



# Welcome, Travelers

# If there's one thing on everyone's bucket list, it's international travel.

Lucky for you, modern technology and the explosion of travel incentives make traipsing around the world incredibly accessible today.

That dream of stepping onto the Eiffel Tower, eating real pasta in Rome, or hopscotching around a sphinx in Egypt? The obstacles and excuses of yesteryear don't hold much water today, and a growing number of travelers are making it happen on extremely tight budgets.

It's now your turn to dip your toes into the international waters. We're here to help make that a reality.

# How to Use This Resource

Use this guide just as you'd use a user manual: read it from beginning to end, if you'd like, or skip right to the parts that concern you as you plan your adventure.

Throughout this guide, we also point to other resources, from apps to online portals, that can help you dive deeper into a given topic, organize, or automate your travel planning.

However you consume this resource, we hope you'll come back to it time and time again. It's a big world, after all, and you've got places to go.

# Travel Agency or DIY?

Should you engage a travel agent? Do it yourself?

It's a subjective question, and the answer hinges largely on your personal preferences—namely, your tolerance for research, time spent planning, and risk. When traveling outside the country, each of these elements gets magnified- especially when you don't speak the language of your destination.

And yet, we all have that friend or acquaintance who planned the trip of a lifetime using nothing but Pinterest and Priceline. Different strokes for different folks, as the saying goes.

Below are considerations (pros and cons of working with a travel agent versus self-made plans) to help you find the mix that's right for you.

# When does it make the most sense to use a travel agent?

# >> Complicated, Once-in-a-Lifetime Trips

If your plans involve complex itineraries and can't-miss-or-mess-up events such as a honeymoon or a rare time when the whole family is together, it's a good idea to seek the guidance of a travel agent, reports CNN, adding that this is especially true in countries where travel bookings are still largely done offline.

The same goes for specialty trips that cater to specific activities like sports, nonprofit or cultural exploits.

# >> Access to Hidden Deals & Negotiations

**U.S. News** notes that travel agents can help trim costs by negotiating vacation packages and accessing group discounts that may not be available to do-it-yourself customers.

The same is true for places you might consider uber-accessible, like Disney parks. "Though places like Disney World routinely advertise package discounts to entice vacationers, a travel professional can help you distinguish between a

#### SHARE THIS-









# Travel Agent Considerations

Travel agents have evolved and may differ from the idea you've had in mind. They had to; after all, just about anyone can book a flight online these days.

In order to provide value to today's travelers, travel professionals have become more specialized, leveraging deep insight to serve customers who value expertise, time, and peace of mind over savings.

good deal and a deal that's too good to be true," the <u>report</u> cautions, adding that agents can often hook you up with under-the-radar discounts.

# >> Troubleshooting & Preventing Hassles

The travel pros at **VacationKids.com** argue that most DIY trip planners don't bother reading the small print in contracts, or fail to understand the terms and conditions they're signing up for. By contrast, travel agents can help you navigate those terms to make sure you don't lose money (or your mind).

Agents can also spot a bad value, even if the price tag looks

irresistible: "There is a huge difference between great value and the cheapest price," **VacationKids cautions**. "You may pay a low price for your family's flight, but that doesn't mean you'll make your connecting flight."

Finally, your agent can serve as a concierge of sorts during your trip, helping you troubleshoot issues as they arise.

In all, travel advisors can do the heavy lifting in your travel planning, helping you avoid pitfalls, needless costs, and taking the hassle of research off your shoulders and onto theirs. All things considered, working with an agent is ideal for travelers who don't want to spend hours planning a trip, and have a low tolerance for risk.

# **How to Pick a Travel Agent**

**Look for an accredited agent. U.S. News** advises looking for membership in ASTA, "the only professional organization that represents travel agents" and forces them to abide by a code of ethics and respond to customer complaints.

**Ask your friends.** The best referral source is a satisfied customer—especially one you know and trust.

Ask about fees. ASTA estimates 88 percent of travel agencies charge fees. Most common are airline-related fees, averaging \$37 per ticket. Some agents also charge for other services like research and car rentals. If the thought

of fees turn you off, "keep in mind an agent's on-ground contracts and affiliations can likely score you more free extras and discounts," notes **U.S. News**.

Check individual credentials. ASTA says many agents have specialty credentials for deeper expertise into a niche or geographical area. TravelSense.org can help you find agents with specific know-how that aligns with your interests.



# **DIY Considerations**

The rise of travel hacking, incentives, and access to travel planning tools means more of us are making our own travel arrangements.

Laura and Lance Longwell, blogging for Twenty-SomethingTravel.com, define travel hacking as the practice of gaming loyalty and incentive programs to reduce travel expenses.

"Frequent flyer programs, along with hotel and rental car loyalty clubs, were established by companies to get you to consolidate your business with a single brand," they write. "The more you travel with that one company, the more perks you get. But, built into these systems are promotions, loopholes and other avenues (all 100% legal—even promoted by the companies themselves) to get you huge bonuses."

That, they say, is how many travelers get amazing trips for free, at deep discounts and/or upgraded experiences.

# >> Leverage Credit Card Incentives

Most often, travel hacking means signing up for credit cards that help you amass airline mileage and travel points. Chris Gillebeau, whom NBC News calls the "godfather of travel hacking," uses credit cards as his primary tactic, tracking everything in a spreadsheet so he can get the large sign-up bonuses, pay off cards promptly, and avoid needless fees.

Similarly, the Longwells practice rotating credit cards, a process they call "churning," to amass a large number of points or miles. They explain that you don't need a permanent relationship with a credit card. Rather, you can apply,

then cancel cards based on special promotions and sign-up deals.

Matt Kepnes, who traveled the world for 18 months in 2006, agrees. "I'm still going to go food shopping," he told Forbes. "Why not get food plus free flights" by using travel reward cards? As a general rule, Forbes reports Kepnes sticks to a credit card with "a spending requirement less than \$1,000 and an annual fee below \$100."

Considering signing up for a credit card that can help you travel? Sites like **thepointsguy.com** and **richmondsavers. com** offer reviews and guidance to help you narrow your choices.

#### >> Stick to an Airline

Of course, one way to stockpile airline miles is to actually fly with the same airline, consistently. Note, however, that if you don't fly often, it might not be cost-effective to buy a more expensive ticket just so you're sticking with the same airline.

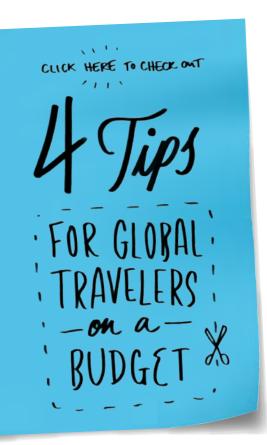
In that case, it might be best to find other ways to earn miles.

Still, make sure you sign up for frequent flyer programs with all airlines you might use. You have nothing to lose, and miles can often be transferred to family members.

# >> Special Airline Programs, Events & Promotions

Airlines come up with all sorts of programs and events to reward you with miles. One of the easiest entails using





airline shopping portals, which cost you nothing and don't require you to alter your habits.

Here's how it works, using the American Airlines shopping portal as an example: You'd go to aadvantageshopping.com, search for a store where you already shop online (Groupon? Starbucks? Sephora?), click on that link, then shop as you normally do.

fluctuate if you change your travel dates. Alexandra Baackes, who blogs at Alex in Wanderland, says that she typically books flights on Tuesdays or Wednesdays, "where research shows fares are the lowest."

