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Women's Retreat Cruise

January 24 - 29, 2026



5-Night Western Caribbean Cruise
aboard *Freedom of the Seas*
with Guest Speaker
Jennifer Cowart



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Educational Opportunities Tours

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800-247-0017

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GUEST SPEAKER:

**JENNIFER
COWART**

Jen loves Jesus and God's Word. Through writing and speaking, she helps connect the dots from

Scripture to life application to help people live their very best life in Christ. In addition, she serves as the Executive Director at Harvest Church in Byron, GA.



January 24 - Miami, Florida

Miami moves to a rhythm all its own— from the sun-drenched beaches to a diverse blend of cultures. Indulge in the glitzy chic of Miami Beach and explore Little Havana's deep-rooted Cuban heritage. Unwind on Key Biscayne's serene shorelines, pedal along Ocean Drive or paddle a kayak through Oleta River State Park's winding mangrove channels. Head to Coconut Grove to take in the bohemian vibe. Tour the Vizcaya estate's Renaissance-inspired gardens. Miami cruises give guests the opportunity to check out the Perez Art Museum's contemporary collections. Whether it's deep-sea fishing, Art Deco architecture, world-class cuisine or endless nightlife, adventure shines bright in The Magic City.

January 25 - Nassau, Bahamas

Caribbean charm shines in the Bahamian capital, where you're never more than a few steps away from rhythmic percussions, appetizing flavors, white-sand beaches, and some of the clearest waters in the world. This picture-perfect paradise was once a pirate's haven— and you can explore its colorful past of buccaneers, blockade-runners and bootleggers along historical streets and at the three colonial fortresses that line the shores. If you're looking for a more hands-on maritime adventure, look no further. Cruise to Nassau and swim with stingrays, dive with dolphins, or spot colorful coral on a glass-bottom boat. And just across the bridge is beautiful Paradise Island, home to world-famous luxury hotels and resorts. Spend the day at the famous Atlantis and splash your way through its expansive water park, grab a piña colada at the Marina Village, and spot the hammerhead sharks in Predator Lagoon.

January 26 - At Sea

January 27 - Labadee, Haiti

Beachside meets mountainside on the shores of Labadee, a Royal Caribbean® private destination on Haiti’s northern coast. Here you’ll find pristine sands, coral reefs, and jungle-covered hilltops nestling in lagoon-like bays. There’s no shortage of places to relax and recharge across five stretches of beach. Or dial up the thrills on an active adventure like a half-mile-long zip line ride over the ocean. And fascinating culture, history and the natural beauty of Haiti’s spectacular coasts wait to be discovered around every corner.

January 28 - At Sea

January 29 - Miami, Florida

Arrive in Miami and disembark the ship with memories to last a lifetime!



ABOARD
FREEDOM OF THE SEAS®

The amplified Freedom of the Seas® is as wow-worthy as the destinations it sails to. Top-rated coasts. Bow-to-stern boasts. The best of both worlds combine for an all-in-one adventure on the Amplified Freedom of the Seas®. Wherever you choose to wander, you'll find plenty of unparalleled thrills onboard in between adventures ashore. Like adrenaline-pumping slides and rides right on deck. A new pool scene designed to level up your time in the sun. And fresh, authentic flavors that will satisfy any craving.



CRUISE PRICING*	
4V - Interior Stateroom	\$599*
4N - Ocean View Stateroom	\$679*
2D - Balcony Stateroom	\$749*

A 3.5% surcharge will be added to all credit card transactions.
*Rates are per person, based on double occupancy

*Does not include airfare, excursions, transfers to/from the port, and onboard gratuities.

PROGRAM CONDITIONS

INCLUDED IN PRICE:

- Cruise Accommodations • Breakfast, lunch & dinner daily, on board the ship • Port charges \$135
- Cruise Government Taxes \$173.50 (Increases in cruise tax and fees are subject to change)

NOT INCLUDED IN PRICE:

- Optional Travel Protection Program (see premium schedule) • Onboard gratuities
- Airfare to Miami and Transfers to and from the ship for guests • Optional activities and excursions
- Miscellaneous fees such as passports, laundry, meals & beverages off of the ship and baggage fees
- Alternative restaurants with additional fees • \$100 Document fee for Non-US/Canadian residents
- Additional fuel surcharges which may be imposed by the cruise line or other suppliers
- Required Vaccinations • Required medical testing before, during, and/or after travel

ACCOMMODATIONS:

Price is based on double occupancy. When available, single rooms/cabins are often smaller than doubles. While EOT will try to match roommates, EOT cannot guarantee one will be available. Roommates may be assigned as late as 35 days prior to departure and, if one is not available or if you request a single, the following single room/cabin charges apply: (4V) - \$599; (4N) - \$679; (2D) - \$749. Single staterooms are extremely limited and subject to confirmation.

