



Introduction to the Disney Vacation Club

A DVC Field Guide Publication

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By Jimmy Shaddock



Introduction to the Disney Vacation Club (DVC Field Guide Mini Guide)

www.dvcfieldguide.com

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Introduction

Disney's Animal Kingdom Villas-Kidani Village

Welcome home!

If you are a Disney Vacation Club (DVC) member, this is the beloved standard greeting from cast members when you enter every DVC resort. Disney loves to tout that the rooms at a DVC Villa have all the comforts of home plus the advantage of staying on Disney property. DVC Villas are indeed superb resorts. Most even have a Disney theme park address.

But what is the Disney Vacation Club? To put it bluntly, the Disney Vacation Club is a timeshare, but it's not like any other timeshare in the world. Unlike traditional timeshares, DVC membership historically has preserved its value over time. The Disney Vacation Club is backed by a great brand, Disney, and a robust secondary resell market that allows you to get out of your commitment if needed and sometimes even without a loss. This guide is an introduction to the club. What is the Disney Vacation Club, and how does it work?

If you've ever vacationed at a Disney resort, you know that any Disney vacation is expensive. DVC ownership is a way to help save money on your vacations or allow you to stay at nicer "home-like" accommodations than you are staying at today.

Being a DVC member is an expensive transaction. But not like other timeshares, DVC timeshares have preserved their value. Unlike other timeshares, the Disney Vacation Club is backed by a great brand and a robust secondary market of reselling that allows you to get out of your commitment if needed and sometimes even without a loss.

How A Traditional Timeshare Works

You are probably somewhat familiar with how a timeshare works. In the typical setup, people purchase property ownership and share its use. Usually, the purchase requires a considerable upfront cost and annual maintenance fees to maintain the property. Utilization of the timeshare by its members is traditionally determined by three significant ways—a fixed week system, a floating week system, or a points system.

Under the fixed week, the property is divided into time increments; let's say 52 weeks. Ownership for this timeshare is limited to the week that you own. Every year you are locked into a specific week at the timeshare property.

The floating week option allows a little more flexibility. Your ownership may entitle you to book any week during a set window of time on a first-come, first-served basis. The owner will be able to choose a week with limitations.

The point system option gives owners the greatest flexibility to use "points" as cash for rooms at the property or other timeshares that will exchange with your timeshare. This is the way that Disney Vacation Club works.

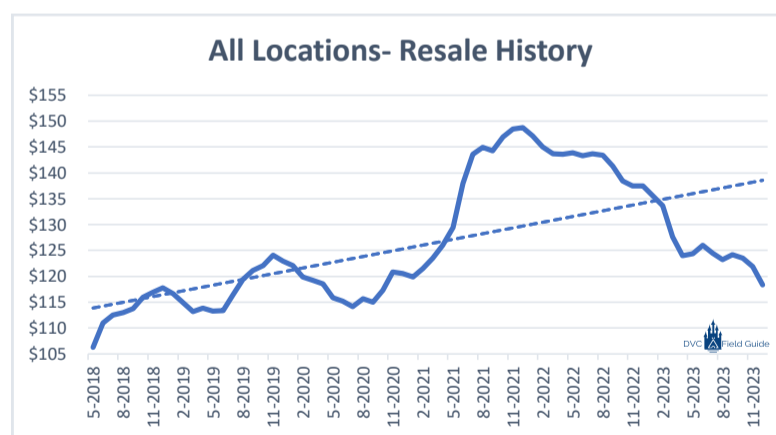
So what happens when you don't want your timeshare anymore? Family units do change over time. Think back over the last ten years and how your household has changed. How would a financial commitment of a timeshare be impacted by the changes in your family? Life events such as death, divorce, job loss, new children, and extended family needs all may have a future negative impact on your decision, causing you to have to sell your ownership. When you really need to sell your interest, you'll find that timeshares rarely maintain their value, and you may be forced to get rid of it at a substantial loss or even give it to someone to avoid maintenance fees.

