

11 ways to save money on a Disney cruise

(Courtesy of Summer Hull, The Points Guy)

Two travel truths right now are that [travel has become very expensive](#) and [air travel is more unpredictable and unpleasant](#) than normal. Personally, I spent \$700 round-trip each on domestic economy tickets to take my kid to summer camp 1,000 miles away. That's absolutely insane.

On the other end of the spectrum, another type of travel is having a different kind of moment.

This type of travel remains affordable and typically isn't as stressful as dealing with airports, delays and cancellations. In fact, I'd argue it's the most relaxing and affordable vacation available right now: a cruise ship.

Personally, I'm partial to [Disney Cruise Line](#).

Disney Cruise Line has a reputation for being expensive and designed just for families — though [neither of those things actually has to be true](#). While these cruises can be more expensive than some other cruise lines, if you can select a port you can drive to, you may be surprised at how affordable a Disney cruise can be when viewed as an all-in vacation price.

Here's how to save money on a Disney cruise — and find the cheaper Disney cruises that start at around \$500 per person (based on double occupancy) for the entire experience.

That's less than that painful \$700 flight — which, unlike a cruise, doesn't include accommodations, meals or entertainment.

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Pick the dates that start at just over \$1,000

Yes, Disney Cruise Line costs more than Carnival or Royal Caribbean, but throw away the notion that a Disney cruise is unattainably expensive. It simply isn't true. The peak school break weeks are expensive, but with so many three- and four-night sailings, you can choose a long weekend and avoid those pricey weeks if you want to.

As an example, two people can sail for three nights from Miami to the Bahamas on [Disney Dream](#) from Friday, Sept. 9 to Monday, Sept. 12 for just \$1255.72 in a verandah cabin (not some windowless inside space).

Good luck finding a hotel you actually want to stay at that weekend for [three nights in Miami for that price](#) — and remember this \$1,256 rate is the price for the entire cruise experience, not just the room.

You don't have to sail from Florida ports during hurricane season to find that \$1,000-ish price point. You can sail for roughly the same price from Galveston, Texas to Mexico on Disney Magic in January 2023 on a four-night cruise to Mexico for just \$1,441 for two people in a balcony cabin.

Adding two kids to that same Galveston itinerary to make a trip for four people would raise the price to \$2,324.

Or, sail from San Diego to Mexico starting at \$1,086 in an inside cabin or \$1,278 for a verandah room.

Think about it. That \$2,324 rate from Galveston for four people works out to \$145 per person, per day — which isn't bad compared to what other trips cost these days.

For those same travel dates of Jan. 27-31, 2023, it would cost a family of four \$1,444 for four nonstop Basic Economy flights on United from Houston to Cancun. Four nights of lodging at the all-inclusive Hyatt Ziva resort in Cancun (which includes meals, entertainment and a kids club, like the sailing does) come to \$3,392 for those four nights.

For the flights and hotel stay, that's just over double the cost of the Disney Cruise for the same number of days visiting roughly the same destination.

Let Disney choose your cabin

A good way to save money on a Disney cruise is to let the cruise line choose your cabin in exchange for a discounted fare. These are called guaranteed rates. You pick the room type (inside, verandah, etc.) but Disney gets to be the one that [selects exactly which room](#) within that category you get.

These fares come with additional restrictions around payments and changes, but you can save up to 35% off the going rates. I've had great success with these discounted fares in the past. As long as you aren't too picky about where your room is on the ship, this strategy can be a tremendous way to save on your Disney cruise.

Book via a travel agent that gives you onboard credit

You can log onto the Disney Cruise Line website and book the cruise yourself, but you may not want to when you know a travel agent can do the work for you — and give you some credit back in the process.

The amount varies, but I've gotten up to \$750 as a statement credit when I booked a pricier [Disney cruise at the concierge level](#). On the more affordable cruises and cabins, expect the credit to be more in the \$75-\$200 range.

While the amount will vary, you can often get somewhere between 5-10% of the price of your cruise back in the form of a gift card or shipboard spending credit through a travel agent or even via [Costco Travel](#).

If you aren't sure where to start, you can get offers from agents who want to book your cruise — sometimes with extra perks and credits — [via Cruise Compete](#).

Pay with discounted Disney gift cards

At wholesale clubs, such as Sam's Club and Costco, you can reliably [purchase Disney gift cards at a discount](#). Sometimes, these discounts get even bigger around sales such as Black Friday. But on an ongoing basis, you can usually get a \$500 Disney gift card for about \$485.

That's not a huge discount, but if you paid for your \$3,000 Disney cruise with those cards, it would save you \$90.

If you have a Target credit card, you can also save 5% on Disney gift cards at Target. On that same \$3,000 Disney Cruise, that's \$150 saved by going that route.

Remember that you can often earn [bonus points with certain credit cards](#) when shopping for Disney gift cards depending on where you purchase them. Office supply stores, grocery stores and even wholesale clubs can be good bonus categories for different rewards credit cards, allowing you to earn 3, 4 or 5 points per dollar on your card while you buy your gift cards.

Use your credit card points

Not all [credit card points](#) can easily translate to a "free" Disney cruise, but some can.

The easiest way to do this is to pay some — or all — of the cruise with a credit card that lets you use your points at a fixed value to erase a travel charge. This way, you could book with a travel agent to get that onboard credit and then use your points to wipe out your deposit or final payment.

For example, if you put the charge on your [Capital One Venture Rewards Credit Card](#) or [Capital One Venture X Rewards Credit Card](#), you could use the miles at 1 cent each in value to wipe out the cost. The first example given, on the three-night cruise from Miami to the Bahamas for \$1,255, would take about 125,500 Venture miles to fully erase the cash cost.

