



ELEGANT ESCAPES TRAVEL

The Cruise Line Guide

A real, side-by-side comparison of eight major cruise lines, what's actually included, what quietly costs extra, and which one fits how you actually like to travel.

Travel Done Right.

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Tier and fit matter more than the logo on the funnel

Why "Which Cruise Line" Is the Wrong First Question

Most people start cruise planning by picking a brand name they've heard of, then get surprised later by what that fare didn't actually include. The real question isn't which line is "best," it's which tier and inclusion philosophy actually matches how you want to vacation, and what the advertised price is quietly missing.

The same \$1,200 fare can mean two completely different trips. On one line, that's close to the full cost. On another, it's the opening bid before gratuities, drink packages, specialty dining, and a 20 percent service charge on the "included" perks get added in.

This guide covers eight major lines across three tiers, real 2026 pricing, what's genuinely included versus what's a common upcharge, and who each line actually fits, plus the mistakes that quietly inflate a cruise budget and what a specialist catches before you book.

Four things that actually determine the right line

The Real Decision Framework

Before comparing a single itinerary, these four questions narrow eight cruise lines down to the two or three that actually fit your trip.

01 INCLUSION PHILOSOPHY

Do you want to pay once, or pay as you go?

Regent includes nearly everything, even flights. Carnival includes almost nothing beyond the cabin and main dining. Neither is wrong, but the headline fare only tells part of the story until you know which end of that spectrum a line sits on.

02 SHIP SIZE

Do you want a floating resort, or a quiet ship?

Mainstream ships carry 3,000 to 7,500 guests with waterparks and Broadway-style shows. Luxury ships carry 200 to 750. This single factor shapes the entire feel of the trip more than almost anything else.

03 WHO'S TRAVELING

Kids in tow, or an adults-only escape?

Royal Caribbean and Carnival are built for families. Celebrity, Oceania, Viking, and the ultra-luxury lines skew adult, with limited or no kids' programming. Booking against this grain shows up fast, in both directions.

04 WHAT YOU ACTUALLY CARE ABOUT

Entertainment, dining, or destination time?

A line built around onboard activities (Royal Caribbean, Norwegian) trades off against one built around port time and cuisine (Oceania, Viking). Neither does both equally well, know which one you're actually buying.

Mainstream and premium, side by side

Comparison at a Glance

Line	Typical Price	Inclusion Philosophy	Ship Size	Best For
MAINSTREAM & CONTEMPORARY				
Royal Caribbean	\$100–200+/night	Highest gratuities of the "Big Three" (\$18.50/day); most amenities upcharge	Mega-ships	Families, big energy
Carnival	\$63–150/night	Lowest entry fares; Cheers! covers nearly everything once purchased	Large ships	Budget-conscious families
Norwegian	Often lowest advertised	"Free at Sea" carries a 20% service charge on retail value	Large ships	Flexible dining
MSC	Low–mid	Strong European value, especially Mediterranean sailings	Large ships	Best European value
Princess	\$900–1,600/wk	Refined at mainstream pricing; gratuities \$16–17.50/day	Large ships	Alaska, classic cruising
Disney	\$2,200–4,000/family, 7 nts	Rotational dining, private island Castaway Cay	Large ships	Best for families
Virgin Voyages	\$1,400–2,500/wk	18+, all restaurants included, no buffet; gratuities \$20/night, separate	Mid-size	Adults-only, all-inclusive-ish
Costa	\$450–700/wk (W. Med)	Italian-themed, lively entertainment, strong kids' clubs	Large ships	Family energy, Italian flair
Celestyal	From \$399/person	Gratuities and port charges included; extended Santorini/Mykonos time	1,200–1,800 guests	Greek islands specialist
PREMIUM				
Celebrity	~\$200–400/night	Edge-class design; The Retreat adults-only enclave; \$18–19/day gratuities	Mid-size	Adult couples, step up
Oceania	~\$300–500+/night	Adults-only as of Jan 2026; best food variety at sea; solo supplement 25–100%	700–1,250 guests	Food-focused cruisers
Holland America	Between mainstream & premium	Enrichment programming, Lincoln Center & BBC Earth content	Mid-size	Alaska & transatlantic depth
Cunard	High	The classic ocean liner; genuine transatlantic crossings, formal nights	Large	Traditional elegance
Azamara	\$1,500–3,000, 7–10 nts	Gratuities and specialty dining included in fare; longer port stays	Small (684 guests)	Destination-intensive

Continued on the next page with all luxury lines. Figures are 2026 planning estimates per person, before optional add-ons.