Compared To A Disney Timeshare (Disney Vacation Club)

A Disney timeshare differs from most timeshares because of its flexibility and ability to keep its value on an active resale market. The Disney Vacation Club offers flexible vacation accommodations to over 200,000 member families representing 50 states and 100 countries. Members who purchase DVC contracts get annual vacation points that can be turned into vacation stays at 16 DVC resorts. They can also use their points for Disney Resorts, Disney Cruise Line, Adventures by Disney, or hotel accommodations worldwide through Interval International.

Should you need to sell your DVC membership, there is an active resale market with hundreds of listings on various sites. The demand for resale contracts remains strong, with index values

improving. Potential Disney Vacation Club members need to remember that a Disney vacation is costly. Many have found the DVC decision to be a more economical way to make these accommodations. Still, ownership in a DVC contract will not be the best way to vacation for many people. DVC ownership is just not for everyone. The purchase of a DVC contract requires a significant initial investment and a multi-year commitment of annual dues.



How Disney Vacation Club Works

The initial purchase of a Disney Vacation Club (DVC) contract, like most timeshares, requires a large one-time payment and subsequent annual payments for maintenance and operating costs. In exchange, Disney will put "vacation points" into your account every year based on the date specified in your contract. This date is known as "Use Year." The owner will have one year to use the points, but DVC offers a flexible alternative to allow members to "Bank" the vacation points into the next year if they can't use them all. If more points are needed, DVC members may also "Borrow" vacation points from a future year.

DVC contracts are purchased with a real estate interest in one of fifteen properties. This location is described as a member's "Home Resort." This designation will determine the upfront fees paid for the vacation points at closing. The cost can vary widely based on the Home Resort choice and whether you purchase the DVC timeshare directly from Disney or current owners. The Home Resort will also determine each owner's annual maintenance cost. DVC contracts have a specific life and vary based on the Home Resort designation. Each contract records the member's vacation points and the month of the year that these points are allocated to the owner. Many members own multiple contracts.

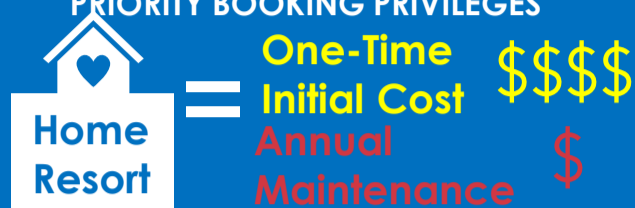
Most DVC owners use their points for vacations at Disney Vacation Club resorts. These resorts are located on property at Walt Disney World and Vero Beach, Florida; Hilton Head, South Carolina; Disneyland; and Oahu in Hawaii. DVC resorts will offer guests accommodations ranging from two to twelve people in a single villa with home-like amenities. DVC memberships purchased directly from Disney will also allow point uses for Disney Cruise Line, other Disney properties, and Adventures by Disney. All Vacation owners have timeshare exchanges through Interval International.

HOW DVC WORKS



TO BUY A DVC MEMBERSHIP

OWNERS CHOOSE HOME RESORT WHICH DETERMINES INITIAL COST, ANNUAL MAINTENANCE DUES AND PRIORITY BOOKING PRIVILEGES



FOR THE LIFE OF THE CONTRACT, EVERY YEAR OWNERS RECEIVE FLEXIBLE VACATION POINTS. THESE POINTS ARE GOOD FOR:

- DVC Villas
Disney
Hotels
- Interval
International
Exchanges
- Disney
Cruises*
- Adventures
by Disney/
Nat'l Geographic
Expeditions*



HOME RESORT GIVES OWNERS PRIORITY BOOKING AT THE HOME RESORT VILLA 4 MONTHS AHEAD OF OTHER MEMBERS

DVC VILLAS ACCOMMODATIONS

- Sleeps
2-12
- Full
Kitchens
- In Room
Washer
Dryer
- Resort
Extras



ALONG WITH VACATION POINTS, DVC MAY OFFER PERKS TO MEMBERS WHO QUALIFY

DVC PERKS*

- Member
Events
- Food
Discounts
- Merchandise
Discounts
- Annual
Pass
Discounts

* May not be available if you bought your contract through resale.