And in his interview with **NBC News**, Gillebeau shares that where you start your trip can also impact

Alexandra Baackes, who blogs at Alex in Wanderland, says that she typically books flights on Tuesdays or Wednesdays, "where research shows fares are the lowest."

You'd still be shopping at your usual websites, but because you clicked on an American Airlines link, that purchase now earns you miles. Easy, peasy.

Speaking of special promotions, Guillebeau told NBC News he once sat through a hair clinic consultation (despite having a full head of hair) to earn 20,000 Delta Sky Miles. Not bad, eh?

Stay on top of promotions by signing up for airline newsletters and searching **evreward.com** to find what's hot on the web right now.

### >> Airline Travel Hacks

While you're checking out airline programs and promotions, go ahead and compare how rates

flight rates. To book round-the-world trips, he says that hackers typically start in a cheaper country, like Jordan or South Africa, then book "a fixed itinerary in one continuous direction."

# >> Don't Forget Hotel Points

Like airlines, many hotel chains have loyalty programs, rewarding repeat customers with free, discounted or upgraded stays across their networks (in fact, some can earn you airline mileage, as well).

With that in mind, consider signing up for a loyalty program with a hotel chain that has plenty of locations in the areas where you want to travel.

Even easier, use the RocketMiles portal to book your stay. A Priceline sister company, **RocketMiles.com** claims to help you score loyalty miles and points per night.

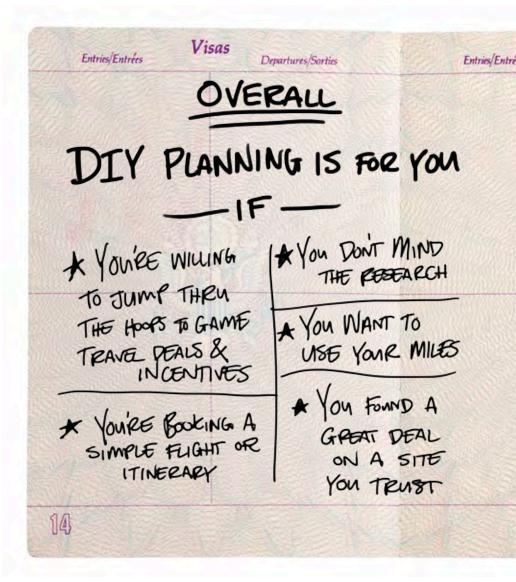
# >> Leverage Online & Mobile Tools

Fare aggregators like <u>Kayak</u>, <u>Priceline</u>, <u>Expedia</u> and <u>Momondo</u> can help you compare fares across multiple airlines, companies, and sites at the same time.

Other notable travel tools include <u>Pinterest</u> (a great way to search and visually organize destinations and travel tips) and the mobile darlings <u>Triplt</u> and <u>TripCase</u>, which can pull all your reservations and itinerary neatly into a smartphone app, and alert you to changes.

Full-time traveler Kate McCulley has compiled scores of other travel tools on her blog to help you find cheap flights, accommodations and more. Not sure where you want to go? Dave and Deb at Planet D can help you narrow choices with their beautiful "What Kind of Traveler Are You?" guide.

As you consider which tools and loyalty systems are right for you, the **Longwells** advise you make it easier on yourself by starting with a goal in mind. For example, they cite a trip they wanted to take to the wine region outside San Francisco. "We picked our loyalty programs based on which would get us that trip the fastest."



PART OF -TRAVEL HACKERis being into these OGISTICS. IF YOU CAN SAVE SIGNIFICANT MONEY, its worth it."

--- CHRIS GILLEBEAU (NBC CALLS HIM THE GODFATHER OF TRAVEL HACKING)

THIS & D P F G+

# PART II: DECIDING WHERE TO STAY

You'd be surprised by the lodging options available to you in today's travel market, from conventional hotels to private homes, medieval castles and even someone's couch.

In this section, we'll share basic features of a handful of lodging categories to help you choose the one that best fits your preferences and budget.

# **Hotels & Resorts**

>> Best if: You're a conventional traveler who values privacy, room service, and other traditional hotel amenities. Also ideal if you have a low tolerance for risk and/or a healthy budget for accommodations.

Just as you'd expect, hotels and resorts top the list of accommodation preferences for most travelers. They're what most of us have grown up with, and we've come to expect the cleaning services, coffee bar, toiletries, hot breakfast, and other amenities that typically follow.

Hotels and resorts may be your best option if you crave the familiarity of the hotel experience and want to ensure a luxurious stay. Of course, like most things in life, booking a hotel isn't a risk-free endeavor. You could still end up paying top dollar for a sub-par experience, for instance. Renowned travel hacker Chris Guillebeau advises double-checking rates before booking that awesome-looking deal. "Most customers overpay while thinking they got a great deal" on websites like **Priceline**, he writes on his **blog**. Rather, Guillebeau also checks rates over at **BetterBidding** and **BiddingforTravel**. Don't cross out your usual sites like **Priceline**, **Expedia**, **Travelocity** and **Kayak**, though. They still hold great deals.

Guillebeau also shares a pet peeve he's picked up in his world travels: mid-range hotels often provide free WiFi, while high-end hotels charge you for it. "This is true for most major chains," he writes. "Hyatt Place gives free internet; Hyatt charges. Courtyard by Marriott gives free internet;







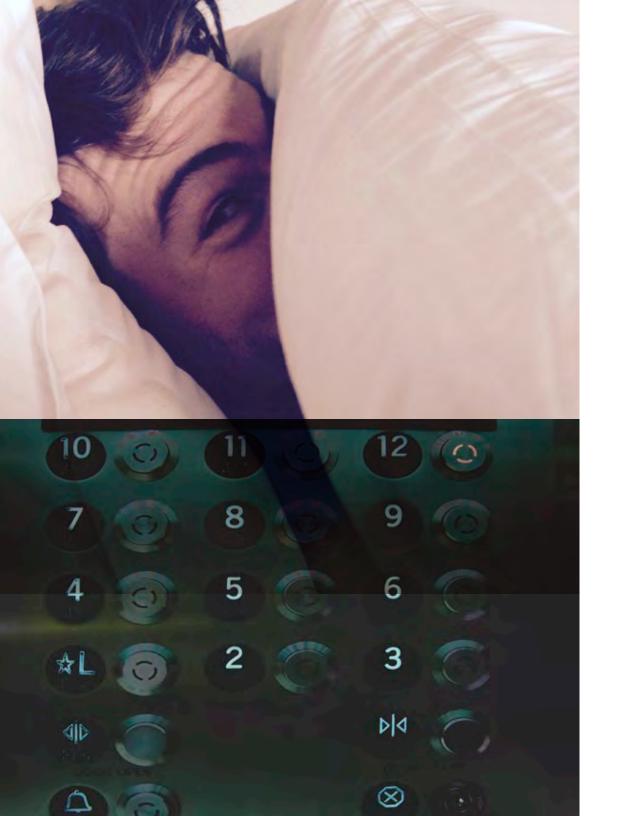




# 50 Travel Websites You Must Visit

Which sources can you trust? We've compiled a list of some of the best travel websites and apps, with tips & tricks for a smooth and safe trip abroad.





Marriott charges. And so on. When in doubt, pick the mid range property and you'll probably have a better experience for less money."

