

Holiday Budget Planner

From Instant Finance — instantfinance.co.nz

How to use it: fill in what you expect to spend on each part of your trip. Don't worry about being exact. A rough estimate is better than leaving something out. Then add a 10% buffer and work out how much to put aside each week.

YOUR TRIP

Where are you going?	
Dates	
Who's going?	
Number of nights	
Weeks until you leave	

GETTING THERE

What it's for	Estimated cost (\$)
Flights (all travellers)	
Baggage or seat fees	
Getting to and from the airport (parking, shuttles, taxis)	
Visas or travel authorities (e.g. US ESTA)	
Travel insurance	
Subtotal	

WHERE YOU'LL STAY

What it's for	Estimated cost (\$)
Accommodation	
Cleaning, linen or service fees	
Subtotal	

FOOD AND DRINK

What it's for	Estimated cost (\$)
Breakfast, lunch and dinner	
Snacks and drinks	
Groceries (if you're self-catering)	
Subtotal	

Tip: our branch teams say food is the cost people underestimate most, especially in hotels. Try: daily food budget × number of days × number of people.

GETTING AROUND

What it's for	Estimated cost (\$)
Car hire and fuel	
Taxis, rideshare or public transport	
Day trips or tours	
Subtotal	

ACTIVITIES AND SPENDING MONEY	
What it's for	Estimated cost (\$)
Must-do activities	
Sightseeing and entry fees	
General spending money	
Subtotal	

FAMILY, FRIENDS AND EXTRAS	
What it's for	Estimated cost (\$)
Gifts	
Shouting a meal or two	
Phone roaming (around \$8–\$10 a day)	
Card fees on overseas purchases	
Subtotal	

COMING HOME	
What it's for	Estimated cost (\$)
Groceries for the week you get back	
Bills due while you're away	
Pet-sitting or kennels	
Subtotal	

Tip from our branch teams: coming home to an empty fridge is one of the most commonly forgotten costs.

YOUR HOLIDAY BUDGET	
Add up all your subtotals	
10% buffer (total × 0.1)	
Total trip cost	
Already saved	
Still to find (total – already saved)	
Weekly saving needed (still to find ÷ weeks until you leave)	

Example: a \$4,000 trip is about \$154 a week over six months (26 weeks), or about \$77 a week over a year.

Thinking about borrowing for some or all of it? Try our loan calculator at instantfinance.co.nz/personal-loan-calculator. Remember, loan repayments carry on after you're home, so make sure they fit your budget. Our branch teams can go through it with you: call 0800 760 000 or visit instantfinance.co.nz/find-a-branch-near-you/.

For free, independent budgeting help, you can also contact MoneyTalks on 0800 345 123.

This planner is a general guide only and isn't financial advice. Example costs such as roaming are approximate and were checked in October 2026. Interest rates range from 9.95% to 29.95% p.a. Terms and conditions, and responsible lending criteria apply.