The luxury tier, side by side

Comparison at a Glance, Continued

Line	Typical Price	Inclusion Philosophy	Ship Size	Best For
LUXURY				
Regent Seven Seas	\$700–1,500+ /night	Truly all-inclusive, even business-class intercontinental air	490–750 guests	Zero decision fatigue
Silversea	Comparable to Regent	Butler in every suite; expedition ships reach Antarctica & Galapagos	Small, all-suite	European-style immersion
Viking Ocean	\$2,500–5,000, 7 nts	One excursion per port always included; Conde Nast's top line, 5 years running	~930 guests	Best near-luxury value
Seabourn	Ultra-luxury tier	450-guest ships, 90% ocean-view suites, intimate small-ship service	450 guests	Intimate ultra-luxury
Windstar	Ultra-luxury tier	Yacht-style ships; \$16/day hotel service fee is the only mandatory add-on	Small, yacht-style	Small-ship sailing style
Crystal	Ultra-luxury tier	Relaunched by Abercrombie & Kent; near 1:1 staff-to-guest ratio	740 guests	Rebuilt classic luxury
Explora Journeys	Below Ritz-Carlton	Design-led, more spacious suites than Ritz-Carlton at a lower fare	Mid-size	Modern design-led luxury
Ritz-Carlton Yachts	Low-to-mid five figures, 7 nts	149 suites, up to 298 guests, Michelin-designed menus, Bonvoy points	Up to 298 guests	Hotel-brand superyacht

Figures are 2026 planning estimates per person, before optional add-ons. Confirmed during planning based on your sailing, cabin category, and itinerary.



Nine lines, from best value to best for families

Mainstream & Contemporary

Royal Caribbean *big-ship energy*

Newest Icon-class ships, the most onboard variety at sea; steepest gratuities of the "Big Three" (\$18.50/day).

Carnival *best mainstream value*

Lowest entry fares in the category; Cheers! package covers nearly everything once purchased.

Norwegian *flexible dining*

Freestyle Cruising, no fixed tables; "Free at Sea" carries a 20% service charge on retail value, read the fine print.

MSC *European value*

Large ships, strong Mediterranean pricing; among the most affordable options for European sailings.

Princess *classic & Alaska*

Refined at mainstream prices; the strongest Alaska track record of any line here. Gratuities \$16–17.50/day.

Disney *best for families*

Rotational dining, private island Castaway Cay, unmatched kids' programming; premium pricing to match.

Virgin Voyages *adults-only, all-inclusive-ish*

18+, all 20+ restaurants included, no buffet, no formal nights; gratuities are a separate \$20/person/night line item.

Costa *Italian flair, family energy*

Lively, Italian-themed, strong kids' and teens' clubs; from \$450–700/person on Western Med sailings.

Celestyal *Greek island specialist*

Boutique ships, extended port time in Santorini and Mykonos; gratuities and port charges included in the fare.



Celebrity, Oceania, Holland America, Cunard, Azamara

Premium

Celebrity *a real step up, adult-skewing*

Edge-class ships introduced outward-facing design like the infinite veranda. The Retreat is a fully adults-only enclave with its own pool, bar, and lounge. Gratuities run \$18 to \$19 per day.

Oceania *food-first, now fully adults-only*

Best food variety at sea, partnered with the Culinary Institute of America. As of January 2026, every new reservation is adults-only. Solo supplement runs 25 to 100 percent above double rate.

Holland America *classic & enrichment-focused*

Mid-sized ships built for longer itineraries, deep Alaska sailings and transatlantic crossings, with Lincoln Center music and BBC Earth content onboard. Pricing sits between mainstream and premium.

Cunard *the classic ocean liner*

Large, iconic ships, Queen Anne carries 2,996 guests, genuine transatlantic crossings and a real tradition of formal nights. The most distinctly "classic" line on this list.

Azamara *destination-intensive*

Small ships (Azamara Onward, 684 guests) built around longer port stays. Gratuities and specialty dining are included in the fare, unusual at this tier.



A toast at sea

Elegant Escapes Travel

CRUISE GUIDE

Regent Seven Seas, Silversea, Viking Ocean

Luxury: The All-Inclusive Classics

Regent Seven Seas *the most all-inclusive fare at sea*

Unlimited shore excursions, all beverages, gratuities, Wi-Fi, and business-class intercontinental air are bundled into the fare. \$4,499 to \$6,499 per person for seven nights. Small ships, 490 to 750 guests.

Silversea *butler service as standard*

All-suite ships (as few as 296 guests) with butler service in every category. Its expedition ships extend that same service to Antarctica and the Galapagos, five-star comfort where most lines can't reach.

Viking Ocean *the best value in near-luxury*

One excursion per port always included, beer or wine at meals. Conde Nast's top ocean cruise line five years running. \$2,500 to \$5,000 for seven nights, the best value of any luxury line here.