It's also worth remembering that, like airlines, many hotel chains offer loyalty programs, awarding points for each stay or for actions covered in the program, like using their branded credit cards. For years, Guillebeau has used Starwood and Hilton hotels to amass bonus points and rack up free stays, as described in his "How to Become a Travel Ninja" guide.

# **Hostels**

>> **Best if:** You're highly social, crave being in the middle of the action, and value immersive cultural experiences. (Plus, you want inexpensive lodging.)

James and Susan, the husband-and-wife duo behind TheSavvyBackpacker.com, point out that while hostels are uncommon in the U.S., they're quite popular in Europe, with competition driving a boost in quality in the last few years. Typically located in the heart of the city, hostels are the best way to meet "tons of interesting people from all over the world," they write—"like-minded travelers who all share the love of adventure and a love of having fun."

And yet, you can still have some privacy if that's important to you. "You can get a private room at a hostel and still meet other travelers without dealing with six random guys walking in and out of your room all night," writes Guillebeau. He also mentions in his travel-hacking guide that breakfast is sometimes included and free WiFi is becoming the norm.

Cost-wise, James and Susan share that a bed in a European hostel can cost anywhere from U.S. \$10–30+ per night in a room with bunk beds housing 4–40 people, although many hostels offer multiple room options.

In terms of safety, "each hostel has their own version of security," the couple writes. Some require a buzzer, key, or password to enter the building. Most have lockers (although you must supply your own lock).

Other considerations before booking a hostel:

- What's the bathroom situation?
- Is it shared or private?
- Should you bring towels and toiletries?
- What about kitchens?
- Is breakfast included?
- WiFi?
- · Washing machines?

For Guillebeau, **Hostels.com** is the place to go to see what's available. If that doesn't turn up satisfactory results,

you can also search for "city name + hostel" or "city name + guesthouse." "This is because some cities do not have good coverage in the hostel databases," he explains, "but that doesn't mean no hostels exist."

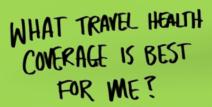
Derek Earl of the Wandering Earl blog suggests a different approach: First, check out a booking site like Hostelbookers. Then, go to TripAdvisor and search for your top choices, paying attention to reviews and how they compare to the reviews on Hostelbookers. "The reason for this," he explains, "is that many hostels pay travelers to write fake reviews or simply write them themselves." Next, google the hostel(s) that made your final list and find their direct website, where you'll often find the best pricing.

Finally, James and Susan advise you bring ear plugs and a sleeping mask, given the possibility of a loud snorer or someone coming in late or turning on the light when you're asleep (we're talking communal living, after all). Also, be sure to read the hostel's policies and lockout period, as some have a curfew or shut their doors for part of the day for cleaning.

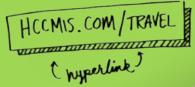
# **Airbnb & Other Home-Sharing Systems**

>> **Best if:** You want something between the hotel and hostel experience that affords you more control and privacy without giving up the cultural immersion and affordability.

Airbnb, the community-sourced hospitality company, has earned quite a few fans in recent years. To date, more than 60 million travelers have booked one of Airbnb's 2+ million



Whether you're an adventurer, missionary, leisure or business traveler, we have guidance on the ideal travel health coverage for you.



listings—apartments, castles, villas, yurts, light-houses, tree houses, horse ranches and more—in more than 34,000 cities and 190 countries.

The biggest draws? Affordable, unique experiences where you can soak up local communities, often blending luxury and convenience at a significant discount. Beyond the gazillion accommodation types, Airbnb also offers the option of renting an entire place to yourself— or sharing it with a landlord.

While Airbnb has some safety mechanisms (like verifying hosts' IDs and providing 24/7 customer

service), the best testaments to a reliable host are reviews from past guests. To that end, Airbnb encourages travelers to check for verified phone numbers, connected social networks and references. It also recommends signing up for traveler's insurance in case of an injury or emergency during your trip.

Airbnb isn't the only game in town, though.

"Nomadic" Matt, blogging at NomadicMatt.com,
shares that sites like Wimdu, Homeaway and
Roomorama all provide apartment or home rentals.

"These sites run on trust," Matt writes, adding

he's never had a bad host. "There was the host in Curaçao who picked me up from the airport (and drove me around the island), the host in Galway who took me out for drinks, and the French hosts who left me a cute hand-drawn map and a bottle of wine." That personal touch, says Matt, "makes apartment rentals the best budget option for those without hotel points or the desire to stay in a hostel."

No accommodation is free of risk, however, so many home-sharing or apartment rental companies provide a way for you to get your money back if your accommodation turns out differently than advertised.



# **House Sitting & Couch Surfing**

>> **Best if:** You're willing to do the homeowner a few favors, like feeding the dog, watering plants, or picking up utility costs during your stay in exchange for free accommodations. (Alternatively, if you'd be willing to crash on someone's couch, for free.)

Want to travel or live rent-free around the world? Then international house sitting could be for you.

Charli Moore, a frequent traveler who documents her adventures on Wanderlusters, has gone on 20 house sitting assignments in eight countries within four years. She describes those assignments as opportunities to "head off the beaten track and get to grips with life in exciting new locations."

House sitting, she explains, is just what it sounds like: "Homeowners in need of pet and/or property care [seeking] an individual, couple, or family to take over their daily responsibilities" while they're away.

Intrigued? You'll want to register with a house sitting website like <u>Trustedhouse</u>-sitters—the one Moore uses to travel the world. "I can assure you within the first week of being a member your list of potential assignments will be as long as your arm!"—she writes. Alternative sites include <u>Nomador</u> and <u>MindMyHouse</u>.

#### Points to consider:

- An annual fee may be required to register on house sitting websites, ranging from \$20 to \$90.
- Because hosts need to feel that you're worthy of their trust, it's important to include a detailed description and recent photographs on your profile (think of it as a resumé of sorts).

- Similarly, you'll need to communicate well with homeowners to establish trust.
- Read conditions carefully so you understand what responsibilities or utility costs (if any) you're agreeing to.
- Some house sitters choose to charge the homeowner for looking after their home. In that case, a work permit and special visa may be required depending on where you go.

# Moore also insists you heed these safety precautions:

- "Never transfer any money to a homeowner as a 'down payment' on utilities or to secure an assignment."
- Research the local area. "Just because the homeowner chooses to live there doesn't mean you should."
- "Don't negate your personal health requirements." Stock up on meds, be up-to-date on vaccinations, and get covered should you need medical assistance overseas.

A variation of the house sitting arrangement (minus the privacy and responsibilities) is couch surfing: staying as a guest in someone's home for free.

Couchsurfing.com, BeWelcome.org, GlobalFreeloaders.com, Servas.org and HospitalityClub.org are worth checking out if that appeals to you.

When staying in someone's home, be sure to be a conscientious guest, minding your responsibilities and leaving the place better than you found it. You'll be rewarded with positive homeowner reviews, boosting your chances for more free accommodations in the future.

# PART III: TRANSPORTATION-GETTING AROUND

SHARE THIS—







So, you've made it to your destination. But you still want to roam around, explore the city, hopscotch around the region, or even jump over to a neighboring country. How are you getting around?

In this section, we'll explore a few modes of transportation, from flights to trains and bicycles. Let's get right to it.

