



FINANCIAL CONSIDERATIONS FOR YOUR NEXT OVERSEAS TRIP

While many of us dream of our next getaway, planning for international travel can come with a hint of worry. What am I not thinking about? Did I forget to pack something? Will my bank accounts be safe?

To help you focus on exploring the world, we answer four important financial related travel questions.

1. Should I be worried about my financial security at home while I'm out of the country?

These days, traveling shouldn't impact the security of your financial life. Before you leave on your next trip, double check to ensure your bank accounts are secure. This is important whether you travel overseas, across the country or not at all. The risk of digital crimes is the same whether you're at home or abroad.

2. Should I purchase extra insurance?

We generally advise against purchasing travel insurance. However, if you're over the age of 70 with health problems, it may be wise to consider travel cancellation insurance. Before leaving for a trip overseas, check with your health insurance provider to make sure you are covered should you become sick or injured. If not, ask your insurance provider about coverage options should something unexpected occur.

3. Is it worth it to upgrade to first class?

For short trips, economy or business class flights can be a great way to save money. However, if you're traveling 10 hours or more on a plane, the upgrade to first class may be well worth the added expense.

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4. What are some tips for smart spending when planning an overseas trip?

- Price is often more important than loyalty when flying first class or business class. If you're flying coach, it can make sense to be loyal to a specific airline in order to bank those frequent flyer miles, but we recommend comparing all of your options.
- If you plan to use your cell phone while abroad, purchase a global SIM card or add international coverage to your plan before you go. Otherwise, you may be faced with a significant cell phone bill upon your return.
- It's important to have a credit card that doesn't carry an international surcharge. Some cards carry a 1-3 percent surcharge when you purchase something in a foreign currency. That can add up. When in need of cash, ATMs tend to have the best conversion rates, while airports and banks tend to have the worst.