FAMILY TRIPS WITHOUT REGRETS

# 7 Choices That Decide If Your Teen Talks About the Trip for Years

Most families don't lose their vacation to bad luck. They lose it to 7 preventable choices nobody walks them through until it's too late. Here's what to decide, in what order, before you click confirm. Cruise, all-inclusive, or Disney. The choices are the same.

**INSIDE:** When you book · Cruise vs. resort · Protecting the trip · Where you sleep · How you pack · Arrival day · Excursion days

**Teresa Roddy**
Certified Cruise Consultant · Certified Autism Travel Professional · Accessible Cruise Planner

# The Part Nobody Warns You About

I fell in love with travel when I was 16, living in Norway as an exchange student. I spent that year traveling around Europe, and I was hooked. Growing up, my family took camping trips and did some exciting things too, like Disney World and Disneyland. Travel was never a question for me. It was part of who I was.

Then I had kids, and trips got harder.

We still made them happen. Hawaii when my girls were two and four. A family cruise to Mexico, Belize, Roatan and Jamaica. I love every memory. I would not trade a single one.

But here is the part nobody warns you about. The planning was exhausting.

I was working full time as an occupational therapy assistant and picking up PRN hospital shifts on weekends, just so we could afford to travel.

I was missing my daughters' swim meets to pay for family trips. Missing moments with my girls to pay for time with my girls. Then I would come home needing a vacation from the vacation.

On a spring break cruise in 2023, I stood in the customer service line behind a dad whose autistic son could not order chicken tenders at a specialty restaurant. Because he was over 12.

**Something clicked.**

After more than 25 years in occupational therapy, I knew how much the right planning matters. Most families never get it, because they do not know where to start.

So I changed that. I became a Certified Cruise Consultant, a Certified Autism Travel Professional, and an Accessible Cruise Planner. Within a year I resigned from that PRN job, because I earned more planning travel than those weekend shifts paid.

The best part is what it has done for my girls. They helped plan our activities in Cancun over spring break and loved it. They help plan our family cruises now. When we travel, they help choose where we go. They are the ones asking when the next trip is.

> The trips are not exhausting anymore. They are ours.

And every family I work with gets the same thing: the choices made before the money is spent, so the trip actually delivers what they paid for. Cruise, all-inclusive, Disney, or anywhere in between.

# What I Learned About the Problem

Here's why this keeps happening to good, prepared families.

Family travel has gotten more complicated, not less. Cruise lines, resort chains, and theme parks bury fees, upgrades, and fine print in places most people never think to look. Insurance policies use language designed to protect the insurer, not explain themselves to you. And nobody hands you a manual for how to match a trip to your actual family instead of the version of your family you wish you had.

Generic travel blogs tell you to pack light and book early. They don't tell you which cabin location ruins sleep for a week, which purchase window protects a pre-existing condition, or which resorts market themselves as family friendly while quietly being built for toddlers instead of teenagers.

Review sites tell you what other travelers liked. They don't tell you what your family, with your teens, your budget, and your pace, actually needs.

The information exists. But it is scattered across insurance fine print, cruise line terms and conditions, and hard-won lessons other families only share after the fact.

So families do what they can. They compare prices, read reviews, and click confirm. Then they find out what they didn't know at the port, at the cabin door, or standing in a hospital room overseas.

That is not a personal failing. Nobody taught you this. This guide puts it all in one place.

> Your family vacation is not made or broken at the destination. It is decided by 7 choices you make before you ever pack a bag.

**The principle behind all 7 choices: give each teen one pick.** A teen who chose one thing on the trip is far more likely to talk about it for years. Look for the teen pick at the end of each choice.

CHOICE 1 OF 7

# 1 When You Book (and What You Buy)

Most families book when it's convenient. The tax refund arrives, the school calendar comes out, someone forwards a sale email. But timing is the biggest money decision in the whole trip, and it happens before you've decided anything else.

### WHEN TO BOOK A CRUISE

- **12–18 months out:** Widest cabin selection. Book this early if you need connecting rooms, accessible cabins, or specific locations.
- **90–120 days out:** The sweet spot for flexible families. Prices often start dropping and selection is still good.
- **30–60 days out:** Lower prices can appear, but usually only on leftover cabins. Risky for a family that needs specific rooms.

**Wave Season (January through March)** is a time of year, not a booking window. It's when cruise lines often run their strongest promotions. Offers change every year, so compare the actual fare for your dates instead of the headline deal.