# **Flights**

We covered flights early on, which remain an option. Apart from the general, best practices for booking flights we've already discussed, a few quirks apply to air travel within Europe, or to budget airlines serving a specific region. We'll focus on those here.

Let's be blunt: You're going to find some very cheap flights within Europe, often by smaller, lesser-known airlines. But as you dig a little deeper, you'll also find it's easy to fall prey to tons of extra fees.

Ryanair, which James and Susan of The Savvy Backpacker call "Europe's most infamous airline," is a common example, luring budget travelers with uber-cheap fares (think \$60 for one-way tickets, plus frequent sales to drive down that cost). "They're known for no-frills service with rock-bottom prices," write the bloggers, "but they're also known for excessive fees and questionable customer service."

Still, many travelers feel it's worthwhile to play the Ryanair game for the potential savings.



A TIPOMES!
FENTIPOMES!
FROM SANSAN!
AND SUSAN!

14

- PCHECK IN ONTIME & ONLINE
  BEFORE YOU COME TO THE
  AIRPORT. CHECKING IN AT
  THE AIRPORT OR LESS THAN
  FOUR HOURS BEFORE YOUR
  FLIGHT WILL COST YOU IN
  EXTRA FEES.
- PRINT YOUR OWN BOARDING PASS AT HOME. IF YOU DON'T, YOU'LL PAY AN UP CHARGE.
- MINUTES BEFORE YOUR FLIGHT.
  THAT'S WHEN THE BAGTCHECK
  DESK CLOSES (IT'S CHEAPER TO
  DO IT ONLINE).
- PACK LIGHTLY AND CONSIDER LEAVING
  ITEMS LIKE SHAMPOO BEHIND, WHICH
  YOU CAN BUY AT YOUR DESTINATION.
  "RYANAIR ENFORCES STRICT WEIGHT
  & SIZE LIMITS ON ALL CHECKED AND
  CARRY-ON LUGGAGE." INFORM YOURSELF
  ON SIZE & WEIGHT LIMITS ON THE
  COMPANY'S WEBSITE.
- YOU'RE USED TO HAVING YOUR PURSE,
  PLUS ANOTHER BAG AS YOUR CARRY-ON.
  NOPE. WITH RYANAIR, "A PURSE, A
  LAPTOP BAG, A SHOPPING BAG, A FANNY
  PACK EACH OF THESE IS CONSIDERED
  ONE BAG."

Barbara Peterson, writing for **Condé Nast Traveler**, also notes that if you don't have an EU passport, "you need to first present your credentials to a Ryanair agent and get your boarding pass stamped. If you don't you could be denied boarding at the

gate and end up paying 30-60 euros in change fees, plus the difference in fare."

Bottom line? Whichever airline you choose, read the terms carefully to learn what you're buying, and how to avoid extra fees.



# **Car Rental**

First things first: "Before you get behind the wheel of a foreign automobile, find out about the country's driving laws," warns

Olivia Chi in a post for the Adventurous Kate blog. Also, be sure you have proper documentation.

#### >> Documentation & Insurance

Chi, a former flight attendant who's driven in about 15 countries, recommends getting an International Driving Permit before you leave, without which you won't be able to rent a car or drive in many places. The U.S. Department of State (DOS) recommends you get your International Driving Permit (IDP) from the American Automobile Association (AAA) or National Auto Club, both federally-authorized associations.

You'll also need auto insurance. Generally, your U.S. car insurance does not cover you abroad (although it may when you drive to Canada or Mexico, according to the DOS). Check with your insurance provider about what's covered and purchase additional insurance to fill in the gaps.

But take note: "Even if your policy is valid in a particular country," warns the DOS, "it may not meet minimum requirements." Worst case scenario, if your coverage is lacking when you get there, car rental companies will be happy to sell you additional insurance.

(On that note, when you're offered insurance by the car rental company, make sure it's not duplicating coverage you already have. The key is to know what you have and what the requirements are at your destination.)

Lastly, on the topic of documentation: keep your passport

handy. Foreign traffic officers will likely ask you for it if you're pulled over.

Now, about getting that car.

# >> Dealing With the Car Rental Company

When possible, make all arrangements (including payment) before you leave your home country, advises the Independent Traveler. "Doing it this way makes the process cheaper, easier, safer, and less likely to include hidden clauses," the website claims. If you see an ad for a special rate, "clip the ad or write down the promotion code," as "many of the best rates do not show up on agents' computer screens without a little prompting."

Otherwise, you'll find car rental agencies at the airport when you arrive (but you should expect to pay more).

Make sure you understand the terms of your rental: ask about the drop-off time, late penalties, gas charges and emergency procedures, among other concerns. If you plan to drive across borders, ask about that, too. Then, carry a copy of the rental terms in your vehicle.

When returning the car, do so during working hours and have it inspected by an employee to confirm that it was returned in good condition, advises the Irish Automobile Association.

That way, your credit card won't get charged if damage occurs overnight after you've dropped it off.

If you must return a car outside of working hours, park in the designated area and take pictures to document its condition, recommends the AA.

# >> Anticipating Potential Snafus

Most people have zero problems renting a car overseas, but it's wise to prepare for a potential accident or malfunction by having the following with you:

- emergency contact info and instructions supplied by the rental agency
- your passport and driving license
- vehicle registration document
- **uto insurance documentation**
- frental terms and conditions
- travel medical insurance details and phone numbers
- **★** GPS or map

Hopefully you won't need most of those items, but you'll drive more confidently knowing you have them handy.

If you get into an accident or your car is stolen (knock on wood), "contact the rental company immediately, together with the police, asking them to produce a written incident report for the [rental] company," advises the **Automobile Association**.

# **Public Transport**

Public transportation can be a great alternative to car rental, saving you money and (sometimes) time.

**Forbes** writer Larry Olmsted is a big fan of trains, calling them the best way to travel overseas. Why? They're way cheaper than cabs, go from "city center to city center," help you avoid traffic,



and are "much easier and faster than renting a car and driving," he claims—not to mention the scenic routes.

Of course, you also have buses, subway metro, ferries, rickshaws, and other public transport options at your disposal, depending on where you go. Since options and safety concerns can vary considerably from one country to another, your first step is to learn about what to expect at your destination.

# >> Country-Specific Transportation Info

The U.S. Department of State is a great help in this matter: Go to the following URL, enter your destination, and the website will spit out all kinds of info, from entry, exit, and visa requirements to embassies and consulates closest to you and, yes, transportation: https://travel.state.gov/content/passports/en/country.html

You might also benefit from Moovit, a mobile app that uses crowd-sourced data from public transport riders to help you on your trip. So far, the app covers

800 cities and 60 countries, using data from 30 million riders, according to its website.

# >> Plan Ahead & Stay Alert

Plan your routes before you go, advises On Call International, and stay alert and awake: "Most people are tempted to read, check emails, wear headphones or even take naps while riding public transportation." This makes them ideal victims for robbery, and often causes them to miss their stop and get lost or stuck in a "shady" side of town. "If you look distracted (or unconscious!)," On Call warns, "that can make you a potential target."

Likewise, be alert to your surroundings and aware of the people around you. "If you feel uneasy about something, trust your instincts and leave," advises On Call.

As we mentioned with car rental, carry emergency resources with you: documentation, emergency numbers, a GPS or map, phrasebook or dictionary. Again, the Dept. of State's website is a great

resource for finding the embassy or consulate closest to you while you're abroad; carry that number with you.