PAYMENT INFORMATION:

A 3.5% surcharge will be added to all credit card transactions.

PAYMENT SCHEDULE:

Payment	Amount	Due Date
Initial Deposit	\$100	Due at the time of registration
Second Deposit	\$100	2nd Deposit due 05/29/25
Final Payment	09/26/25. If paid after the due date, a late payment fee of \$100 will be assessed.	
Travel Protection Amount	The Travel Protection Plan premium will be due no later than 09/25/25 to be in full effect. Travel protection premiums must be paid in addition to your deposits and in advance of the final payment for coverage to be in effect.	
Cabin Availability	After 05/29/25 or once we have sold out of our allotment of cabins we can no longer guarantee cabin pricing. Cabins purchased after this date will be subject to availability and may require a supplemental charge.	

REGISTRATIONS RECEIVED after September 26, 2025:

We welcome registrations after 09/26/25. Registrations received between 09/27/25 - 10/26/25 will incur a fee starting at \$100 per person. Registrations received between 10/27/25 - 11/10/25 will incur a fee starting at \$200 per person. Registrations received between 11/11/25 - 11/25/25 will incur a fee starting at \$400 per person. Registrations received on 11/26/25 or later will be subject to cabin availability and may require a supplemental cabin charge as well as the air fees above. Additional fees will be advised upon registration.

CANCELLATION FEES:

100% of Cancellation Fees are covered by the optional Travel Protection Program, provided the premium has been paid and the reason for cancellation is coverable. Those who do not take travel protection should be aware of the following per-person cancellation penalties: From the day of registration to 240 days prior to departure, you will be charged a \$100 non-refundable cancellation fee plus any airline, land, and cruise fees. Additionally, thereafter, you will be charged any airline penalties, land penalties, cruise penalties, and a single room supplement if your cancellation forces your roommate into a single plus the following per-person charges: 239-121 days = \$150; 120-91 days = 50% of total cost; 90-61 days = 75% of total cost; 60-day of departure = 100% of total cost. Submit cancellation in writing. On or after day of departure, there will be no refund for any services not used.

STATEMENTS OF RESPONSIBILITY

EOT does not accept responsibility for losses or additional expenses due to delay or changes in air schedules, hotel overbookings, other hotel related problems or causes, and/or travel supplier cancellations or postponements. Travel suppliers include all tour operators, cruise lines, airlines, hotels, bus companies, entertainment venues, and any other travel supplier used to operate the tour. All such losses or expenses will be the responsibility of the passenger. EOT reserves the right to make adjustments to the itinerary as deemed desirable by EOT, and EOT reserves the right to cancel any tour prior to departure. If a tour is canceled beyond the control of EOT, EOT will provide a refund or a future travel credit to be used two years from the date of issuance for the value of all funds paid by the passenger less nonrefundable travel supplier prepaid deposits, travel supplier change fees, nonrefundable travel protection premiums, and a \$150 administration fee.

FIT TO TRAVEL STATEMENT:

Passengers registering for the tour accept the responsibility for being in good health and able to walk and travel on the tour. Because many of the sites are not accessible to the physically challenged and space limitations on tour buses, wheelchairs and scooters cannot be accommodated. Those needing oxygen or other ambulatory assistance will find the tour extremely limiting in their experiences. Persons using C-pap machines requiring distilled water will need to inform us ahead of time, so we can work with local operators to prepare as it is not always available. EOT reserves the right to refuse or revoke travel to anyone who is, in the sole judgment of EOT, incapable of group travel without causing undue demands upon the staff or other tour participants. Accessible rooms/cabins are limited and subject to confirmation after receiving the passenger's written request. If you have questions, please see eo.travel/fit-to-travel-statement or contact Educational Opportunities Tours Inc. for more details.