Booking a reservation at a DVC resort is flexible and straightforward. Guests have a dedicated site to pick their reservation time, like a hotel website. The reservation is booked if the DVC Villa is available and the owner has enough points for the stay. Member Services can also assist if needed. There are no additional DVC fees for booking a room except transient taxes at Aulani in Hawaii.

The DVC Villas categories are Studios (sleeps 2-5), One-Bedrooms (sleeps 4-5), Two-Bedrooms (sleeps 8-10), and Three-Bedroom, Grand Villas (sleeps up to 12). All but the Studios will have a full kitchen and a washer/dryer in the villa. Points are assigned for every accommodation at the resort for every day of the year. Points vary based on the type of room booked, the day of the week (Friday-Saturday nights are more expensive), and the time of the year. Additionally, the points required may vary based on the view type or room location--The better view or location, the higher the points to book the room. All reservations are subject to availability, varying by accommodation and time of the year. The lowest availability is usually around holidays and Disney events such as Food and Wine Festival and runDisney marathons.

Specific accommodation points charts may vary yearly; however, overall points at a resort will never change. DVC resorts must maintain the same points year to year.

One key advantage of owning a particular resort is the booking privileges of having a contract at that location. DVC owners who own a resort have exclusive rights to book it for vacation starting at eleven months, almost guaranteeing a reservation to be available to them. The booking head start continues for five months.

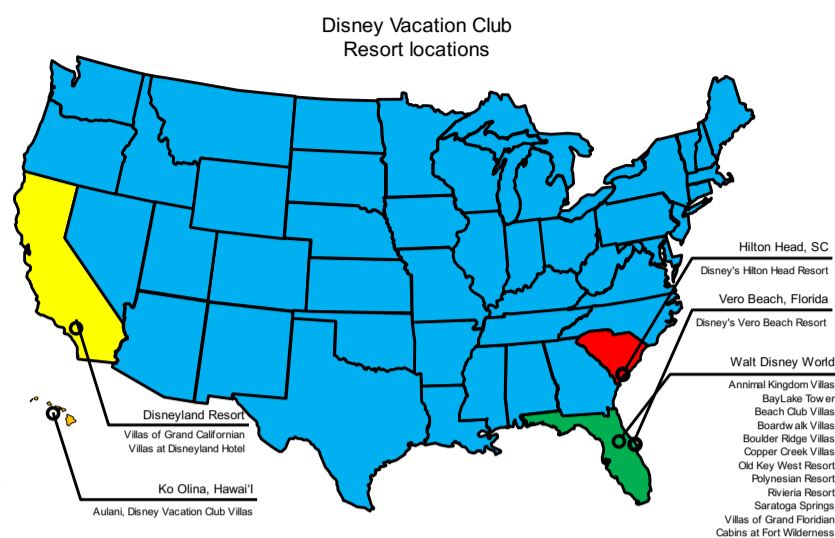
Seven months from your reservation, the window is open to all DVC members at any resort. At this time, members may find that some villas are already filled. The Home Resort head start is a crucial part of ownership for these locations.

Members who can't book a desired reservation can get on a wait-list for that accommodation. If that villa opens up when you want, the guest will move the booking.

Although not contractually obligated, Disney does provide DVC membership perks to individual members who qualify. These include tickets, food, merchandise, and other discounts. Exclusive member events are also scheduled, including free after-hour park admission. Perk qualification is based primarily on when you bought it and whether you purchased your DVC membership directly from DVC or bought it from another owner.

How Many Points Will I Need?

Most members use their points to reserve a room at a DVC resort. Every resort accommodation has a point value for every day of the year. It's just like a hotel but with points instead of cash. If you booked a cash room at a hotel, you'd expect to pay more for bigger rooms, rooms with a better view, or rooms at peak times of the year. DVC resorts are precisely like that except for stays at DVC Villas, cash=points.



