

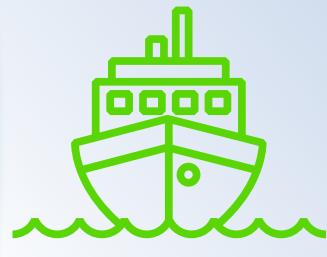
HOW TO GO ON CRUISES PAID IN INSTALLMENTS

Many cruise lines offer payment plans, so it is easy to select a cruise that can be paid in installments. Make a selection early; choose a payment plan to pay in monthly installments until the vacation's balance is zero. This approach even allows cruise-goers to go on the cruise before it is paid in full.



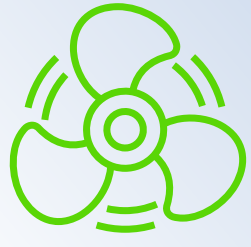
CHOOSING A CRUISE PAID IN INSTALLMENTS

There are many options for cruising for people of all ages. From Disney cruises to Royal Caribbean, you are bound to find an option that suits you and your family. And a cruise paid in installments is no different of an experience than a cruise paid in lump-sum before the anchors are hoisted.



CAN YOU PAY MONTHLY FOR A CRUISE?

On many of these payment plans, you can choose to pay monthly for your cruise. Most cruises require a down payment, and then you can pay monthly. Many plans allow for 12-months' worth of payments, and there is no penalty for paying it all off early!



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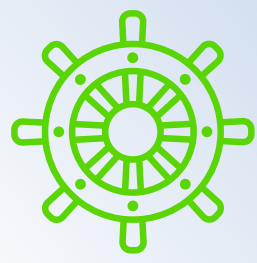
The following breaks down the advantages and disadvantages of choosing a payment plan for your next cruise:

Pros

- A fast application approval process
- Affordable payments allow anyone to budget for a great, memorable cruise
- Easier on the wallet upfront
- Quick and easy payment plan options offered at various cruise lines and travel agencies
- Save money by booking in advance and paying as you go

Cons

- Most payment plans are automated, so if the money is not in your account when the installment is due, your bank may charge you late fees
- Choose the account or debit/credit card for your payments wisely – while this can be changed, you do not want to rack up lots of credit card debt

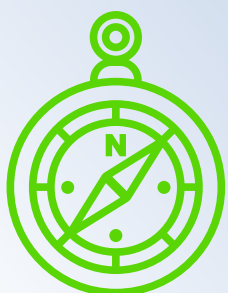


TYPES OF CRUISE PAYMENT PLANS

Cruise payment plans have become essential to the cruising experience. These financing plans allow you to book the cruise for which you have been waiting, pining even! You may even be able to go on the cruise before you finish paying for it, which is an added bonus of choosing to pay in installments.

There are a few different types of payment plans offered by cruise lines:

- EZPay
- UpLift
- EasyPay



WHICH CRUISE LINES HAVE PAYMENT PLANS?

Nowadays, almost all cruise lines have payment plans. This allows a broad range of people from varied economic backgrounds to afford and go on a cruise vacation. Many of the major cruise lines, as well as some of the smaller ones, have installments.

The following is a list of popular cruise lines that offer payment plans:

- Carnival Cruises
- Holland America Line
- Princess Cruises
- Royal Caribbean
- Virgin Voyages