And if your schedule allows it, look beyond peak spring break weeks. Peak spring break, Christmas week, and July 4th week are often the most expensive, most crowded sailings of the year. The same ship and itinerary can cost significantly less when you sail in late April or early May instead. The key is comparing actual dates, cabin options, and total trip costs before you book.

Shifting your dates could free up money for excursions, onboard experiences, or your next family adventure.

**Already booked?** Check pricing weekly until final payment. Price drops generally only count before your final payment date. On Royal Caribbean, a drop after that date doesn't qualify, and the line won't tell you about a drop. Policies differ by cruise line, so check yours.

WORK WITH TERESA

**I watch your fare until final payment.** Send me your ship and dates and I'll tell you what to watch for, and when.

The same timing principle works everywhere. The weeks around school breaks carry the biggest premiums whether you're booking a cruise, a resort, or Disney. Shifting your dates by even one week can change the price of the exact same trip.

### THE OTHER HALF OF THE MONEY CHOICE: THE PACKAGES

Drink packages, wifi, dining plans, shore excursion credits. Cruise lines sell these hard, and most families buy on impulse at the boarding terminal or guess their way through the online upsell page. Here is how to actually know.

### BREAK-EVEN MATH, BY PACKAGE TYPE

- **Alcohol packages:** A family of four rarely breaks even unless the two adults drink 5–6 drinks each, every day, at package prices. Do the math for YOUR habits, not the brochure's example couple.
- **Soft drink packages:** Break even around 3–4 sodas per person, per day. If your teens drink more than that, it's a yes. If they mostly want smoothies and specialty coffees, check whether those are even included before you buy.
- **Wifi packages:** Price it per device, not per cabin. Two teens streaming on their own devices can double the cost you were quoted.
- **Specialty dining:** Do the math against what you'd order in the main dining room anyway. A family that loves the main dining room doesn't need three specialty nights.

### THREE RULES THAT PROTECT THE BUDGET

1. **Predict your habits at sea, not at home.** You are not the same family on a ship that you are on a Tuesday in October. But also don't fantasize. If nobody in your family drinks at home, a cruise doesn't change that.
2. **Match the package to the itinerary.** Sea-day-heavy sailings (crossings, some Eastern Caribbean routes) give packages more chances to pay off. Port-heavy itineraries mean you're off the ship all day and using less of what you bought.
3. **Know the fine print that catches families.** On most cruise lines, drink packages must be purchased for BOTH adults in the cabin, not just one. Check your line's terms. Many packages are also cheaper before boarding than they are onboard.

> **TEEN PICK**
>
> Ask your teen which one thing they'd pay extra for on the ship. Budget for that first, then decide on the rest.

CHOICE 2 OF 7

# 2 Cruise vs. Resort

Both are great options. Both let you unpack once. But they have completely different energies, and if you book on price or a friend's recommendation, you can spend the whole week wishing you'd picked the other one.

### ASK THESE 6 QUESTIONS BEFORE YOU BOOK ANYTHING

1. **Multiple places or one home base?** Teens light up at novelty: cruise. Family wants to fully settle in: resort.
2. **Set schedule or full flexibility?** Family does well with structure: cruise. Zero schedule, no deadlines: resort.
3. **Are your teens social or laid-back?** Thrives on organized activities and meeting peers: cruise. Prefers to lounge and self-entertain: resort.
4. **Is a firm all-in budget important?** Comfortable adding a flexible excursion budget: cruise. One price with minimal surprises: resort.
5. **Mix of activity and rest, or maximum relaxation?** Mix: cruise. True unplug trip: resort.
6. **Is disconnecting from wifi a plus or a problem?** A plus (or a hope): cruise. Your teen needs to stay reachable: resort.

And if your family wants high-energy days built around rides, shows, and a solid plan, that is a third lane. Disney rewards families who like structure and full days. It is its own kind of trip, and it works best when you know that going in.

> "Family friendly" almost always means toddler friendly. Teens need independence zones, reliable wifi, food on their own schedule, and other teens. Verify those before you book anything that calls itself family friendly.

**TEEN PICK**

Let your teen answer the six questions too. Their answers often settle the choice in minutes.

CHOICE 3 OF 7

# 3 How You Protect the Trip

Nobody wants to think about this one. So most families don't, until they're standing in a hospital room overseas opening a denial letter.

This choice answers one question: **what happens to your money if this trip goes wrong?**

My dad got sick while traveling overseas. He and my mom didn't have travel insurance. What was supposed to be a trip full of good memories turned into a scramble to get him home safely, and medical bills that landed on my parents instead of on a policy that should have covered them.