One last little tip that can go a long way: Research proper etiquette and learn phrases for "excuse me" and "thank you" before you navigate public transportation. "For example," Lifehacker writes, "in Japan it is considered rude to talk on your phone or to strangers on the subway." Always a good idea to be a considerate global citizen.

CLICK TO
READ
WEAD
HOW TO
NAVIGATE
TRANPORTATION
IN THE U.S.

"When traveling internationally, riding public transportation is one of the most eco-friendly ways to get around, and also gives you a glimpse into the daily lives of locals. Apps like Moovit have made it easier than ever before to get from point A to point B on transit, whether you're at home or abroad."

-Alex Mackenzie Torres, Moovit CMO

# **Rideshare Programs**

You can always get a taxi, of course. Or, you can explore taxi alternatives like ridesharing, the darling of cost-conscious and app-loving travelers.

# >> Taxi Alternatives (Crowd-Sourced Drivers)

Let's start with a couple of services you're likely familiar with in the U.S.: **Uber** and **Lyft**.

Travel blogger Nomadic Matt is a fan of the latter, which he says is "about 30% cheaper than a taxi," although it is only available in the U.S. right now—a deal breaker if you're traveling elsewhere.

Interestingly, Uber isn't as popular overseas, despite being in 402 cities worldwide. Harry Campbell explains why in an article for Forbes: Uber's success in the U.S. stems from the fact that it nailed things that traditional taxi services weren't doing or were doing poorly, like the ability to request a ride, pay, and rate drivers on a smartphone app. Also, "by skirting traditional regulations and licensing, they were able to offer a superior product at a much lower price point," adds Campbell.

In other areas of the world, existing taxi services (like **Hailo** in Europe) already provided similar benefits, and local regulations often kept Uber from taking off as much as it has in the U.S.

"Licensed taxis are the most reliable and safest way to get from the airport to your destination. But with hundreds of people leaving the airport at the same time you can easily end up waiting around. Using a taxi app, such as Hailo to book your licensed taxi, is a great way to make sure you are not left standing around at the airport."

- Gary Bramall, Chief Marketing Officer at Hailo



# >> Ridesharing

Sharing rides with people, which Nomadic Matt calls "super common in Europe these days," is also an option. "I shared a ride with a father dropping off his son to college and joined for part of the way," Matt

writes, adding that "drivers are vetted and verified, and it's a much better way to get out of stuffy trains or buses, meet interesting characters, and take a mini road trip."

Or, if you need transportation for just a few hours,

how about renting someone's car? **Getaround**, **ZipCar** and **FlightCar** are all viable options, although mostly limited to the U.S. and Canada. (FlightCar lets people parking at airports rent their vehicles to other travelers while they're gone.)

# Walking, Biking, RV'ing & More

Beyond the transportation methods we've covered so far, your own two feet are the best way to explore your destination and soak up your surroundings.

But, hey, what about a bike? Skateboard? Skis? RV or trailer?

You can rent all of the above from people who aren't using theirs, writes Nomadic Matt.

# Some rental services to explore:

- Zilok
- Rentoid
- RVshare
- Trailermade

You know the drill: However you choose to get to where you want to go, take time to study your options before you commit to a route or mode of transportation.



# PART IV: MONEY MATTERS

Cash, card, traveler's cheque—what's best when traveling abroad? And how do you navigate exchange rates and currency conversions?

Here's the lowdown for keeping your money safe and accessible, while minimizing (or eliminating) hidden fees.

# **The Card Advantage**

World travelers will tell you that, with the rise in technology and options available to you, traveler's cheques have lost their usefulness--and that even cash isn't as critical as it used to be (although it's still pretty darn important).

That leaves debit and credit cards as your primary money tools when traveling abroad.

Travel bloggers <u>Kate McCulley (Adventurous Kate)</u>, <u>Craig Makepeace (Ytravel)</u> and <u>Nomadic Matt</u> concur, citing convenience and security as advantages of cards over cash, plus the ability to accumulate points or miles (bonus!).

Simple, right? Knowing what card to use and when, however, can save you a bundle in needless bank, card, and ATM fees, plus help keep your bank account safe at home.

# >> Dodging Hidden Card Fees

Overseas debit/credit card usage fees come in three flavors: ATM, exchange rate and foreign transaction fees.

As you might guess, those are charges for withdrawing money from ATMs, converting money to the local currency, or simply buying stuff in another country.

"The single best advice I can give you for handling money while traveling is to use cards that don't carry foreign transaction fees," writes Kate.

Kate and Matt both favor carrying a Charles Schwab debit card. It charges no foreign transaction fees, they say, and refunds all ATM fees at the end of the month. Those ATM fees can really add up if you're withdrawing money two or three times a week for, say, \$5 a pop. Of course, one way











"The single best
advice I can give
you for handling
money while
traveling is to use
cards that don't
carry foreign
transaction fees."

- Adventurous Kate

to minimize this without a Charles Schwab debit card is to simply limit your ATM trips.

Then there's the exchange rate penalty, which Matt explains like this: Each time you use a debit card overseas, your home bank converts that to your local currency and "takes a little off the top for doing so." You can get around this by using credit cards instead of debit cards, or by hitting the ATM (which offers "the best exchange rate after credit cards"), advises Matt.

Do avoid ATMs in airports, hotels, hostels, grocery stores and "weird" locations, Matt cautions: those tend to charge higher ATM fees and conversion rates. Instead, find a major bank.

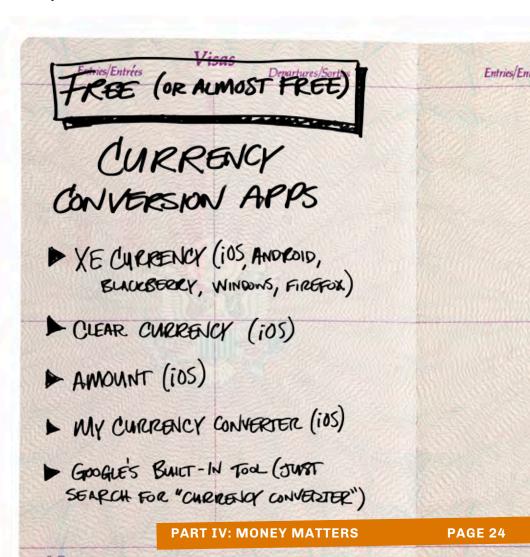
As for credit cards, most "charge a 3% fee on purchases made overseas," writes Matt. His favorite no-overseas-transaction-fee cards? The Chase Sapphire Preferred, Starwood American Express, Barclay Arrival Plus, Capital One, and Citi Premier. For non-U.S. citizens, Matt recommends checking finder.com.au (Australia), uk.creditcards.com (UK) and Rewards Canada (Canada).

Prepaid cards are also an option, which <u>Craig at Ytravel</u> likes because they enable you to stick to a budget and

limit your losses if your card gets stolen. The downside, however, is that many have sign-up, reload, and a handful of other fees.

A final savings tip: When using your card overseas, you'll often have the option between being charged in your home currency or local currency. Always pick the local one, says Matt. "You'll get a better rate."

So, that's a lot to take in. Let's walk through what to do before you leave.



# **Before You Leave**

Whichever card(s) you choose to take on your trip, it's wise to take more than one, plus a small amount of cash, writes Kate. It's good to have a backup (or more) in case there's an issue with one card or you want to avoid certain fees associated with it.

