



Cruise Payment Timeline

When money is due, when you can still change your mind, and the dates worth putting in your calendar the day you book.

This PDF is fillable. Open it in any PDF reader - Adobe Acrobat Reader, Preview on a Mac, or your browser - tick the boxes and type in the fields, then save. It also prints perfectly well blank if you would rather use a pen.

My booking

CRUISE LINE

SHIP

SAIL DATE

BOOKING NUMBER

My dates - fill these in the day you book

DEPOSIT PAID

AMOUNT

FINAL PAYMENT DUE

AMOUNT

CANCELLATION PENALTIES BEGIN

ONLINE CHECK-IN OPENS

DOCUMENTS ISSUED

- ☐ Final payment date is in my calendar with a two-week reminder
- ☐ Travel insurance decision made (buy early - see below)
- ☐ Excursions and dining booked, or a reminder set for when they open
- ☐ Passport expiry checked against the six-month rule
- ☐ Online check-in completed and boarding passes printed

The usual sequence

When	What happens
At booking	Deposit due to hold the cabin
Anytime before final payment	Price drops can often be applied
Within days of booking	Buy travel insurance for widest cover
~90 days before sailing	Final payment typically due
After final payment	Cancellation penalties begin and increase
~45-30 days before	Online check-in opens; book excursions
~30 days before	Print documents and luggage tags
Sail day	Arrive at your assigned terminal time

Deposit

A deposit holds your cabin at the price you were quoted. Amounts vary by line, sailing length and cabin type, and lines regularly run reduced-deposit promotions. Deposits are often refundable up to final payment, but



non-refundable deposit fares also exist - usually cheaper, and worth taking only if your dates are certain.

Final payment

Commonly due around 90 days before sailing for a standard cruise, and earlier - often 120 days - for longer voyages, holiday sailings and suites. Your exact date is confirmed at booking.

Miss final payment and the cruise line will usually cancel the booking automatically and keep the deposit. This is the single most expensive avoidable mistake in cruising. Katie puts your date in writing the day you book, and reminds you before it arrives.

Price drops

Cruise fares move constantly. Before final payment it is often possible to have a lower advertised fare applied, or take the difference as onboard credit. Katie monitors your booking and asks - you do not need to watch it yourself.

Travel insurance

Buy early rather than at final payment. Many policies only offer pre-existing medical condition waivers and 'cancel for any reason' upgrades if purchased within a short window of your initial deposit.

Every figure here is typical rather than guaranteed. Deposits, final payment windows and penalty schedules vary by cruise line, sailing length and fare type. Your actual dates are confirmed in writing when you book - keep that confirmation.

Questions about any of this? Ask Katie - it costs nothing, and she would rather answer it now than have you find out at the pier. cruisingwithkatief@gmail.com