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St. Barts has a reputation for attracting the rich and famous, and for good reason: It's small and exclusive, with just a couple dozen boutique hotels and 400 private villas that offer seclusion above all else. And the extra effort it takes to get there—flights require a stopover or ferry transfer in neighboring Sint Maarten—keeps crowds away and high profiles discreet.

Beyond the upscale restaurants, resorts, and shopping, however, St. Barts offers abundant natural beauty—namely its 22 white-sand beaches and panoramic vistas—at little or no cost and a surprising number of options for the budget-conscious. Everyone should experience St. Barts once—here's how to save a bundle when you do.

1. Visit in the off-season

Wintertime is when celebrities (and anyone with deep pockets) flock to this island. By visiting in the off-season (mid-April through mid-December), you can expect to score 30-40-percent discounts on accommodations. And with sunshine prominent year-round—even during the rainy fall season—and low humidity, you're likely to still enjoy great weather. Even the hottest month, July, hovers between a reasonable 75° and 86°F.

2. Pack a Picnic

St. Barts' haute restaurants can induce sticker shock, but supermarkets (or *marchés*, as the French-speaking locals call them) throughout the island offer groceries at comparable prices to the U.S. Our advice: Peruse the fancy French aisle and stock up on luxury picnic items such as cheese, fresh baguettes, paté, and inexpensive (but high-quality) wine for your spread. Grab a blanket, cooler, and your chilled rosé, and watch the sunset at one the island's many beaches. Who says you need a fancy restaurant to have a memorable meal?

3. Make the Beach Your Main Activity

While chartering a yacht may not be in the budget, you'll enjoy the same postcard views while waist-deep in the island's pristine waters, which are excellent for swimming and snorkeling. The beaches in St. Barts are all free and open to the public, and visitors are welcome to bring their own chairs, umbrellas, and picnic, making for an ideal day that won't cost a dime. One of our favorites is Colombier, which requires a difficult hike (also free!) to and from, but there's a good chance you'll have it to yourself and be rewarded with one of the world's most stunning remote beaches.

4. Seek Out Deals

Inexpensive dining options can be found on the island if you do a little homework. The best part is that even when affordable, the food here is fantastic and feels high end. Le Select, a dive bar in Gustavia, is where Jimmy Buffet wrote his song, "Cheeseburger in Paradise." Folks come for the cheap drinks, cheeseburgers, and people watching. There's JoJo Burger, a simple shack that's become a local institution for cheese, chicken, fish, and veggie burgers (each about \$14). Kiki-é Mo offers fresh, healthy items like homemade yogurt and granola (\$8 USD) and baguette sandwiches for less than \$10 USD. There's the Hideaway for affordable pizza and La Petite Colombe, a patisserie that sells freshly baked breads, sandwiches, and pastries like croissants and *pain au chocolat*. For dinner, grab a seat among the locals at Le Piment, an open-air eatery with affordable burgers, steak tartare, and sharable tapas.

5. Choose a Souped-Up Hotel

It's difficult to find hotel rooms with kitchens on the island, but it's a fantastic way to save loads of money on meals. The family owned Le Village, one of the first properties on St. Barts, sits on a hill surrounded by lush tropical gardens, overlooking the beautiful St. Jean Bay. The resort comprises 25 cottages and two villas, most with outdoor kitchens, and a large patio for mingling and dinners. Rates for a superior room with a balcony and outdoor kitchen can be found for 220 euros (or about \$256 USD)—a steal in St. Barts.