Disney Vacation Club Resorts are located at Walt Disney World, Disneyland and in Florida, South Carolina and Hawaii

When can I make a Reservation?

| | |
|--|---|
| 11 months from check-in | 7 months from check-in |
| | |
| Home resort vacation points can be used for reservations only at home resort | All vacation points can be used for all reservations. No limitations. |

DVC Field Guide

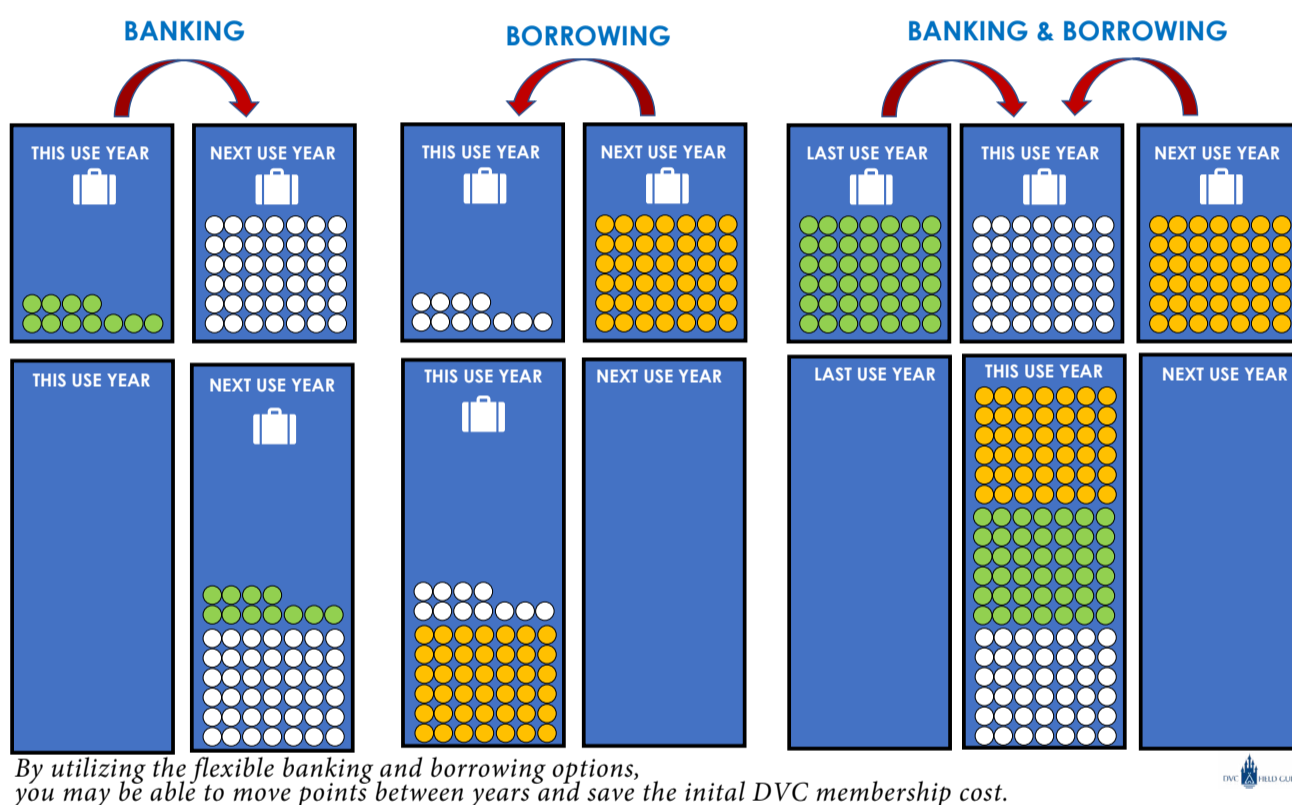
The most desirable bookings will usually cost more.

The DVC Field Guide has a Point Calculator that can be downloaded with the point schedule to determine how many points are needed for that vacation at any DVC resort. Just plug into the model the DVC resort you may want to stay in, the view/location, and dates, and the calculator will give you the necessary points to secure the reservation.

DVC knows you may not want to vacation annually using DVC points. One feature that DVC allows members to have is to move all or a portion of their annual points to another year. It is called banking when members move their points to the next year and borrowing when members move their points for the next year into the current year. In effect, if you want to use your points every three years, you only need to purchase 1/3 of the points required for a stay. The model has a vacation frequency to help you reduce the points required for a vacation.