It wasn't that they didn't care about being prepared. They just didn't know what they didn't know.

- **The moment you make your FIRST payment** (deposit, flight, cruise fare), set a calendar reminder. That date starts the clock.
- **Buy travel insurance within your policy's window, which can be as short as 10 days.** That window is what keeps the pre-existing condition waiver active. Windows vary by provider, so buy within a week to be safe. Day 15 can already be too late.
- **Insure 100% of your non-refundable trip cost.** Insuring less can void the waiver, even if you bought on time.
- **Confirm every traveler is medically stable the day you purchase.** It is the first thing insurers check when a claim is filed.
- **Read the policy for the pre-existing condition waiver language.** Plenty of policies say "comprehensive" without including it.
- **Fly in the day before your cruise. Always.** A delayed flight on embarkation morning turns a covered problem into a missed ship.
- **Cruise-line protection or a standalone policy?** The cruise line's plan can be enough for a healthy family on a simple trip. Add a medical condition, a complicated itinerary, or flights you booked yourself, and it usually isn't. The right answer depends on your family's situation, and it is one of the first things I walk every family through.

**WORK WITH TERESA**

Send me your trip cost and your travelers' health details and I'll tell you which protection deadlines apply to your trip and what to check first.

**TEEN PICK**

Have your teen read the trip cancellation terms with you. They will remember the rules better than any reminder you send.

*Insurance policies vary, so read your own plan and its exact deadlines before you rely on it.*

CHOICE 4 OF 7

# 4 Where You Sleep

Most families book the room by price and never look at the layout. Then they spend day one recovering from a booking choice they didn't know mattered.

### ON A CRUISE

- **Lower passenger deck, mid-ship.** Less motion, better sleep, and close to the places your family actually uses. The best deck number varies by ship, so check the layout of yours.
- **Check what's directly above and below you.** Pool deck above means chairs dragging at 6 am. Theater below means noise at midnight.
- **Skip forward cabins if anyone is motion-sensitive.** Every wave hits harder at the front of the ship.
- **Avoid aft cabins near the engine room and anything near elevators or crew doors.** Vibration and foot traffic don't care that your kids need to sleep.
- **"Sleeps 4" is not comfortable for 4.** Find out if the fourth bed is a Pullman bunk or a sofa bed, and whether there's floor space left when it opens.
- **Balcony, oceanview, or interior?** For a family, a balcony often earns its price. It's the one place an adult can step outside with coffee while the ship wakes up. A windowless interior cabin with four people and four suitcases is where day-three crankiness is born.
- **Connecting rooms or one cabin?** With older teens, two rooms can cost less than the "sleeps 4" squeeze, and everyone sleeps better. Ask what the configuration actually is before you assume one cabin is the only option.
- **Storage and layout reality:** Where do the suitcases go when they're open? How far is the bathroom from the beds? Does the fourth bed block the window or the closet? These questions take two minutes to ask and a week to regret not asking.

**If your family has sensory or mobility needs,** cabin and accommodation options are limited, and the accessible or sensory-friendly rooms go earliest. Ask about quiet zones, elevator access, and how far the room is from the noisiest areas before you confirm. This is the reason to book 12–18 months out.

### AT RESORTS AND HOTELS

The same check applies at resorts and hotels. A room above the pool bar hears music until midnight. A room beside the elevator bank never fully sleeps. Ground floor near the lobby trades quiet for convenience. Before you confirm, ask what is above, below, and beside your room.

And ask the question families never ask: **"Where would YOU book for a family like mine?"** That's the question I answer on every consult. Not a website. Not a filter. A real person who knows the property.

> That one question is the difference between "it was fine" and "best trip ever."

**WORK WITH TERESA**

Send me your ship and dates and I'll tell you which cabins to avoid.

**TEEN PICK**

Let your teen choose the room layout. A teen with their own space and a door that closes is far more likely to enjoy the trip.

CHOICE 5 OF 7

# 5 How You Pack

Packing mistakes don't just cost money at the airport. They cost you the first day of the trip.

