Smarter airline marketing on the cards

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Startup will let you pay for flights in monthly installments

Sometimes the price tag on an plane ticket to your dream destination just has too many digits. But new **startup** Airfordable will allow you to pay for that ticket in monthly installments, just like you're putting a new stand mixer on layaway.

Let's say you stumble upon a great fare sale for your next potential vacation, but you don't want to carry a credit card balance and don't have enough cash to hand over. Airfordable will front the cash for you, as long as you can pay 30% of the fare cost up front. The company then provides a bi-weekly or monthly payment plan. The record locator and flight confirmation are not sent until the fare is paid in full, so this concept really only works if you have a lot of lead time before your travel date.

If you end up unable to uphold your side of the payment plan, there is always the option to pay a cancellation fee, which reimburses you – minus the cost of the initial 30%. Having to eat this cost might be a better alternative than paying a monthly interest rate that comes with charging a ticket to your credit card.

According to Joe Cortez of FrugalTravelGuy.com, this service could be helpful for someone working to recover their credit score or trying to remain within a pre-set budget plan and avoid splurges.

While some airlines allow fliers to lock in a price for a few days while they pull their funds together (check the sofa cushions, *always* check the sofa cushions), Airfordable provides an even better option for snagging a last-minute deal that might normally be out of your price range.

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