The point calculator can be downloaded at www.dvcfieldguide.com using this link:

<https://www.dvcfieldguide.com/pointmodeling>



The Bottom Line

A DVC membership contract only requires three things. They are:

1. What DVC resort do you want to be your Home Resort?
2. What month do you want to get your DVC vacation points each year?
3. How many points do you want to purchase?

These contracts can be purchased directly from DVC

Disney Vacation Club Membership

| | | |
|--|---|---|
| <p>Home Resort Determines</p> <ul style="list-style-type: none"> • Initial cost/point • Annual dues/point • Priority booking resort at 11 months | <p>Use Year Determines</p> <ul style="list-style-type: none"> • The month of the year vacation points are received • The deadline for unused points to be banked | <p>Points Determines</p> <ul style="list-style-type: none"> • Total initial cost • Total annual dues cost • Total DVC vacation points |
|--|---|---|

or bought from existing owners, usually through a resale agency. Purchasing from Resale will reduce the initial one-time cost from 10-40% but will come with some membership and benefit limitations that may offset those savings over time. If you want to see how DVC ownership compares to a Disney hotel room, the [DVC Field Guide](https://www.dvcfieldguide.com/dvc-purchase-model) has a handy model that will give you that information. Click on this link: <https://www.dvcfieldguide.com/dvc-purchase-model>

What DVC Resort Do You Want To Be Your Home Resort?

The Home Resort determines the initial cost/point, the annual dues/point, and the reservation priority you will have 7-11 months ahead. The cost/point will vary based on Home Resort and whether the purchase is from Disney directly or from Resale. To the right are the current rates from each source. Not owning a particular Home Resort doesn't keep you from staying there, but if it's not your Home Resort, you'll be locked out of making a reservation there until seven months from when your vacation starts. Home Resort members would have booked reservations without restraint from 7-11 months out. In some resorts, the room may be booked for seven months at certain times of the year.

The Home Resort also determines what your annual dues will be. The budgeted operating cost, capital repairs, and ad valorem taxes are paid by all members at their Home Resort based on the total points they own. Unlike the one-time initial cost, annual dues are assessed each year and will go higher. In many cases, a low initial cost will be offset by a higher annual dues cost. Maintenance yearly dues are the only continuing cost paid by DVC members.

Lastly, based on your choice of home resort, your DVC membership will end at a set date. The first contracts will end in 2042, compared to Riviera, which will end in 2069.

What Month Do You Want To Get Your Points?

Much more detail on this subject is included in the DVC Field Guide. You can always make any month work, but if you know the primary month you are planning your DVC trip, certain months are better to avoid issues if you can't make your trip.

| Current DVC pricing December 2023 | DVC Direct Pricing | | Resale Pricing | |
|--------------------------------------|--------------------|--------------|----------------|--------------|
| | Cost/Point | Initial Cost | Cost/Point | Initial Cost |
| Animal Kingdom | \$210 | \$ 31,500 | \$117 | \$ 17,600 |
| Aulani | \$217 | \$ 32,550 | \$111 | \$ 16,696 |
| Bay Lake Tower | \$275 | \$ 41,250 | \$146 | \$ 21,960 |
| Beach Club | \$275 | \$ 41,250 | \$140 | \$ 20,928 |
| Boardwalk | \$240 | \$ 36,000 | \$121 | \$ 18,142 |
| Boulder Ridge | \$215 | \$ 32,250 | \$102 | \$ 15,360 |
| Copper Creek | \$250 | \$ 37,500 | \$149 | \$ 22,401 |
| Disneyland Hotel | \$230 | \$ 34,500 | | |
| Grand Californian | \$310 | \$ 46,500 | \$281 | \$ 42,182 |
| Grand Floridian | \$230 | \$ 34,500 | \$175 | \$ 26,265 |
| Hilton Head | \$165 | \$ 24,750 | \$74 | \$ 11,151 |
| Old Key West | \$205 | \$ 30,750 | \$94 | \$ 14,043 |
| Polynesian | \$250 | \$ 37,500 | \$154 | \$ 23,162 |
| Riviera | \$217 | \$ 32,550 | \$137 | \$ 20,560 |
| Saratoga Springs | \$205 | \$ 30,750 | \$110 | \$ 16,474 |
| Vero Beach | \$150 | \$ 22,500 | \$63 | \$ 9,474 |

