

Helpful Tips For International Travel



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When traveling outside the borders of the United States, you can take easy steps that will reduce the risk of harm or loss from identity thieves, pickpockets, and other crooks taking advantage of travelers.

Depending on your destination, purpose, and length of trip, some or all of the following precautions may help you avoid, minimize, or recover more quickly from legal and financial difficulties that could occur at any moment.



Provided as a public service by the Lansing area's largest provider of foreign currency exchange services:

Liberty Coin Service
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Before you go:

- ◇ For a good overall review checklist for international travelers with links to travel warnings and alerts, passport, visa, and vaccination requirements, and more go to <https://travel.state.gov/content/passports/en/go/checklist.html>
- ◇ Copy the information on the front and back of all documents (such as passport, drivers license, medical insurance papers, credit and debit cards, travel tickets, itinerary) you take on the trip, including US and international contact phone numbers and emails; leave a set at home and take at least one with you (but not in the same place as the originals).
- ◇ Do not take any credit or debit cards that don't have the EMV computer chip as almost all other nations already use this higher security technology; using un-chipped cards can result in identity theft.
- ◇ Contact customer service for the credit or debit cards you will take to advise them of your travel plans, including dates and where you will be traveling; ask what, if any, fees are charged for foreign exchange transactions.
- ◇ Review your wallet/purse contents and luggage for items you don't need and would not want to risk losing. Don't take them at all or only take copies.
- ◇ Unless you already have familiarity, review pictures of the currencies in the countries you will visit (go to <http://www.banknotes.com/images.htm>). Some countries have substantially devalued their currencies (such as Mexico and Turkey). Don't accept old currency at the new value.
- ◇ Obtain a reasonable amount of currencies for the nations you will visit, including some coinage. In some nations, there is a fee or tip expected when using many restrooms.
- ◇ There are many countries where US money is readily accepted, sometimes at a better rate than the official exchange. Find details at <http://www.investopedia.com/articles/forex/040915/countries-use-us-dollar.asp>
- ◇ Travelers checks are falling out of favor, where many merchants won't accept them or will discount them. Find out first whether they are practical where you will be traveling
- ◇ Contact your cell phone carrier to learn options and costs for using your phone internationally. In some nations, usage may cost \$2.00 per minute or more for any phone or data us-

- age.
- ◇ Consider acquiring clothing that has internal pockets that zip closed to hold your papers and money or purchase a flat pouch that can be worn inside shirts and blouses. Also, avoid taking clothing not appropriate at your destination (go to <http://www.independenttraveler.com/travel-tips/passports-and-international-travel/10-things-you-should-never-wear-when-traveling-abroad>)
- ◇ Some nations have restrictions on how much currency that can be brought in or taken out of the country. Check <http://blog.continentalcurrency.ca/restricted-currencies/>
- ◇ If you want to drive in another country, check applicable laws on licensing and insurance.
- ◇ Contact your health insurance provider on foreign coverage
- ◇ If you still have questions, check with your travel agent, card issuer, foreign currency supplier, or other vendor.

When you leave:

- ◇ There are no restrictions on the amount of currency that can be taken from or brought into the United States. However, if the quantity is equivalent to US \$10,000 or more, a “Report of International Transportation of Currency” needs to be filed with US Customs at the time of departure or arrival. Other nations may have similar declaration requirements.
- ◇ Take current exchange rates with you to compare with prices quoted by exchange services at your destinations. Go to http://libertycoinservice.com/wp-content/uploads/quotes/foreign_exchange.pdf and refer to the “Exchange Rate” column for many countries or go online for other nations.
- ◇ Do not carry your money in one location. Split the cash among members of the party, put some in one pocket, in a wallet or purse, a sock, or a carry-on bag. If one batch is lost, you will still have the rest.

As you travel:

- ◇ Avoid marking yourself as a tourist by wearing a camera around your neck or carrying an obvious camera bag.
- ◇ Almost all lodging places provide safe deposit boxes or in-room safes (though some charge a fee). Store excess funds, travel documents, and passports there when not needed.

- ◇ Crooks in some nations travel with two people on a motorcycle to quickly grab purses or bags and flee. If you have a bag, avoid walking close to the street and put it on the shoulder away from the street. Pickpockets often work in teams where one distracts you while the other steals your valuables. Review more suggestions at <http://www.northeastern.edu/securenu/international-travel-safety-and-security-tips/>
- ◇ In some countries, bargaining over a price is expected. In some nations, tipping is either expected or not done. For guidelines go to <http://www.cntraveler.com/stories/2008-11-11/etiquette-101-tipping-guide>
- ◇ Being able to say “hello” and “thank you” in the local language can encourage more cooperation or assistance from residents if needed.
- ◇ The way that Americans walk and dress is often distinctive. In foreign countries, local residents can easily pick out American travelers. For safety, you may not want to advertise that you are an American.
- ◇ If you need additional local cash, ATM withdrawals may often be the best option (but first check for fees).
- ◇ Collect receipts for your purchases, especially in Europe. Some nations will refund the value-added taxes you paid on items you brought home if you fill out the appropriate form and provide receipts. See <https://www.ricksteves.com/travel-tips/money/vat-refunds>

When you return:

- ◇ It is best to spend your foreign money at your destination and not bring any home. In particular, foreign coins can not be redeemed at most foreign exchange offices; those that do usually will pay a lower rate than for currency. Liberty Coin Service purchases current spending coins and currency from dozens of nations.
- ◇ Having said that, though, a few coins from foreign countries can make interesting and affordable gifts for children and others.