formal nights on your voyage? Will you need extra formal wear?

Will you need extra luggage?

Life Onboard

We advise our world voyage clients to think about what they might spend on an average day and week while onboard, and to think separately about port days and sea days, as their spending may vary. An extra $15 per day doesn't sound like much. Over a 120-day voyage, it's $1,800.

If you drink alcohol, are you likely to have a drink or two each day, and is there an additional cost for that? Will you have specialty coffee or tea, and is it included in the fare? If these drinks are not included in your fare, would it be more economical to pre-purchase a drinks package?

What will your preference be for being online and having internet access? Are you someone who wants to check the news and your email daily, or would you be satisfied with a quick check while in port using the Wi-Fi in the terminal or a cafe? If you want internet access daily, is it included in the fare or is there an additional charge? Can you buy it by the day, or are you required to buy a package? How many devices will you need to connect?

What about staying connected while you're ashore? Will your current cell phone plan cover calls, texts and data internationally, or will you need to add an international plan or use an eSIM? With dozens of countries on a world voyage itinerary, consider what staying connected away from the ship may cost.

Do you enjoy specialty dining experiences, and are the specialty dining restaurants onboard an extra charge? What about room service?

Are gratuities included in the voyage fare (most are on world voyages)? What about any crew members who make your voyage extra special? Will you tip them extra?

On a four- to six-month voyage, you will need to do laundry. Will you use the self-service laundry facilities, or would you prefer to use a laundry service? Is it extra or included?

What about personal grooming while you're away? Ladies may want to get a haircut or a color refresh. Gentlemen may enjoy a professional shave and a haircut. Will you do that onboard, or will you try to find a service in one of the ports?

Will you use the spa? Is it included or extra?

Are there fitness or wellness activities that are important for you to maintain, and will they be an additional cost?

Will you want to participate in activities that cost extra, such as art or craft classes?

Are you a shopper? Might you be enticed by the onboard shops?

Do you enjoy a spin at the roulette wheel or a game of blackjack?

What if you experience an illness and need medical attention from the ship's doctor or a doctor ashore?

While some of these costs cannot be predicted, many of them can be planned for and a budget built around them.



Exploring Ashore

One of the joys of a world voyage is the opportunity to visit new destinations. There are many ways to experience each destination, and each will need to be budgeted for.

Cruise-line excursions

All of the cruise lines offer their own shore excursions. Some include shore excursions in their fare, while others don't. Those that include shore excursions also offer additional options for purchase.

Costs for shore excursions vary significantly depending on the type, length and complexity. Our clients have booked excursions costing as little as $50 to several hundred dollars.

Independent sightseeing and tours

You can also book independent sightseeing and tours outside of those offered by the cruise line.

Travel advisors, especially those with a host agency, have partnerships with tour operators in world voyage destinations and can arrange independent and private tours.

You can also use sites like TripAdvisor, Viator, etc. If using these providers, we advise carefully checking their reviews and how recent they are.

If you're an independent traveler and intend to explore ports and destinations on your own, what transportation costs will you expect? You will also need to budget for meals and drinks ashore, as some countries restrict food items being taken off the ship. And don't forget the entrance costs to any attractions you plan to visit.



Tipping tour guides will be expected in some countries.