Buying a DVC Membership from current owners via Resale will save considerable money but will not come with some restrictions on DVC use and benefits. This is a one-time cost for membership.

| YEAR 2024 | Cost/Point | Annual Cost |
|-------------------|------------|-------------|
| Animal Kingdom | \$9.08 | \$ 1,362 |
| Aulani | \$9.76 | \$ 1,464 |
| Bay Lake Tower | \$7.59 | \$ 1,139 |
| Beach Club | \$8.63 | \$ 1,294 |
| Boardwalk | \$8.67 | \$ 1,301 |
| Boulder Ridge | \$8.68 | \$ 1,302 |
| Copper Creek | \$8.09 | \$ 1,214 |
| Disneyland Hotel* | \$12.31 | \$ 1,847 |
| Grand Californian | \$8.55 | \$ 1,283 |
| Grand Floridian | \$7.57 | \$ 1,136 |
| Hilton Head | \$11.31 | \$ 1,697 |
| Old Key West | \$9.87 | \$ 1,480 |
| Polynesian | \$8.23 | \$ 1,235 |
| Riviera | \$8.85 | \$ 1,328 |
| Saratoga Springs | \$8.14 | \$ 1,221 |
| Vero Beach | \$13.86 | \$ 2,079 |

* includes \$2.78/point transient tax assessed on checkout.

Annual dues are the same cost/point for a home resort regardless if purchased from Disney direct or from Resale. These cost will increase from year-to-years. Historically the annual increase is 3.7%. The last five years dues have increased at a 4.9% annual rate.

| Contract Year Expiration | December 2023 | | Contract Years Left | Points Remaining 150 annual Points** | |
|--------------------------|----------------------|----------------------|---------------------|--------------------------------------|-------|
| | Direct pricing/point | Resale pricing/point | | | |
| Beach Club | 2042 | \$275 | \$140 | 18 | 2,563 |
| Boardwalk | 2042 | \$240 | \$121 | 18 | 2,563 |
| Boulder Ridge | 2042 | \$215 | \$102 | 18 | 2,563 |
| Hilton Head | 2042 | \$165 | \$74 | 18 | 2,563 |
| Old Key West | 2042 | | \$94 | 18 | 2,563 |
| Old Key West Ext | 2057 | \$205 | | 33 | 4,813 |
| Vero Beach | 2042 | \$150 | \$63 | 18 | 2,563 |
| Saratoga Springs | 2054 | \$205 | \$110 | 30 | 4,363 |
| Animal Kingdom | 2057 | \$210 | \$117 | 33 | 4,813 |
| Bay Lake Tower | 2060 | \$275 | \$146 | 36 | 5,263 |
| Grand Californian | 2060 | \$310 | \$281 | 36 | 5,263 |
| Aulani | 2062 | \$217 | \$111 | 38 | 5,563 |
| Grand Floridian | 2064 | \$230 | \$175 | 40 | 5,863 |
| Polynesian | 2066 | \$250 | \$154 | 42 | 6,163 |
| Copper Creek | 2068 | \$250 | \$149 | 44 | 6,463 |
| Riviera | 2069 | \$217 | \$137 | 45 | 6,613 |
| Disneyland Hotel | 2074 | \$230 | | 50 | 7,363 |

** Points Remaining excludes expiration year. Assume no points issued then.

DVC contract end based on the Home Resort. The earliest end date is January 31, 2042.

What's My Total Cost?

The cost of a DVC membership is determined by the home resort and the points you want to purchase. This is a simple calculation regardless of whether it's from Disney or a Resaler:

Initial Cost is Points purchased * Cost/point= initial cost. This is a real estate transaction, so closing costs will also be added to the transaction. After this cost is paid, the only other membership cost is the annual dues.

What Else Can I Do With My Points?