- **Pack your carry-on for the scanner, not the suitcase.** A cluttered bag is harder to read on the X-ray and more likely to get a second look. Electronics in one easy-access pocket. Cords and chargers separated, never wound into one brick. Nothing wrapped tightly in clothes.
- **One quart-size liquids bag per person.** Every container 3.4 oz or less. If you can squeeze, smear, pump, or pour it, TSA counts it as a liquid, including peanut butter, yogurt, and dips.
- **Count the power banks.** They always ride in the carry-on, never checked. Airlines now set their own limits: as of 2026, Southwest allows one per person and American allows two, kept out of the overhead bin. Check your airline before every teen packs their own.
- **Medication never goes in checked luggage. Not once.** Prescriptions in original bottles, emergency meds like inhalers and EpiPens, device chargers, and a change of clothes stay in your personal item. Bags get lost. Medical needs don't wait at baggage claim.
- **Pack by priority, not by "just in case."** Every "just in case" item is weight, fees, and clutter in a small cabin or a standard hotel room.
- **Build the day-one bag around this rule:** if you'll need it before your checked bags arrive at your cabin or room, it's in the carry-on. Cruise luggage can take hours to arrive, and resort rooms often aren't ready until mid-afternoon. Documents, medication, swimsuits, sunscreen, and a change of clothes ride with you. The families swimming at 2 pm packed for it. The families watching them didn't.
- **The clothing reality check:** 2–3 daytime outfits per person, 2 swimsuits each, 1 nicer dinner outfit. That's it. The "just in case" outfits are the ones that turn into costly airline overweight fees.
- **Kid-specific packing:** pack what YOUR kid actually uses at home. The same snacks, the same comfort item, the same headphones. A cruise or resort is not the place to discover the travel version doesn't work.

**Insider cabin hacks from families who cruise a lot**

- Magnetic hooks (the walls are metal)
- An over-the-door organizer for shoes and sunscreen
- A small nightlight (cabins go pitch black)
- A USB charging cube, and check your cruise line's banned-items list. Rules differ by line.

TEEN PICK

Let your teen pack their own carry-on and check it with you the night before. They'll own the plan, and they won't be the one scrambling at the gate.

# 6 CHOICE 6 OF 7
# Arrival Day

Embarkation day on a cruise. Arrival day at a resort. Day one at Disney. The first hour decides whether you start relaxed or scrambling. Most families think showing up early is enough. It isn't.

### HANDLE THESE BEFORE YOU SAIL

1. **Main dining and specialty restaurants are usually booked before you sail, not on embarkation day.** I book these before you sail, so your first night isn't a waiting game.
2. **Register your teen for the teen club before you sail.** Carnival requires youth registration before teens can join, and it can be done online during check-in. Don't count on signing up at the ship.
3. **Complete your e-muster in the app and check in at your station early.** Most big cruise lines no longer hold a group drill. On Carnival, your onboard card locks after two drink purchases until you've checked in at your station. Check in early so you're not stuck in a line on the first afternoon.
4. **Walk the ship layout on day one.** Thirty minutes of orientation saves hours of wandering later.
5. **Then pool.** Once the boarding rush is over and your plan is set, you can relax while everyone else is still figuring it out.

The same system works everywhere. At an all-inclusive, book specialty restaurants before you arrive so the best times aren't gone. At Disney, the families with a day-one plan are on rides while everyone else is still staring at the app. Wherever you stay, plan the first hour. Then relax while everyone else catches up.

> **TEEN PICK**
>
> Let your teen choose the first activity of the trip, whether that's the teen club, the pool, or the first excursion.

CHOICE 7 OF 7

# 7 Excursion Days

Days off the property are where the budget blows up and where teens either have the best day of the trip or the worst. Three things decide it: where you book, what you wear, and the plan you make before anyone walks out the door.

## WHERE YOU BOOK

- **Know your port type.** Independent-tour ports (Cozumel, Nassau, St. Thomas, Roatán, Mazatlán, Juneau, Ketchikan) have docked ships, short transfers, and local operators that are easy to vet. Ship-excursion ports involve long inland travel (cave tubing in Belize) or weather-dependent tours (Alaska floatplanes and glacier helicopters). Tender ports like Grand Cayman and Belize take extra care: ship-tour guests get priority on the tender boats. Private islands are cruise line only.
- **In my experience, cruise lines often mark up local tours.** The same beach day that costs a family several hundred dollars through the ship can cost far less booked directly with a vetted local operator. Compare the same group size, transport, entry fees, and lunch.
- **Staying at a resort?** The same rules apply the moment you leave the property. The tour desk often marks up local operators the same way cruise lines do.
- **Vet any independent operator before booking:** 4.5 stars or higher, steady recent reviews from cruise passengers, clear pickup and return times, and a written back-to-ship guarantee (if they make you miss the ship, they get you to the next port).
- **Timing matters too.** Book popular independent tours 1–3 months before you sail. The best small-group tours fill before you board. Check the refund policy in case the ship skips the port.
- **Build in a 60–90 minute buffer.** Plan to be back at the pier (or your resort pickup) well before all-aboard, on ship's time, not local time. Missing the ship means paying your own way to the next port. Save the port agent's phone number from the daily planner as your backup.