The honest read: Regent for zero decisions left. Silversea for butler service and true expedition access. Viking for most of the luxury experience at less of the price.

Seabourn, Windstar, Crystal, Explora Journeys, Ritz-Carlton

Luxury: Boutique & Design-Led

Seabourn *intimate ultra-luxury*

450-guest ships with 90% ocean-view suites; part of the original Cunard/Seabourn luxury lineage, now under Carnival Corporation.

Windstar *small-ship, sailing style*

Yacht-style ships built for a different pace; a \$16/day hotel service fee is the only mandatory add-on.

Crystal *relaunched classic luxury*

Rebuilt by Abercrombie & Kent after a \$150M renovation. Crystal Serenity carries just 740 guests, near 1:1 staff-to-guest ratio.

Explora Journeys *modern design-led luxury*

MSC's luxury arm. Carries more guests than Ritz-Carlton, less intimate, but more spacious suites at a meaningfully lower per-night fare.

Ritz-Carlton Yacht Collection *hotel-brand superyacht*

149 suites, up to 298 guests, seven complimentary dining venues designed by a three-Michelin-star chef. Earns and redeems Marriott Bonvoy points.



None of these are dramatic. That's the problem.

Mistakes That Quietly Inflate Your Cost

01 Pricing the fare, not the trip

A \$699 fare with mandatory bar gratuities isn't a \$699 trip. Price the whole vacation in one sitting.

02 Missing the service charge on "included" perks

Several lines apply 20 percent on the retail value of a "free" drink package, adding \$400+ on a 7-night sailing for two.

03 Not checking the solo supplement

On some lines, traveling alone means paying 25 to 100 percent above the per-person double rate, for the same small cabin.

04 Booking a family cruise on an adult-skewing line

Celebrity, Oceania, and Viking are wonderful, and genuinely not built for young kids.

05 Buying the drink package without doing the math

Packages only pay off past a certain number of drinks per day. Below that, paying as you go is cheaper.



Not just booking, the real math

What a Travel Advisor Actually Does For You

Prices the true all-in cost before you book

Not the headline fare, the real total once gratuities, service charges, and the packages you'll actually use are added.

Matches the line to how you actually travel

Not the brand you've heard of, the one that fits your pace, your dining priorities, and who's coming with you.

Catches solo-supplement and fine-print traps

Knows which sailings carry a lighter solo supplement, and which lines quietly exclude certain excursions from a suite category.

Accesses perks you can't book yourself

Cabin upgrades, onboard credit, and amenities tied to advisor relationships, not available booking direct.

Advocates if something goes wrong

An itinerary change or cabin issue is exactly the moment a direct booking has no leverage, and a specialist does.

Frequently Asked Questions

Are gratuities really mandatory?

Technically optional on most mainstream and premium lines, but strongly expected and charged automatically to your account. Luxury lines like Regent and Silversea build gratuities into the fare, nothing extra to think about.

Is the drink package worth it?

Depends entirely on how much you'll actually drink. Below roughly 4 to 5 drinks a day, paying as you go is usually cheaper, even though the package feels like the safer bet upfront.

What's the real difference between premium and luxury?

Ship size and inclusion depth. Premium lines (Celebrity, Oceania) still charge for many extras; true luxury lines (Regent, Silversea) build almost everything into one fare.

Which lines are best for families with young kids?

Royal Caribbean and Carnival, both built around extensive kids' programming and family-friendly activities. Celebrity, Oceania, and Viking skew adult.

Do luxury cruise lines include flights?

Regent does, business class on intercontinental sailings. Silversea offers it as part of its higher-tier fare structure. Viking does not include flights.

How far ahead should I book?

6 to 12 months out for the best cabin selection and pricing, earlier for luxury lines and peak-season sailings, which sell out faster than mainstream ships.



Shade deck, open sea

What most cruisers never think to ask

Insider Tips & Secrets

Ask about the service charge before you count on a "free" perk. Several lines apply 20 percent on the retail value of an included package.

Read the solo supplement before assuming the price doubles fairly. It's rarely a flat doubling, and it varies a lot by line.

Book specialty dining the moment you board. The best tables fill within hours on most lines, luxury included.

Viking is worth a look even if you think you can't afford luxury. Best value entry point into a near-luxury experience here.

Not all suite categories on the same ship include the same excursions. Confirm at the category level, not just the line level.

Pre-purchase packages you know you'll use. Onboard pricing is almost always higher than pre-cruise pricing.



Let's find your line.

The right cruise line isn't the one with the best-known name, it's the one that actually matches your pace, your budget, and who's coming with you.

If you're ready to talk through your match and what it actually costs all in, I'd love to help.

[Start Planning My Cruise](#)

[Visit My Website](#)

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