With those two welcome bonuses currently each at 75,000 bonus miles after \$4,000 in spending in the first three months from account opening, that's not an unrealistic goal.

Upgrade at the port for less

This tip isn't exactly about saving money overall, but it is a way to get a better room for less than the original list price.

If the cruise isn't sold out, you can go to a special desk at the port before you board and ask about any space-available discounted upgrades. At Port Canaveral, where all the Disney check-in desks are on the left side of the terminal building, the upgrade desk is the rightmost desk.

The cost to upgrade will be related to the room type you've booked and the one you'd like to upgrade to. The supervisor will use a pre-printed chart to find that cost differential. It will cost less than if you had booked a better room initially, sometimes by about half, though that number varies.

On our Disney Dream cruise this spring, I was able to upgrade to a larger and more deluxe cabin for \$34. Total. Get to the terminal as soon as you can if you are hoping for a suite or concierge upgrade because those are very limited and go quickly.

While I haven't done it, I've also heard that even cheaper prices become available on board once the ship sets sail, though I haven't tried that myself.

Save 10% by putting a deposit for your next cruise down while you're on board

The easiest way to save 10% on a Disney cruise doesn't work for your first cruise, but can work for all subsequent ones.

When you are on a Disney Cruise Line ship, you can put a \$250 placeholder deposit down on a future Disney cruise to be used within two years. This can be done in your Disney Cruise Line Navigator app while on board.

You don't have to pick which cruise you want to do at that moment, but by putting that \$250 in a placeholder you can not only apply that \$250 when you ultimately pick your next Disney cruise but also save 10% off the rate valid on most dates and room types in the process.

That one step can save you hundreds of dollars on your vacation. Worst case scenario, that \$250 is refunded to you if you don't book another cruise in the next two years. That happened to us during the pandemic, and the money came back automatically and without a problem once the 24 months were up.

BYOB and skip the extras

If you are looking to trim costs on your Disney cruise, bring things from home that you would otherwise likely purchase.

For example, you can bring up to six cans of beer or two bottles of wine per person aged 21 and up. Instead of paying cruise prices for those beverages, you can bring what you want from home at regular land-based prices, up to those maximum limits.

You can also bring one case of unopened water bottles on board. These come in handy for shore excursions or when you need to hydrate by the pool. (Better yet, pack a refillable water bottle.)

Since a Disney Cruise already includes meals, room service, snacks, soft-serve ice cream, fountain drinks and plenty of entertainment, you don't need to spend anything additional on board if you don't want to. This is especially true on a new-to-you ship and on those shorter three- and four-night cruises where there is more than enough to do and explore already.

Just carry on a few beverages and skip all the extras.

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If your sailing goes to [Disney Cruise Line's private island, Castaway Cay](#), beach chairs, umbrellas, the ocean waterslide and lunch on the island are also included at no extra charge.

Seek out spa discounts

If you're focused on saving money, you'll want to skip the spa entirely on your cruise. But if nothing says vacation like a massage, you can find a discount on onboard spa services on a Disney cruise.

I've received a port day discount that was about 20% off because most people book their treatments on sea days, and the spa is less busy when the ship is docked. [The Disney Visa](#) also advertises a 20% discount on select massages or facials on port days on an ongoing basis.

I've also received \$50 off a second service while checking out for my first. It's fairly common for cruise ship spas to offer discounts when you book multiple treatments.

If you don't see a discount advertised, just ask at the spa desk. That's how I got hooked up with spa deals on previous Disney cruises.

Use Disney Visa onboard cruise discounts

In addition to the 20% off select spa treatments, [Disney Visa](#) cardholders also get 10% off a Castaway Cay package that includes snorkel gear, a bike rental and an inner tube. Additional discounts include 10% off onboard merchandise purchases of \$50 or more and onboard photos.

If you need time to spread out payments, those with a Disney Visa can also get a 0% annual percentage rate on their Disney vacation for six months. Right now, the card also has a welcome bonus of up to \$300 toward a Disney vacation.

Book early and go off-peak

This is a no-brainer tip to avid cruisers, but if you are newer to cruising, know that booking early and sailing off-peak are great ways to save money on a Disney cruise.

I booked our Alaska cruise for the summer of 2023 the day the calendar opened this year because the price typically increases as the sailing date nears. You can sometimes find last-minute specials, but most of the time, cruise prices only go one direction — up.

You'll put 20% down when you first book and then have until much closer to sailing to pay off the remaining 80%.

Date flexibility will also help you save money on a Disney cruise. The same itinerary that costs \$2,000 in September will be up to three times more expensive if you want to sail over winter break.

If you can't find any affordable prices, I recommend [scrolling the cruise list by price](#) instead of starting with the perfect date or itinerary. A sailing you may not have initially considered may turn out to be the perfect vacation option.

Bottom line

Believe it or not, a Disney cruise can be much cheaper than a trip to the Disney theme parks. ([A cruise is often much less stressful, too.](#))

Remember that \$2,324 four-night sailing from Galveston to Mexico for a family of four? At \$145 per person, per night, it's absolutely less than a trip to Disney World. Park tickets alone these days can be close to \$145 per person and [Disney resort rooms](#) are \$200-\$700 or more per night, depending on your resort choice.

Add food costs on top of that, and you're almost certainly well above the price of a Disney cruise.

If you stack on some of these tips to save money on your Disney cruise, you could knock anywhere from 10-25% off the list price, depending on how many of the tips you are able to use.

As for me, I'm seriously contemplating that January getaway from Texas that will take us to Mexico and provide for all our lodging, meal and entertainment needs in the process.

Now I just need to figure out how much in additional savings I can stack onto the already pretty fair rate.