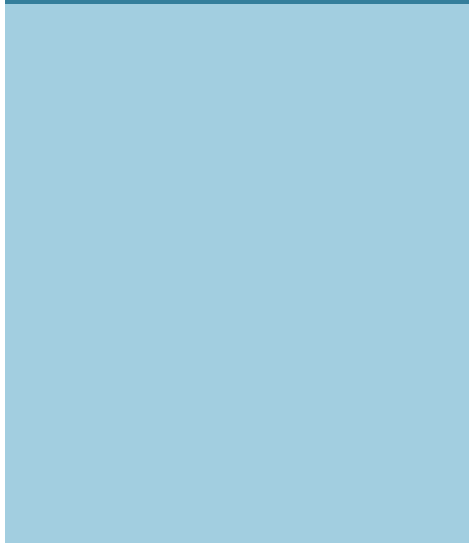




Traveling Abroad:
What to know, before you go!



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PASSPORT

Your United States (U.S.) passport is the most important item that you will bring on your trip overseas. It is your proof of citizenship and allows you to travel freely between the U.S. and most countries in the world. It is recommended that you keep your passport with you at all times, preferably in a passport pouch under your shirt or top. If you prefer leaving your passport at the hotel, be sure to lock it securely in your hotel room safe. The passport's expiration date must be at least **six** months after the **return** date for your trip. Some countries won't admit individuals who are carrying passports that will expire in fewer than six months after the return date. Be sure all passport information is correct and that it is signed. A name on a passport that does **not** match the name on the airline ticket can be a big problem. Make two **COLOR** photocopies of the picture/signature page in your passport, bringing one copy with you on the trip and leaving the other one at home. If you don't have a passport, you can apply at the nearest county courthouse or government services center. You will need to bring a certified copy of your birth certificate, two passport photos, a completed application and your checkbook. Allow up to six weeks to receive your passport. A passport for an adult is valid for ten years. Additional information regarding passports and travel can be located at the U.S. government's web site: <http://www.travel.state.gov>.

MONEY

There is an old adage for travelers: "Take it from one who knows, bring twice the money...and half the clothes!" Today's traveler has many options available when making purchases in other countries. The information listed below is the result of our experience and research in the travel industry, but conditions and regulations do change, and the information provided is offered only as a guide in deciding how to best make purchases and obtain foreign currency in another country.

United States Currency

It is a good idea to bring some U.S. currency along on the trip. You may need some at the U.S. airport while waiting for your flight or as a backup abroad until you can find an ATM. Also, if you're traveling in a country for only a day or two, it might be preferable to change a small amount of U.S. cash rather than withdrawing a larger amount of foreign currency from an ATM. Because of the risk of theft, carrying large amounts of U.S. currency is not recommended. Foreign banks will often charge a fee for exchanging your U.S. dollars for the local currency. It can also be difficult on a trip to get to a bank during normal business hours. Finally, because ATMs are readily available in most countries, many foreign banks no longer offer currency exchange services.



Foreign Currency

Many travelers like to have the foreign currency in hand when arriving in the country. It's nice not to have to think about exchanging currency immediately upon arrival, but you will likely get an unfavorable exchange rate when buying foreign currency in the U.S. prior to your trip. In addition, the bank's processing fees will reduce your funds even further. We recommend waiting until arriving in the country to obtain foreign currency. However, if peace of mind is a priority, then feel free to order some foreign currency before the trip.

Debit (ATM) Cards

The most convenient way to obtain foreign currency while traveling abroad is by using a debit (ATM) card. Obviously, you will need to know your PIN for this transaction to occur. Your local bank will charge a withdrawal fee for using an ATM overseas. Usually this fee is around \$5.00 per transaction. Plan on withdrawing enough money to last a few days. We do not advocate carrying large sums of money, but we do discourage travelers from making daily withdrawals from ATMs as this costs you time and money.

The best part about using a debit card is that you can obtain the exact amount of the local currency that you need. ATMs are found most everywhere since they are popular with Europeans and tourists alike. Make sure your debit card is linked to your **CHECKING** account and not your savings account and be sure to let your bank know the specific dates of the trip and in what countries you will be traveling. It is also suggested that you contact your bank and raise the **Daily ATM Withdrawal Limit** and **Daily Point-of-Sale (POS) Limit** for the duration of the trip. For shopping purposes, debit cards with a Visa or MasterCard logo are definitely the most accepted in Europe.