Most DVC members use their vacation points to book a stay at one of the DVC resorts. However, being a Disney Vacation Club member won't limit you to only a DVC resort vacation. Other ways to use your points include vacations at non-DVC resorts on Disney property in Florida, California, and worldwide. Points can also be exchanged for Disney Cruises and Adventures By Disney tours. Suppose you are looking for a trip outside the Disney bubble. In that case, points may be good at some of the country's most luxurious resorts or exchanged for a more traditional timeshare using Interval International.

Purchasing from Resale instead of directly from Disney will limit your use of your points outside a DVC resort. In March of 2011, Resale restrictions prevented resale members from using their points for Disney Cruise Line reservations, Concierge Collection reservations, Adventures By Disney tours, and Non-DVC reservations on Disney property. Interval International exchanges are still done for either Direct or Resale members.

These point exchanges are generally less valuable than a DVC room. However, if you purchase a DVC membership to use them for some time, you should only buy a membership from Disney.

Other Benefits

Contractually, DVC is only required to provide vacation points to owners to make reservations at one of their resorts or convert these points to be used at other vacation locations. Disney has, over time, made discounts and exclusive events for DVC members, and the bet is that these will continue.

Annual Pass Discounts-DVC members may be eligible to buy season passes at a discount. **Dining Discounts**-Savings of 10-20% can be found at most Disney resorts, theme parks, Disney Springs in Orlando, or Downtown Disney in Anaheim. Additionally, Hilton Head Island, Vero Beach, and Aulani may offer negotiated discounts with 3rd party restaurants nearby the resorts.

Shopping Discounts-Foremost, DVC members receive a 20% discount on all Disney merchandise purchased at Disney resorts and theme parks. DVC membership items purchased at the DVC Marketplace on shopDisney also receive a 20% discount. These can be modified or eliminated at any time, so be sure to check the DVC website for any changes. Shopping savings can also be at Disney Springs or Downtown Disney for DVC Members. Typically these savings are 10-15%.

Tour Discounts-Many park tours and Walt Disney World and Disneyland can be discounted with DVC Membership. These are usually around a 15% savings. Ticketed events such as Disney After Hours Boo Bash or Disney Very Merriest After Hours get \$10/ticket discounts.

Member Exclusive Events-Moonlight Magic events are popular with DVC members and are typically booked up very quickly. Specific theme parks will be opened to DVC members on certain dates after hours. Disney Cruise Line offers Member Cruises that are also popular.

Spa Discounts-DVC Villa Spas will offer discounted services for DVC membership.

Complimentary benefits-These are perks that are provided to DVC members free of charge. These may include DVC lounges at Epcot or Top of the World at Disney's Bay Lake Tower at Disneyworld and

then new lounge at Disneyland, Disney Vacation Club Star View Station

Summary

Spending a large sum of money on the front end and a monthly financial commitment for a lifetime of prepaid vacation accommodations isn't wise for most people. There are too many unknowns to decide to vacation in the exact location for at least one, two, or three years. Reflect on the last ten years and see how much your family has changed. Life changes are inevitable: death....divorce...family changes.... job changes.... health issues. These are all part of why you can't seem to justify plunging into DVC membership.

DVC owners love the Disney Vacation Club. They know that a vacation at a Disney resort can be very costly and continues to rise yearly. But by committing to DVC a few years ago, they are partly sheltered from these cost increases.

So you see, Disney Vacation Club is unlike any other timeshare. None can be backed with the Disney brand, which gives a DVC membership instant credibility.

In general, a DVC membership should be considered:

- If you can afford an initial membership (usually \$20,000-\$30,000).
- If you can make an annual membership dues commitment of \$1,200-\$1,500, that will go up 3-5% each year of the contract's life. This will be your only Disney Vacation Club expense after the initial membership cost.
- If you plan to visit Walt Disney World at least once every two or three years for the next ten years.
- When you vacation at Walt Disney World, you stay on-site at a Disney Moderate or Deluxe resort. You stay at value or moderate but are ready to move to superior accommodations at more luxurious resorts. This may include spaces that allow vacations for large groups with amenities such as a full kitchen or multi-bedrooms.

