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5 dream trips of a lifetime

Money

Make 2014 the year you finally take that epic getaway. These five itineraries let you live your travel fantasies for less.

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Time to call a travel agent?

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Thanks to the Internet, you probably haven't used a pro in years. Still, there are times when one can help.

When to call. If you're planning a complex trip or facing a difficult language barrier, try an agent. In certain destinations, you may have little choice; in Botswana, for one, some camps accept bookings only through travel pros. Keep in mind that while agents are paid a commission by suppliers, many may also charge you a planning fee of \$25 to \$75 or so.

How to find a pro. On TravelSense.org, the consumer site of the American Society of Travel Agents, you can browse experts based on their areas of expertise and the languages they speak. Zicasso.com lists agent reviews and allows you to solicit bids on a potential trip from a variety of travel experts.

What to ask. Start with the basics: Find out whether the agent has been to the destination you're interested in and ask him to spell out the value he'll add to your trip. Get references and be clear about your budget; pass on anyone who tries to up-sell you. Find out how you can contact the agent or his office hotline in case, say, your flight gets canceled outside of working hours.

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