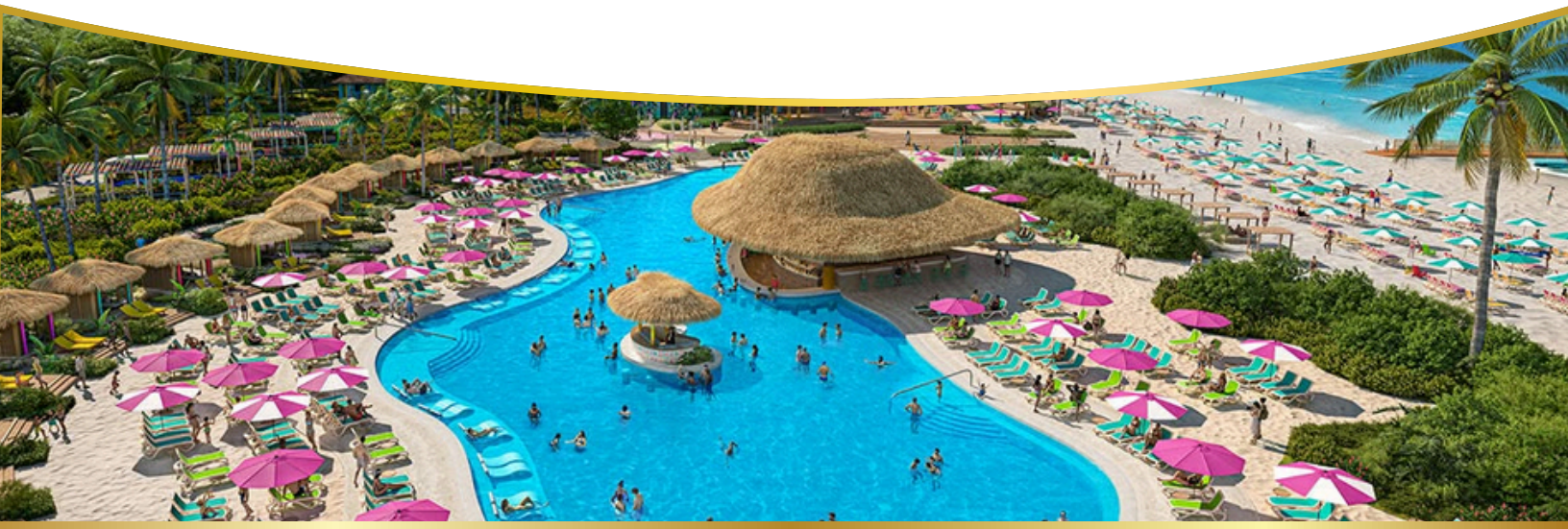
Important Shore Excursion Note
One important note: if you book a shore excursion with the cruise line and the excursion is delayed, the cruise line will ensure you are not left behind. The ship will not wait for passengers on independent tours. However, tours booked through travel advisors with their preferred vendors will often include guarantees to get you back to the ship or cover the cost of getting you to the next port if the ship sails without you. This happens very rarely. Our preferred partners have a missed ship departure rate of 2-3%.

Do you collect souvenirs? Don't forget to add a budget for them.

Lastly, are there any bucket-list or overland trips you might want to make? What will they cost?

Does your itinerary include overnight port stays? You may choose to spend an evening — or even a night — ashore, so consider whether you want an additional budget for hotels, dining, entertainment or transportation.

How will you pay for expenses ashore? Check whether your credit and debit cards charge foreign transaction or international ATM fees, and consider any costs associated with accessing local currency.



The Costs Back Home

An often overlooked budget item is any additional costs at home while you are away on your world voyage. Some examples might be hiring a property manager or paying additional insurance costs. Automating bill payments may have an additional fee. Will you need a mail service? Will you be boarding pets? What will you do about your vehicle insurance? Will you pause it, or will someone be driving your car, requiring you to increase your coverage?

Will there be any other costs to maintain your home while you're away?

Expense	Normal cost continues?	Extra cost while away?
Housing	✅	Property management?
Vehicle	❓	Storage?
Pets	➖	Boarding/pet care
Home	➖	Lawn/pool/home checks
Mail	➖	Forwarding/mail service

Your Contingency Fund

However carefully you plan, unexpected expenses happen. Build a contingency amount into your world-voyage budget for things such as medical costs, changed travel arrangements, replacement items or emergency transportation.

Build Your Real World Voyage Budget

As you can see, a world voyage budget isn't just the fare. It's the cost of booking it, preparing for it, getting there, living aboard, exploring the world, keeping your life at home running, and being prepared when something doesn't go to plan.

To help with your budget planning, we've created this table.

Category	Estimated Cost	Already Paid	Still to Pay
Voyage			
Before Sailing			
Onboard Spending			
Exploring Ashore			
Costs Back Home			
Contingency			
Estimated total world voyage budget:			



Need Extra Help?

If you would like more help planning and budgeting for a world voyage, we offer a complimentary World Voyage consultation, and there is no additional cost to book your voyage through us.

Ready to Find Your World Voyage?
Reserve Your Voyage Consultation



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