Did that comped cruise **actually pay off?**

The casino says your cruise was free. Your bank account disagrees. This is the one-page worksheet we use after every sailing to find out which one is telling the truth — with our own numbers filled in as the worked example.

$6,994
WHAT WE ACTUALLY LOST IN THE CASINO

$8,573
CRUISE FARE THOSE LOSSES BOUGHT BACK

+$1,579
THE HONEST BOTTOM LINE

> Most people count the free cruise and stop there. The number that matters is what the free cruise cost you to earn — and whether what it earned *going forward* is worth more than what you left on the floor. That takes about ten minutes and a pen.

BEFORE YOU START

Five rules, so you don't lie to yourself

Comp math goes wrong in predictable ways, and almost all of them flatter you. These five rules are what keep the answer honest.

1. **Count the fare you'd actually have paid.** Use the public sale price you could have booked that week — never the inflated rack rate. Rack rate is how you turn a good trip into a fake windfall.
2. **Casino loss is money in minus money out.** Not coin-in, not total handle. What left your account, minus what came back to it.
3. **FreePlay you were given is not winnings.** It was never your money. Cashing $500 of FreePlay for $180 means you're up $180, not $680.
4. **Separate what a sailing *cost* from what it *earned*.** Certificates and tier points you walk off with are next trip's math, not this one's. Track them, don't spend them twice.
5. **Travel costs are trip costs, not casino losses.** Fuel, parking, gratuities and onboard spend belong in the total you paid for the vacation — not in what the casino took.

YOUR SAILING	AMOUNT
WHAT IT COST YOU	
Cash into the casino Every buy-in, ATM pull and marker	________
Cash back out Ticket-outs, hand-pays, anything you walked off with	________
A. Casino net loss (in minus out)	________
Fare and taxes you paid Even a comped sailing usually has taxes and port fees	________
Getting there Flights or fuel, parking, hotel the night before	________
Onboard and gratuities Drinks, excursions, wifi, tips	________
B. All-in cost of the trip	________
WHAT IT WAS WORTH	
Public sale fare of the cabin you sailed in What you'd have paid that week — rule 1	________
Out of pocket to get it Upgrade fees, upcharges, the difference you covered	________
C. Fare value received	________
D. The verdict C minus A	________

Positive D? The casino funded the cruise and handed you change. **Negative D?** You bought a cruise at a discount — which can still be a fine outcome, as long as you know that's what happened. The failure mode isn't losing. It's not knowing.

THE WORKED EXAMPLE

Star of the Seas, August 2026

Our first sailing of this experiment, with nothing rounded and nothing left out. Seven nights, two players, one very honest spreadsheet.

WHAT IT COST US	AMOUNT
A. Casino net loss Everything routed in, minus what came back	$6,994.00
Fare and taxes paid	$2,383.68
Travel and onboard Onboard $2,092.59 · gratuities $400 · parking $160 · fuel $457	$3,109.59
B. All-in cost of the week	**$12,487.27**

WHAT THOSE LOSSES BOUGHT	AMOUNT
Harmony of the Seas, Crown Loft Suite 6 nights, New Year's — public sale fare, not rack	$12,973.10
Paid out of pocket to upgrade	−$4,400.00
C. Fare value received	**$8,573.10**
D. The verdict **$8,573.10 − $6,994.00**	**+$1,579.10**

And this is the part most people never count.

That week also sent us home with **$2,500 in next-cruise certificates**, **$1,250 in FreePlay** attached to them, and **17,200 tier points** — none of which is in the math above, because rule 4 says next trip's value belongs to next trip. Booked forward, the same pattern projects to **$24,000–$29,000** in fare across five or six offers. The verdict line is the floor, not the ceiling.

Run yours, then tell us what you got. We publish every sailing's numbers at jackpotstojourneys.com/the-travel-log — wins, losses and the ones that didn't work out.

Play for the perks, not the money. If gambling stops being fun, call 1-800-GAMBLER.

YOUR NOTES