Before you leave, call your bank or card company and let them know you'll be using the card abroad. That way they won't freeze your card for unusual activity when you try to buy socks across the world (it happens a lot).

Also, scan copies of your card and bank details and

save them in a cloud storage platform like Dropbox or Google Drive, suggests Craig. That way, if something happens to your cards, you'll be able to access copies from your smartphone or any web-enabled device.

Craig suggests you also have online banking set up so you can access your accounts from anywhere in the world.

# >> Now, what card to pick...

Craig recommends the following features when considering a credit card for travel:

- No international ATM withdrawal fees
- No currency conversion fees
- No annual fee, or no fee in the first 12 months
- Ability to earn travel points

If you can hit those checkboxes (or most of them), that's a good thing.

In all, Visa and MasterCard are well accepted universally, writes Craig, but American Express can be an issue: many businesses won't take it because of the higher fees.

# **Carrying & Securing Your Money**

Craig describes some safety measures he and other travel hackers follow:

- Don't keep all your cards and cash in the same place. Split up your hiding places, and "if there are two of you, divide your cards and cash whilst you're out and about," he writes.
- Do have more than one card for backup in case one is lost, stolen, rejected by a vendor, or eaten by an ATM.
- Be careful about checking your account or making transactions on public computers. Make sure your information isn't visible to

- others and don't forget to log out!
- Use only official bank ATMs with security cameras, and cover your keypad when entering your PIN anywhere.
- "Avoid using debit cards for purchases.
   If someone obtains your information they can drain your bank account."

Overall, paying with a credit card offers some built-in security, says Craig: "If you have a problem with a [vendor], you can dispute the payment with Visa [or] MasterCard. If you pay cash, it's gone."

"I sometimes hide money inside a tampon applicator, I guarantee no man will touch it!"

- Adventurous Kate

# BUDGETING TIP from Sally Black FOUNDER OF VACATIONKIDS (LINK!!)

THERE IS A HUGE DIFFERENCE BETWEEN

Great Cheapest

Paid Price

YOU MAY PAY A LOW PRICE FOR YOUR FAMILY'S FLIGHT, BUT THAT DOESN'T MEAN YOU'LL MAKE YOUR CONNECTING FLIGHT."

# PART V: COMMUNICATION

THIS DO P









"Will my cell phone work overseas?" "How will I get a hold of people at home?" "And how will I communicate with locals when I don't speak the language?"

Every international traveler asks some variation of these questions. We'll do our best to answer them.

# **Using Your Cell Phone Overseas**

Different countries and service providers do things differently, so it's hard to pinpoint steps that will work for every traveler. Generally speaking, our first question is whether your phone is locked or unlocked.

Nomadic Matt explains it like this: "If you got a free or discounted smartphone by signing up for a service contract, [it's probably] network locked." This means your phone company prevents you from using another provider outside of its network. In that case, "you're stuck with paying your cell company's roaming rates" he says (which can be astronomical—easily into the hundreds).

A couple of "rare exceptions," according to Matt, are T-Mobile in the U.S. (the Simple Choice plan) and Three in the U.K. "If you're not with carriers like these," writes Matt, "roaming is an option best left for those with corporate expense accounts."

# "How Do I Unlock My Phone?"

Ask your cell service provider, says Matt. "Policies vary widely, but cell companies in the U.S. are at least legally required to unlock prepaid phones after a year, and contract phones after they've been paid off." If this applies to your phone, Matt suggests going to an independent store that's specialized in unlocking phones.

Once your phone is unlocked, you'll need to buy a local SIM card at your destination. "The price, approach, and difficulty varies a lot, but you'll typically end up paying between \$10 and \$50/month for a useful amount of calls, texts, and data," writes Matt, adding that daily and weekly plans may also be available.



# Check out the

# GUIDE TO U.S. CULTURES AND CUSTOMS

(it covers cell phone use in the U.S.)

# "What if I can't unlock my phone?"

- Use wifi only. "Replace calling with Skype or Google Voice, SMS with WhatsApp, and download a bunch of offline travel apps to use when you're away from a signal," writes Matt.
- Use a tablet with cell capabilities.

- Buy a cheap or disposable phone at your destination.
- Check your settings to ensure data roaming is turned off, recommends PC Advisor.
- Keep your phone in "airplane mode" when not in use to avoid data fees.

# **Power Source**

Electrical sockets may differ at your destination, both in shape (meaning you can't plug in your electric razor or curling iron) and in voltage.

The Independent Traveler reminds us that most hotels offer hair dryers, and you can buy a cheap, small appliance when you get there, or take a battery-operated one. Also, many appliances you own likely operate on both 110- and 220-volt currents—just "make sure the switch is on the proper voltage for the country you are in before using the

appliance," the website cautions.

If those tactics don't meet your needs, adapter plugs and converters can help. First, check voltage and plug requirements by country at WorldStandards.eu. (Most American-made electrical appliances work at 110 volts, shares the Independent Traveler.)

Once you identify what you'll need, you can buy converters and adapter plugs at most stores where you'd buy luggage or electronics, like Best Buy or Target.

# Communicating When You Don't Speak the Language

Perhaps you're apprehensive about going someplace where you don't speak the language. Don't be. Unfamiliarity with the local language hasn't stopped countless

travelers from having the trip of their lives. You'll be fine, too.

Remember that words are just one aspect of

communication: facial expressions, tone of voice, gestures and visual cues all play a role in relaying information. (More on that in a bit.) And, English is spoken just about everywhere.

First, the obvious bit of advice: Learn a few words or sentences ahead of time, like please, thank you, hello, goodbye, how much, or where is the bathroom. If nothing else, your efforts will endear locals and show them you're trying.

Write down the names and addresses of your hotel

and any attractions you're planning on visiting, writes **Ali** of **Travel-Made-Simple.com**. Keep those with you so you can refer to them in a pinch.

Leverage language apps, phrasebooks and dictionaries. Some apps like iTranslate Voice and Google Translate can even translate while you speak. Google Translate will also translate signs when you hold up your smartphone and click the camera button. (So futuristic, right?)

If you must speak English with someone who isn't a fluent English speaker, speak slowly and clearly (but NOT louder, as Ali points out). Also, use simple words: avoid slangs, cultural expressions or words that have double meaning (like "raining cats and dogs"), which will likely confuse your listener.

# **Communicating Without Words**

Remember that much of human communication uses senses beyond words. Gestures, pictures and drawings are all common ways world travelers communicate everyday.

A picture dictionary can come in handy, as you can just point at what you need. Travel blogger **Kate**McCulley uses one called "Point It," sold in online bookstores.

And don't be afraid to look silly. Mooing like a cow or flapping your arms like a chicken in a restaurant, says Ali (<u>Travel-Made-Simple.com</u>), will not only help people understand you, but share a laugh and become even friendlier. Seriously, the locals will love you for it, and likely bend over backwards to help you.

way to feel like you have a safety net."

As it happens, the language barrier often turns out to be a fun memory as travelers retell their journeys. Enjoy it.



# PART VI: TRAVEL DOCUMENTATION

THIS - D P F G+

For U.S. citizens, guidance on how to get a passport abounds on government websites. Here's a good one: USA.gov/passport. "All individuals, regardless of age, must have their own passports to travel internationally," says the U.S. government.

Passports come in two formats: book and card.