One drawback to using most debit cards abroad is that you will be charged a foreign transaction fee for items purchased. These fees, depending upon your bank, can range from 1 percent to 3 percent. For example, if you purchase a CD for 20 euro, a 3% transaction fee of \$.60 will be deducted from your checking account. This may not seem like a lot, but the fees on every item you purchase really do add up. There are some banks that offer cards with no transaction fees but they may have a higher annual fee. Please contact your bank for more information.

Credit Cards

We recommend bringing a credit card along for large purchases or for emergencies, such as lost luggage or a hospital stay. We do **NOT** recommend using a credit card for cash advances. Cash advances are



usually charged a higher rate of interest. While the average interest rate for purchases is approximately 18% per year, credit card cash withdrawals will usually be charged at rates averaging 26%. In addition, cash advances tend to be charged interest from day one. As well as interest, cash advances attract a fee—typically 3% of the amount you withdraw with a minimum fee of \$5.00, although these charges can be higher. Finally, if you make a purchase with cash withdrawn from a credit card, you don't get purchase protection.

If you make a purchase using a credit card, you benefit from enhanced protection if your goods aren't delivered or don't meet the standards you expect. If you lose your credit card, you are usually only liable for the first \$50 of fraudulent charges, and a new card can sometimes be issued within a day or two. As with your debit card, be sure to give your credit card company the specific dates of the trip and in what countries you will be traveling.

COMMUNICATIONS

A convenient way to communicate with family and friends at home is by calling or texting them with a smart phone. Depending upon your wireless provider, there are many plans and conditions involved. To find out what such an option would cost, you need to contact your wireless provider and ask about international calling and/or texting plans. Generally, it is much cheaper to text someone at home rather than calling them. We recommend **not** buying an international calling card in America for use in a foreign country. The rates are much more expensive than they are in Europe, the cards aren't always reliable and it's difficult to find a telephone booth in Europe.

Most hotels offer free Wi-Fi which allows you to contact home using your smart phone, iPad or other communication device. Although bringing an iPad or laptop along is a nice convenience, it is one more item to tote around Europe and would be an expensive device to replace if it is lost or stolen.

Calling from hotels in Europe is also an option, but it can be very expensive. Ask the hotel desk what the rate will be before you make the call so you know how much you will be charged. You will have to pay for the call before checking out of the hotel. A collect call home is another option, but will most likely be the most expensive. This option on average will cost at least \$3.00 per minute.

Important: All of the devices mentioned above need recharging. Although there is no need for a voltage converter for these devices, you will need a special adapter plug for the European outlets. Be sure to find out what adapter plug is appropriate.



Prior to departure, you will be given a list of the accommodations with all of the contact information. Please leave a copy at home in case there is an emergency. It is best *not* to receive mail abroad as it is often delayed and rarely reaches the individual.

SAFETY and PRECAUTION

Despite what Americans read sometimes in the newspapers, it is very safe to travel in Europe. In most cases, pickpocketing is probably the most serious offense a traveler will encounter and that crime usually occurs in larger cities. Carry your passport, debit/credit cards and cash in a passport pouch. When worn inside your shirt or top, this is your greatest protection against theft. Fanny (waist) packs or money belts can also be used when worn in front. Wallets and passports should never be carried in a rear pocket. Never leave your passport pouch or fanny pack unattended!

MEDICATIONS and HEALTH INSURANCE

Be sure to bring enough of the medications you need plus a little extra in case the return trip is delayed. We recommend you carry prescriptions in the original containers and place them in your **carry-on** and *not* in your checked luggage. Keep a list of your prescriptions separate from the medications, including the generic names for the medications as well as the daily dosage amount. Even though your prescription cannot be filled overseas without a doctor's authorization, a list would expedite matters for the medical staff in the foreign country if an emergency arises.

Learn what medical services your health insurance provider will cover overseas. Although some health insurance companies will pay "customary and reasonable" hospital costs abroad, very few will pay for a medical evacuation back to the United States. Regardless of whether your insurance is valid overseas, you may be required to pay for care when you receive it.

If your insurance policy doesn't cover you abroad, consider purchasing a short-term policy that does. Many travel agencies and private companies offer travel insurance plans that will cover health care expenses incurred overseas, including emergency services such as medical evacuations. Social Security and Medicare do **not** provide coverage outside of the U.S. Additional information can be found at www.tsa.gov.

