Money Matters

• Read your MIP Program Cost Sheet

• Taking money abroad:
  • Cash - small amount of $US dollars for air travel incidentals going and returning
  • Debit/ATM Cards - connected to USA checking account. Have two (2) accounts with a family member "joint" on each account.
  • Credit Card(s) - for emergencies
    • Visa
    • MasterCard
    • American Express - may not be accepted as widely as first two.
    • Discover is not widely-accepted overseas
  • Consider travelers’ checks or “Visa Bucks” – back-up for emergencies.

IMPORTANT: Notify your Debit and Credit Card provider(s) that you will be out of the country. You will be asked for your dates of travel and destinations. Your card may be blocked from use if you do not do this.
Safeguarding valuables

USE:

- Neck wallet or waist wallet. Wear it beneath your clothing.
- Your front pocket.
- Luggage lock.

PLAN FOR LOSS:

- Have a back-up plan. What if you lost your cards? Your passport?
- Scan your debit/credit cards (front & back) to a secure e-mail account; give a copy to a family member. This is so that you have phone numbers to quickly report loss.
- Carry a good color COPY of your passport in your host city.
- Keep your passport securely locked/out of sight in your room.
- Take your actual passport book with you when you leave town!
Check-ups & Medications & Packages

• Take an adequate supply of your medications to last your entire stay abroad.
  • Carry medications in original containers.
  • Carry a doctor’s note verifying prescription medications.
  • Ask your insurance provider to allow for a “vacation supply” (for more than 90 days).
  • Some medications routinely prescribed in the USA may not be available abroad; some are illegal in other countries.

• Medications should **NOT** be mailed overseas.

• Packages mailed to you will most likely **not** be released to you until customs duties (local import taxes) are paid. **Taxes may amount to more than the item is worth!**

• Have a medical and dental check up before you leave. Make an appointment now – don’t wait till the week before!
Travel Accessories

• **Voltage Converter**
  - Some countries like the USA and Canada run on 110 volts of electricity while others run on 220 volts, a voltage converter changes the voltage so your device runs properly and doesn't overheat from too much electricity.

  **Some devices don't require converters.** If your appliance is dual-voltage, which runs on 110v and 220v, a converter isn't necessary. Check your device's instructions to see what voltage your device can handle, or call the manufacturer.

• **Plug Adapters**
  - When traveling to another country, you usually need a travel plug adapter because not all countries have the same outlet. A plug adapter fits into the country's outlet so your device's plug fits and receives power; without one, you can't use your electronics.

  If you're traveling to multiple countries: a universal travel plug adapter can work in many different countries - perfect for a backpacking trip across Europe!

• **Backpack**
  - This pack has a slash-proof strap and slash-guard material throughout the bag, tamper-proof zippers on the main and front compartments, detachable, lockable shoulder strap can be used to attach bag to a secure fixture
More travel accessories

• Money Belt
  • A money belt is a small, zippered fabric pouch that fastens around the waist under your pants or skirt. You wear it completely hidden from sight, tucked in. (Wear it in front, or slide it around to the side, or the small of your back.) Keep small bills and change in your front pocket for easy access. Keep your passport and “plastic” in the belt.

• Neck Wallet
  • Similar to a money belt, but worn around your neck, or across your body, and under your clothing.

• Luggage Lock
  • TSA (Transportation Security Administration) handlers can open TSA-approved locks with a passkey to inspect checked luggage.
Travel

- **Hostelling International** ([http://www.hihostels.com/](http://www.hihostels.com/))
- Rail Passes: [www.statravel.com](http://www.statravel.com)
- Thieves thrive at rail stations, airports, crowded areas, and where there are tourists.
- Cheap airlines in Europe: [www.RyanAir.com](http://www.RyanAir.com) [www.easyjet.com](http://www.easyjet.com)
- American Express Offices can be helpful with:
  - Train seat reservations and tickets
  - Traveler’s checks
  - Other services
General Safety and Security

• [http://travel.state.gov/](http://travel.state.gov/)
  • Register your address/telephone with US Embassy.
  • TONS of info, travel advice, and cautions.
  • How to renew or replace lost passport
  • Country information

[www.HTHStudents.com](www.HTHStudents.com)

• Recommended physicians, contact info, specialities, background
  Medication translations
  Advice
  Cautions

• **Safety Tips**
  • [http://goeurope.about.com/cs/health/a/travel_safety.htm](http://goeurope.about.com/cs/health/a/travel_safety.htm)