A passport book is the traditional booklet that comes to mind when you think of passports. A passport card, which resembles a credit card, can be used to enter the United States by land or sea from Canada, Mexico, the Caribbean, and Bermuda. While a passport card is more convenient and cheaper than a passport book, it cannot be used for air travel, so you'll still need a passport book for that.

# **How to Apply:**

USA.gov advises first-time applicants to complete one of the following steps:

 Use the "Passport Application Wizard" on its <u>website</u>, then print out the completed application (be sure to print it one-sided).

- or -

Download the application form (DS-11) or go

to a local <u>passport acceptance facility</u> (like a <u>post office</u>, some public libraries, or your clerk of court office) to get a copy of the form.

Don't sign that application yet. After filling out the form, you should then go to a passport-processing facility, and bring the following:

Unsigned application form

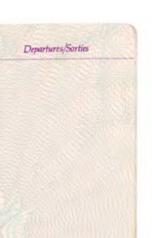






"If your parents (or grandparents/great grandparents in some cases) have citizenship to a European country, you might be able to apply for a passport for that country. Once you have a passport from an EU country you can work in any EU country without any paperwork or restrictions. This process can take a very long time, but it is worth looking into."

- James & Sue, Founders, Savvybackpacker





- Evidence of U.S. citizenship
- Photo ID
- Passport photo\*
- Passport <u>fees</u>\*\*

\*Photo: You can have photos taken at the post office or at some chain drugstores, like Walgreens or CVS.

\*\* Fees: You can find a passport fee schedule here, or seek guidance at your passport acceptance facility. Note some of those facilities might accept only certain types of payment, like money orders—one reason why your local post office might be the ideal place to get your passport.

Some applicants choose to bypass the online steps by going straight to their local post office with the required documentation (photo ID, evidence of U.S. citizenship), and get everything else (application, photos, fees) handled there.

# According to the <u>U.S. Department of State</u>, you must apply in person if:

- It's your first time applying for a U.S. passport
- You are under age 16, or your previous U.S. passport was issued when you were under 16
- Your previous U.S. passport was lost, stolen, damaged, or issued more than 15 years ago
- Your name has changed since your U.S. passport was issued, and you are unable to legally document your name change

# >> Special Requirements

Note that additional or special requirements apply to:

- All minors under age 16
- All minors ages 16 & 17
- Diplomatic, official, and regular no-fee passports
- Individuals <u>applying from outside the U.S.</u>
- Individuals behind in child support payments

(Follow the links above or check <u>USA.gov/passport</u> for details on those scenarios.)

# >> Renewing a Passport

You may renew a passport by mail if the following are true, according to the **U.S. Department of State**:

Your most recent U.S. passport...

- Is undamaged and can be submitted with your application
- Was issued when you were age 16 or older
- Was issued within the last 15 years
- Was issued in your current name
- Was not issued in your current name but you can legally document your name change with an original or certified copy of your marriage

# Non-U.S. Citizens

Unfortunately, space constraints make it difficult for us to detail documentation requirements that would apply to all non-U.S. citizens. If that's you, we suggest searching the website of your country's State Department (or its equivalent), or asking your closest consulate or embassy.

certificate or other government-issued document

Is that you? Find instructions for renewing your passport by mail at <a href="mailto:travel.state.gov/content/passports/en/passports/renew.html">travel.state.gov/content/passports/en/passports/renew.html</a>

You'll find guidance on the same website for other special concerns, including:

- Getting your passport in a hurry (<u>expedited service</u>)
- Applying for a U.S. passport from outside the United States
- Changing or correcting a passport

# >> Double Citizenship

Are you a citizen of two or more countries? While the U.S. government does not recognize double citizenships, your destination country may.

If traveling to a country where you are also a citizen, you may be required to use a passport issued by that nation to enter or exit it. (You'd then need your U.S. passport to re-enter the U.S.). For that reason, it's common for double citizens to travel with two passports—one for each of their "home" countries.

If you plan on visiting countries where you hold citizenship and are unsure of the requirements, it's wise to check with their consulate before traveling.

# >> Visas

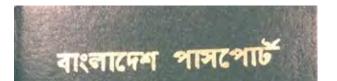
A travel visa is an authorization to enter a specific country, for a specific length of time, to do a specific thing, the <u>Huffington Post</u> explains.











Some countries require it, some don't.

Requirements may depend on how long you'll be in that country, and what you'll be doing there—whether visiting, doing business, lecturing at a conference, renting a beach bungalow for six months, and so on. If required, visa fees average between \$50 and \$200, says the Huffington Post.

In a section titled "Learn About Your Destination," the State Department's website

enter it. The website will also give you a link to that country's embassy or consulate, where you'll find further instructions for obtaining a visa if one is required.

\*Note that even if a visa isn't required, a valid passport is.

For non-U.S. citizens, your best bet is to google the embassy or consulate of your destination country. If it comes up in a different language, look for a flag or language icon at

# CLICK HERE TO SEE WHICH COUNTRIES REQUIRE HEALTH INSURANCE FOR TRAVEL VISAS.

provides country-specific information, including whether or not you need a visa to

the top of the page—you should be able to switch the website to your desired language and get all the info you need.

### >> International Driver's Permit

To recap the info we've covered in the Transportation section, you'll need to get an International Driving Permit (IDP) if you plan on driving abroad. The U.S. Department of State recommends you get your IDP from the American Automobile Association (AAA) or

National Auto Club, both federally-authorized associations.

According to the AAA website, an IDP can be obtained from your nearest AAA branch office with a completed application, two passport pictures (available on-site), a valid U.S.

driver's license, and a \$15 fee.

# >> Final Thoughts on Documentation

Wherever you're going, make sure you see to documentation requirements early, as each of the items listed above may take weeks to process, and you can't always have them processing simultaneously (you can't get request a visa until you have a passport, for example).

You don't want the added stress of slow-processing

documentation when you've already purchased tickets, paid for part of your trip, and your flight date is fast approaching.

If you find yourself in a tight timeline, be sure to inquire about the possibility of speeding up processes when you apply. Expedited service is often available for an additional fee.





Bad things can happen anywhere, but even small mishaps can be magnified when you're in a different land, don't speak the language, and are far from your support network and things you take for granted at home.

Thankfully, most international travelers have stress-free trips. Here's how to help ensure you do, too.

# Research Before You Go

While prepping for possible misadventures, it's smart to stay on top of risks specific to the country you're visiting. Luckily, that's information you can access with a tap or two on your mobile device, courtesy of the U.S. Department of State.

In a <u>section</u> devoted to international travel, the State Department provides up-to-date risk information and travel advisories specific to your destination. Just type your destination into a search box and you'll learn whether a recent warning or alert has been issued for that location.

Even if no advisories have been issued recently, you can still learn quite a bit about your destination, including routine safety concerns, health trends, and visa and vaccine requirements, among others.

Your search results will also give you contact info for your closest U.S. embassy or consulate while abroad, as well as local emergency services. At the end of the "Safety and Security" tab for your search results, you'll also see a list of services available to U.S. citizens.

a handy link for you to click ?

