



One of the most enjoyable aspects of being retired or ready to start your golden years is the freedom to travel just about anywhere at any time. Consider your options:

Cruise Pricing: Always seek out the best deals. Prices can vary greatly according to season, destination, location, itinerary, vacation time and many other factors. As with resort hotels, cruise prices are based on what are called high, shoulder and low seasons. It's all a matter of supply and demand. Cruises in the summer months, called high season, cost the most. Spring and early autumn are shoulder season, where prices are lower. Winter is usually low season, and cruise costs are more reasonable in cold weather parts of the world.

However, in tropical areas, such as the Caribbean, Mexico's Baja and Hawaii, winter rates are often the highest. Obviously, that's because people in the cold North want to cruise to the warm South.

Springtime Cruises: This the most attractive time of year to sail to places where spring is most enjoyable. For example, Canada, New England, France, Italy, the Netherlands and Ireland, when trees and flowers are in full blossom. The crisp cool air enhances sightseeing, biking, hiking and other outdoor activities on shore excursions.

Summer Cruises: Warm weather months are the most popular and high-priced, because it's when most families and working adults take their vacations. For retirees who prefer tranquil sailing, it may be best to avoid summer cruises featuring top prices, crowded decks, busy port visits and lots of kids.

Autumn Cruises: The shoulder season can be the most relaxing time of year for seniors to cruise, because summer vacation time is over, kids have gone back to school and younger adults are at work. The ship's recreation and dining facilities are not as busy, and the onboard pace is slower and quieter, with many shipboard events and entertainment catering to seniors.

Winter Cruises: The low season has the best prices for trips to areas of the world where annual cold weather sets in. Also consider bargain one-way repositioning cruises. In late autumn, ships depart locations in Europe and Alaska to begin warm-weather winter schedules sailing from Florida and Southern California.

While prices are cheapest in winter, a repositioning cruise requires a one-way flight to return home from the destination after the sailing. This may or may not be included in the price of the cruise. If not, it should be factored into the total cost when considering repositioning cruises.