## WHAT YOU WEAR

- **Churches and sacred sites:** in the Caribbean, bring something to cover your shoulders. In Mediterranean churches and monasteries, cover shoulders AND knees.
- **Mexico cenotes:** the real rule is about sunscreen. Depending on the operator, rules range from biodegradable-only to no sunscreen or skin products at all. Arrive product-free and shower as instructed.
- **Mexico ruins:** closed-toe shoes are your best bet. The ground is uneven, rocky, and hot.
- **Pack a lightweight cover-up and closed-toe shoes no matter what.** You can always take layers off. You can't add what you left behind.

**The camo rule nobody mentions:** camouflage clothing is banned in several Caribbean destinations, including the Bahamas, Antigua, Barbados, Dominica, Grenada, Jamaica, St. Lucia, St. Vincent and the Grenadines, and Trinidad and Tobago. Leave the camo at home for those ports.

### THE TEEN INDEPENDENCE PLAN

This plan works at a cruise port, a resort, a theme park, or a city square.

- **Pick one exact meeting spot everyone can physically point to.** "Near the shops" is not a spot. The port security entrance is.
- **Set a backup spot and a real return time.** "Meet back at 2:30. If you're not there by 2:35, we go to the backup."
- **Assume phones won't work.** Screenshot the map, the meeting spot, and the all-aboard time before you leave. Decide who carries the portable charger.
- **Freedom should match the location, not the teen's age.** The resort pool and a busy foreign port are different conversations.

> **The no-shame return rule:** your teen can come back early for any reason, no trouble. That rule matters more than any other.

**TEEN PICK**

Give your teen one port or one excursion they choose completely. This is the day they'll tell friends about.

COMMON MISTAKE TO AVOID

### Booking the trip before making the choices.

Most families click confirm on a fare, then figure out rooms, insurance, packing, and excursions later. But every choice in this guide has a clock on it, and most of the clocks start the day you book. The insurance window opens at your first payment. The best cabins and rooms go to the earliest bookers. Peak-week prices punish anyone who waits.

**Decide first. Book second.**

## The Problem With Doing This Yourself

You can absolutely make all 7 of these choices yourself. Here's what families run into when they do:

- **The research can take many hours.** In my experience, vetting resorts and ships for teens is a different job than vetting for toddlers, and Disney is its own research project. Excursions and insurance fine print add more. Planning with another family? Add more again.
- **You're comparing prices, not value.** A $3,000 cruise fare looks cheaper than a $4,500 resort until you add excursions, drink packages, gratuities, and port fees. Now the cruise is $5,000 and the resort was the better deal.
- **You don't see what advisors see.** Booking sites show you a room number and a price. I look at deck notes, noise reports, real-time inventory, onboard credits, and which rooms to avoid for your family.
- **The best options sell while you research.** Early bookers lock the mid-ship cabins and the shoulder-season weeks. DIY gets leftovers, and it looks fine online until you arrive.
- **One missed date undoes the rest.** Buy insurance on day 15 and the waiver may already be gone. You won't find out until you're the one filing the claim.

> Most families get halfway through this list and realize: I don't want to guess. I want someone who already knows.

# You Don't Have to Figure This Out Alone

**This is exactly what I do.**

I walk every family through all 7 of these choices before we book anything. Cruises, all-inclusives, Disney, and everywhere in between. I match the trip style to your family's real energy, track the pricing windows, lock in the right room, flag the protection deadlines, run the package break-even math for your actual habits, and make sure the teen-proofing is handled before you ever pack a bag.

**Same price as booking direct. I'm paid by the cruise line.**

**Book Your Free 15-Minute Consult**

Prefer email? Reach me at lovetotravelcota@gmail.com

Planning a Wave Season trip? Book your planning call before January. We'll talk through your family's trip and I'll point you toward the right plan, whether that's a cruise, a resort, Disney, or something you hadn't considered yet. No pressure. Just real answers.

## ABOUT TERESA

Teresa Roddy is a Certified Cruise Consultant, Certified Autism Travel Professional, and Accessible Cruise Planner. For more than 25 years she worked in healthcare as a certified occupational therapy assistant, the last 3 as a Clinical Director, while picking up weekend hospital shifts just to afford family travel. Now she helps working parents with teens plan cruises, all-inclusive resorts, and family trips that actually create the bonding moments they're paying for, using the same protective planning she uses with her own family.

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