TIPPING

Gratuities are included in the tour price for step-on guides, portage service at hotels and some group meals. In most cases, the end-of-the-tour tips for the coach driver and tour manager are **not** included.



We recommend a tip of \$4 - \$5 per person each day for the coach driver and \$4 - \$5 per person each day for the tour manager. When ordering meals on your own in a foreign country, a 15% gratuity is usually included in the price. In most countries, however, it is customary to include a small courtesy tip by simply rounding up your bill, for example, to the nearest euro or two. Ask your tour manager about tipping practices in the countries you are visiting.

PACKING

Each airline has its own regulations regarding the size and weight of checked and carry-on baggage. You will receive a copy of the baggage requirements and regulations of the airlines well in advance of your departure. *Due to limited space on the motor coach, each participant is allowed only one suitcase and one carry-on bag.* In addition, participants are allowed personal items such as handbags, laptops and cameras.

Carry-on Baggage

Remember not to pack any prohibited or sharp objects in your carry-on baggage as these will likely be confiscated at the airport. Nail clippers, *disposable* razors and tweezers are permitted. Be sure to follow the **3-1-1 rule** when packing your carry-on: All liquids, gels and pastes must be in containers no larger than 3 ounces and placed in a 1-quart size plastic bag. Additional information on what is and isn't allowed can be found at www.tsa.gov.

Packing Tips

Experienced travelers plan well and travel light. One of the quicker ways to ruin a trip is to be overburdened by packing unnecessary items.

- ⇒ Make a list of all items you have packed before you leave home. Then leave the list at home so you will be able to file insurance claims if your luggage is lost or stolen.
- ⇒ Consider limiting yourself to a one- or two-color wardrobe. Also, you can make your wardrobe do double-duty by wearing clothes several times.
- ⇒ The most important item to pack is a comfortable pair of walking shoes.
- ⇒ Consider wearing a neck pouch for your passport, debit/credit cards and cash.
- ⇒ Do not take expensive jewelry. Dress casually and in layers.
- ⇒ Don't forget to bring an umbrella.



Packing Checklist

- ◇ Accommodations list/travel journal (receive before the trip)
- ◇ Adapter plug and charger for iPad, iPod, smart phone, camera, laptop (all optional)
- ◇ Address book/list of important telephone numbers
- ◇ Calculator/notebook/pens
- ◇ Candy/gum/munchies (optional)
- ◇ Clothes (personal preference)
- ◇ Cold medicine/aspirin/Dramamine/Airborne/earbuds for flight (optional)
- ◇ Debit and credit cards/cash/frequent flyer card (airline)
- ◇ Detergent (small amount)/Febreze
- ◇ Driver's license **OR** an alternative form of photo ID
- ◇ Eyeglasses or contacts (bring extra)/copy of eye prescription/contact solution
- ◇ Foreign currency (optional): will obtain after arrival in country
- ◇ Insurance card with all vital information
- ◇ Map of countries visited on trip (optional)
- ◇ **PASSPORT**/passport pouch/copy of passport (picture page) kept in another location
- ◇ Prescription in original container/written copy of the prescription
- ◇ Reading material/journal/playing cards
- ◇ Toiletry items (smaller sizes)/Kleenex/Band-Aids
- ◇ Towelettes/wet wipes/travel-size stain remover (Shout)
- ◇ Umbrella/sunglasses/sunscreen/hat (sun protection)
- ◇ Voltage converter for appliances (if needed for hairdryers and curling irons)
- ◇ Waist (Fanny) pack/backpack or shoulder bag
- ◇ Wrist watch with alarm or alarm clock/ear plugs (optional)
- ◇ **Ziploc bag** (quart size) for carry-on: 3-ounce limit per container (liquids, gels, etc.)

VALUE-ADDED TAX (VAT)

The VAT, or value-added tax, is a charge added to goods and services purchased abroad with some exceptions—restaurant meals and hotel stays, for instance. To qualify for a refund, the transaction must fulfill a few requirements: The retailer must participate in the refund program, and the amount of the per-store purchase must meet the country's minimum value. For example, France requires a minimum purchase of 175 euro; Ireland has no threshold. In addition, the merchandise must be unused, so no wearing that fancy Italian jacket home. The key to getting VAT money back is to collect the paperwork from the retailer at time of purchase, then get it stamped at the airport VAT desk. You can collect cash or get a CC rebate. Be sure to ask your tour manager for more information regarding VAT.