PASSPORT INFORMATION & CHECK IN PROCESS:

Passport information must be submitted to our office no later than 09/25/25. Failure to provide your passport information to our office by this date may result in change fees or denial of travel. Discrepancies in information may result in change fees, delays in receiving travel documents for your trip, or denial of travel. Any fees incurred due to discrepancies are the responsibility of the passenger. You will also be required to check in with the cruise line prior to travel and according to the cruise line's requirements and instructions provided in your final documents.

PRICE INCREASES

All prices quoted in this brochure are subject to change prior to payment in full due to currency fluctuations, fuel surcharge increases, government taxes and fees increases or unforeseen circumstances. In addition, you may be subject to a price increase after payment in full has been received due to potential government imposed taxes and fees.

AIRLINE ROUTES AND TICKETS:

In order to keep prices low, EOT does not guarantee the most direct routing to your final destination. Once issued, airline tickets cannot be changed or refunded thereafter. Air transportation to/from your destination will be economy class on IATA and ARC carriers utilizing APEX or SUPER APEX non-refundable, non-amendable tickets for groups of 10 or more flying together on entire itinerary. If you choose to depart from a different city than your group or traveling companion, or deviate your flight and/or trip plans, and/or you are taking a pre or post tour, you may fly on a different scheduled flight(s) than the rest of your group. If you make your own air arrangements, you are responsible for booking all needed flights for your travel unless specified otherwise. Contact guest services for further details.

FLIGHT TIMES AND SEATING

All flights are subject to change by the airlines without advance notice. EOT is not responsible for such changes or delays and does not reimburse expenses resulting from such delays. If you are making your own flight arrangements to the departure city, we recommend you purchase a ticket that can be exchanged without large penalties. There is no advance seat selection for groups on most airlines. Early check-in is necessary to secure seats with travel companions and those with special needs. Due to security measures taken at airports, it is advisable to arrive at the airport three hours prior to departure time. Seating is solely under the control of the airlines.

ADDITIONAL AIRLINE FEES:

You will likely incur additional airline checked baggage fees that are not included in the price of the tour. These fees vary by airline and are at the airline's discretion on each segment of the flight itinerary. Additionally, you may incur optional fees (food, excess baggage, overweight baggage, items of personal nature, etc.) as well. For more information, visit eo.travel/travel-info/airline-fees.

ON OWN DEVIATIONS:

On Own Deviations from the standard tour program must be submitted in writing and are subject to additional airline fees, if applicable. Transfers for passengers who deviate are not included.

ITINERARY CHANGES:

Every effort has been made to ensure the accuracy of this brochure. While EOT will make every effort to ensure you will see all sites listed in this brochure, the availability of sites, the order of sites and/or days and number of days may be altered to accommodate changes in cruise line, airline, hotel schedules, and local conditions. No changes to the itinerary are effective unless approved in writing and signed by an authorized officer of the tour operator. Except as stated herein, no other person is authorized to cancel, modify or vary the tour arrangements or to make any representation of warranty concerning the tour. The cruise line has the ultimate control over your voyage and may, without notice, alter the length of the cruise and the order of and/or inclusion of ports. EOT is in no way responsible for these changes and does not make reimbursement for such changes.

PREGNANCY/INFANT REGULATIONS

As to pregnancy, a woman cannot have begun her 24th week of pregnancy at any time before or during the cruise. If you are pregnant, please provide a medical note upon arrival at the pier for check-in from your physician stating your expected due date and medical fitness to travel. If you are in the 24th week or have completed it you will not be allowed to board. Due to the limited medical facilities, infants must be at least one year old on the first day of the cruise.

VALIDITY DATE:

This brochure is valid until 09/01/25. If validity date has passed, current brochures may be found at www.eo.travel. Registrations will still be accepted after the validity date.

RELEASE INFORMATION

Payment of deposit indicates permission for EOT or its agents to record the registrant's participation and appearance on video tape, audio tape, film, photograph, or any other medium and to use the registrant's name, likeness, voice, comments, submitted documentation, written papers, and/or biographical material without restrictions or limitation for any advertising, marketing, publicity, educational or promotional purpose which EOT or its agents deem appropriate, unless the registrant or guardian otherwise notifies EOT in writing prior to departure.

