

Before you budget for the next annual fee

Gather the evidence, separate known costs from assumptions, and check how a less favorable year would affect your budget.

-
- ☐ **1. Start with the actual bill.**
Record the current annual fee, billing period, due date, and source. Keep taxes, assessments, and optional extras separate so nothing is counted twice.
-
- ☐ **2. Collect your own fee history.**
Save prior invoices or official statements. Note when the membership, property, or benefits changed. Do not treat a marketing estimate as a confirmed future fee.
-
- ☐ **3. Find what the agreement says about increases.**
Record the relevant section and any written limits or notice requirements you can identify. Mark unclear terms as questions for the provider or qualified help.
-
- ☐ **4. List costs outside the annual fee.**
Include applicable booking or exchange charges, loan payments, enrollment costs, and known assessments. Keep costs already paid separate from future costs.
-
- ☐ **5. Run more than one projection.**
Use a lower-increase, expected, and higher-cost scenario. Label the annual increase rate and time horizon as assumptions. Treat assessments as scenarios, not predictions.
-
- ☐ **6. Check realistic use and alternatives.**
Record the trips you would actually take. When comparing public bookings, match dates, guests, room type, inclusions, cancellation terms, and the full payable price.
-
- ☐ **7. Write down what could change your decision.**
Examples: fewer usable trips, a larger fee increase, a special assessment, or unavailable dates. Identify the unanswered question that matters most before committing more money.
-

Keep a simple evidence trail. For each important number, record whether it came from an invoice, agreement, written quote, sales claim, or your own assumption. Save the date and a copy of the source.

Membership / property: _____

Current annual fee and billing period: _____

Most important unanswered question: _____

Use the free calculator:

travelclubreview.com/maintenance-fee-inflation-calculator/