You are probably the right candidate for DVC membership if you answered YES to all these points. Also, DVC works best if you plan your vacations several months in advance. Most DVC resorts have a high occupancy percentage, so the earlier you commit to a reservation (7-11 months from your vacation will usually work), the better chance you have to get the resort/room/view you want. If you are a last-minute vacation planner, your room options may be limited.

DVC Field Guide

A DVC purchase is not for everyone. I think the information and supplemental information on the www.DVCfieldguide.com website and my DVC Field Guide ebook will help potential owners make a more informed decision on the Disney Vacation Club. If you are already a DVC member, the guide will explain how to use your membership better and more efficiently in simple terms. The website information is all free. The ebook is the most comprehensive Disney Vacation Club ownership guidebook available. It's priced at a special introductory price and comes with a free year of upgrades.

The Most Comprehensive Disney Vacation Club Ownership Guidebook Available.



700 pages of DVC information.

A Disney Vacation Club membership is not for everyone. The information and supplemental information in the DVC Field Guide will help you make an informed decision. If you are already a DVC member, then the guide will explain in simple terms how to use your membership better and more efficiently. Click on the link below to get a more information.

If you are a DVC Member or a Potential Member you need this guidebook.

[Learn More](#)

What others are saying about the DVC Field Guide....

"As a brand new DVC member I love this Field Guide! The infographics are extremely helpful, especially the Historical Availability charts. I like being able to forecast my ability to book at the seven month mark.. Also love looking at the photographs from the resorts. Great book!"

Sarah

"I am currently in the process of deciding to join DVC. So I have been looking for reference materials. I came across this book in my research and felt it looked useful. It turns out to be the most valuable and informative reference of DVC information I have found anywhere. I congratulate the author for producing something so complete and informative."

Michael

"DVC Field Guide is the best resource that exists! Great job!"

Eileen

"Worth every penny for the education and the excel models! Really helped me save time navigating the DVC world."

Adam

"Excellent resource, I was very happy to spend money on this when so much research and effort has clearly gone into its development. Read the 2022 copy (almost finished) when the 2023 copy came out. Really enjoyed the addition of photos and the availability tables are so helpful. Thank you!"

Carrie

"This guide is incredibly thorough and is such a great resource! I am so glad that I purchased it. I refer to it often- definitely worth the small investment."

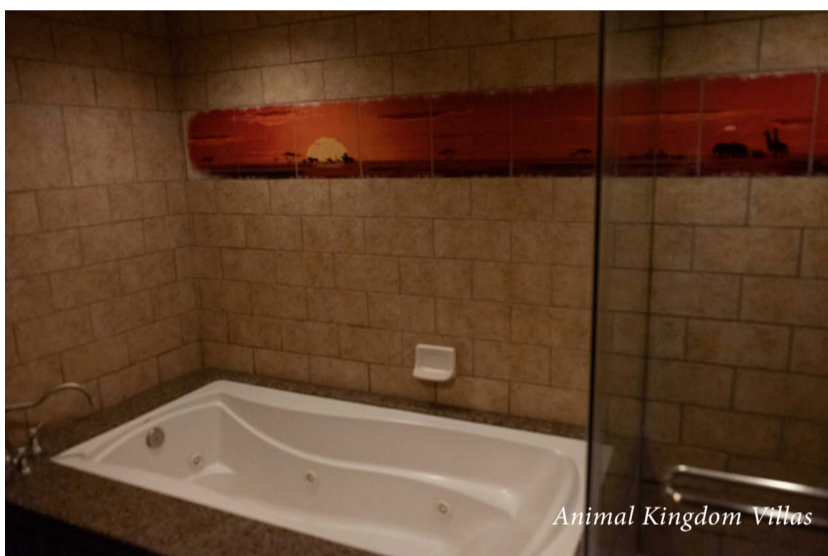
Tracey



Studio-Boardwalk Villas



1 Bedroom-Copper Creek Villas and Cabins



Animal Kingdom Villas



3 Bedroom Cottage-Vero Beach Resort



Aulani-Hawai'i



Saratoga Springs Resort



Old Key West Resort



Bay Lake Tower