Enrollment in, payment of deposit and/or acceptance of final documents, vouchers, or tickets shall be deemed to be consent to the Passenger Agreement and Program Conditions of the brochure. Prices are based on tariffs in effect as of January 1 of the previous year and are subject to adjustment without notice in the event of any change or currency fluctuation.

Except where otherwise stated, EOT acts only as agent for the relevant supplier in securing hotels, transportation and other travel services and in no event shall EOT be liable for failure by any such supplier to render any transportation, lodging or other travel service to be provided on the tour. **The passenger agrees that EOT assumes no liability for injury, death, damage, loss, theft, accident, delay, any lost or damaged luggage, or irregularity which may occur by reason of any negligent or willful act or omission of any suppliers of service.**

EOT does not own or operate any of the suppliers of services to your tour. Similarly without limiting the foregoing, passenger agrees to hold EOT harmless for any defect in any vehicle, plane, boat, bus, car, van or other vehicle, act of war or insurrection, terrorist activity, revolt or other civil uprising, military action, strikes or labor unrest or any Act of God or for any other act of any third party. Florida law will be applicable to any dispute which arises out of or concerns this brochure or your tour. Any and all litigation must be brought only in and for courts in Polk County, Florida to the exclusion of litigation anywhere else in the world.

Educational Opportunities Tours is the tour operator and is solely responsible for the travel program. Educational Opportunities Tours is registered with the State of Florida as a Seller of Travel. Registration No. ST24130. CST2027682-40.

Travel Protection Plan - Premium Rates - For a full description of the plan, go to: www.tripmate.com/wpF427X

Trip Cost	Cost*	Trip Cost	Cost*	Trip Cost	Cost*
\$0 - \$1000	\$109	\$3501-\$4000	\$429	\$6501-\$7000	\$759
\$1001-\$1500	\$159	\$4001-\$4500	\$489	\$7001-\$8000	\$869
\$1501-\$2000	\$219	\$4501-\$5000	\$539	\$8001-\$9000	\$979
\$2001-\$2500	\$269	\$5001-\$5500	\$599	\$9001-\$10,000	\$1089
\$2501-\$3000	\$319	\$5501-\$6000	\$649		
\$3001-\$3500	\$379	\$6001-\$6500	\$709		

See our website for more pricing options

Schedule of Benefits	Maximum Benefit
Trip Cancellation	Up to 100% of the non-refundable Trip Cost
Trip Interruption	Up to 100% of the non-refundable Trip Cost
Missed Connection	\$500
Trip Delay	Up to \$150 Per Day, to Maximum of \$1,500
Medical Expense / Emergency Evacuation	
Accident & Sickness Medical Expense.	\$25,000
Medical Evacuation & Repatriation of Remains.	\$50,000
24 Hour Accidental Death & Dismemberment.	\$25,000
Baggage & Personal Effects.	\$1,000
Baggage Delay	Up to \$200

THIS IS A BRIEF DESCRIPTION OF THE PLAN, FOR FURTHER INFORMATION ASK FOR THE TRAVEL PROTECTION COVERAGE SUMMARY WHICH FULLY DETAILS THE COVERAGES, PROVISIONS, LIMITATIONS AND EXCLUSIONS OF THE PLAN OFFERED AND IS AVAILABLE TO YOU, UPON REQUEST, AT ANY TIME.

The plan cost includes the plan premium and a fee for non-insurance assistance services. You may obtain information on the plan fees by emailing assistancefees@tripmate.com.

Conditions and Limitations

The Travel Protection Plan is only available for citizens or residents of the United States of America. This advertisement contains highlights of the plans developed by Trip Mate, a Generali Global Assistance & Insurance Services brand, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by Generali Global Assistance and FootprintID. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please **contact Trip Mate**, a Generali Global Assistance & Insurance Services brand; P.O. Box 527, Hazelwood, MO 63042; 1-833-297-2255; assistancefees@tripmate.com. We are licensed in all states. While Trip Mate markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by Trip Mate, and Trip Mate does not receive compensation from USF for providing the non-insurance components of the plans.