TRAVEL. STATE.GOV/CONTENT/PASSPORTS/EN/ALERTSWARNINGS.HTML

a handy blog post
for you to read:
I I I
HOW TO STAY
SAFE WHILE
VACATIONING
ABROAD

# Generally speaking, assistance you might find at a U.S. embassy or consulate typically include:

- Replacing a stolen or lost passport
- Reporting a crime
- · Finding medical care
- Getting in touch with local authorities
- Contacting family members and friends
- Helping you understand local laws

- Helping you find a local attorney
- Helping you navigate emergency scenarios

While researching your destination, Kate McCulley of Adventurous Kate advises you also look into city-specific info, such as neighborhoods to visit or avoid, lodging safety based on customer ratings, and reputable transportation and tour guides, for instance.

# **Best Practices**

Smart Traveler Enrollment Program (STEP)

This free service to U.S. citizens enables you to receive alerts from the U.S. Embassy about safety conditions in your destination country. It also helps the Embassy, family, and friends to reach you in an emergency. Enroll at step. state.gov.

#### >> Know Your Network

Before you take off, know your network—who to call in an emergency, especially if traveling for business or connecting with people overseas, like an Airbnb renter. "For business travelers, students, NGO workers and anyone traveling as part of an organization, make that group your first call," advises TheStreet, a finance media company.

TheStreet notes that when you're traveling under an organization, that organization often has the ability to

deploy resources to help you. "For travelers stuck in a crisis zone, that corporate account can often mean emergency lodgings or even evacuation," they write. "By contrast, the State Department does its best to act as a resource and intermediary for Americans abroad, but it very rarely renders direct aid."

If you don't have the luxury of a corporate account and assets to help you in a crisis during your trip, at the very least make sure you have local emergency contacts handy and with you at all times.

Also, keep your family and friends informed of where you are and what you're doing. "The worst feeling in the world is watching a loved one's vacation spot appear on the news," writes Eric Reed for TheStreet. Part of the fun of traveling abroad is disconnecting from your phone, Eric concedes, but be sure to drop periodical updates on social

# Safety Roundup Resources

Travel Warnings travel.state. gov/content/passports/en/ alertswarnings.html

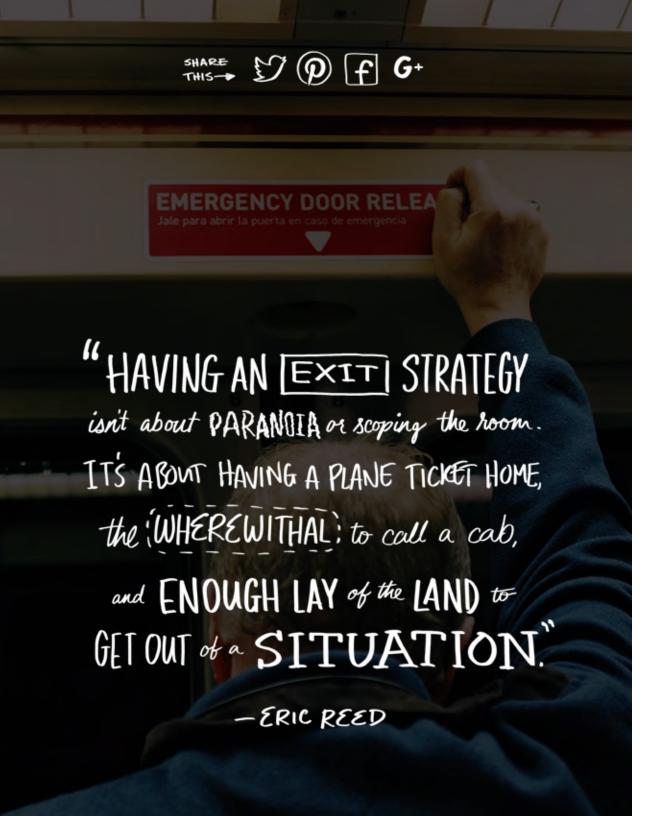
Smart Traveler Enrollment Program step.state.gov

Traveler's Checklist travel. state.gov/content/passports/en/go/checklist.html

Getting Medical Help Abroad travel.state.gov/content/passports/en/go/health. html

Locate the Nearest Embassy or Consulate travel.state. gov/content/passports/en/emergencies.html

Travel Medical Insurance hccmis.com/atlas-travel-insurance/



media, which he calls a "near-perfect emergency broadcast platform" because it's so "widespread, free, and accessible over wifi, even when cellular networks go down."

# **Know Your Exit Strategy**

"Having an exit strategy isn't about paranoia or scoping the room," Eric writes. "It's about having a plane ticket home, the wherewithal to call a cab, and enough lay of the land to get out of a situation." It's helpful to have emergency numbers on hand, but knowing how to leave without help at a moment's notice can make a big difference, he adds.

Wherever you go, make sure you know how you're getting home. "This one is non-negotiable," Eric stresses.

# **Carry The Right Tools**

Before you leave home, make front-and-back copies of your passport, credit card and other documents, and save them to a cloud storage system like Google Docs or Dropbox, where you can access them from any web-enabled device if needed. "It's a good idea to keep your bank and credit card phone numbers stored in a document as well," writes Kate.

It's also wise to keep a backup cash stash. Kate keeps at least \$50 U.S. dollars hidden in a secret spot, "like inside a tampon or hidden sock," and a backup credit

card in a separate spot, in case her purse is stolen.

Your smartphone, ATM card, copies of your documents,

and back-up cash "are everything a traveler would need to escape a crisis, find safety and let family and friends know not to worry," writes Eric.

# **Manage Perceptions**

"Want to have the attention of every pickpocket in Paris? Show up in shorts and a t-shirt. For extra credit, wear Birkenstocks," writes Kate. How you are perceived can play a role in whether you become a target. This is true both at home and abroad, but you might stand out more abroad since you're not part of the local culture.

"As normal as shorts and a t-shirt would be in North America, you would never see that style in most of Europe," Kate explains. "The more you stand out, the more you brand yourself as someone who is unfamiliar with the location, which makes you more vulnerable to criminals."

Along those lines, Kaitlin King of DarlingMagazine.org advises you "pack to avoid overt ostentatiousness." You might want to rethink that flashy, designer-brand luggage, avoid displaying wads of cash, and opt for a more conservative use of jewelry overseas, for example.

Your nonverbal attitude and posture can also broadcast a lot of information about you: If you're feeling insecure, it will show. Same with confidence. But more than managing outside perceptions, forcing yourself to act confidently has a way of making you feel confident, as well. "When you [act] composed and calm, you signal your brain to assess risk accurately, focus on the present reality, and then use its most effective reasoning to react," writes Kaitlin.

Kaitlin also has special advice for women: "In many countries, women are seen as weak and if alone, they can be an easy target." Counter those assumptions by showing "you are capable and sharp, and avoid isolation," she advises. Display confidence when reporting suspicious activity to the police, talking to a doctor, or talking to a mechanic about a broken-down vehicle, she concludes.

#### >> Travel Medical Insurance

If you were to actually read through the State Department's extensive travel guidance, you'd notice a clear piece of advice: don't assume your current health insurance policy covers overseas medical treatment.

Rather, arm yourself with supplemental travel medical insurance (not to be confused with generic, non-medical travel insurance, which might just cover things like canceled flights and stolen luggage).

It's not worth the risk to go without it, writes Caz of the Ytravelblog, who travels the world with her husband and two small children. "I heard a story this past week of a lady who was feeding fish out of a boat near Lizard Island in Queensland and a shark bit off the top of her finger! True story. She had to be helicoptered out of there," she shared. "There goes your savings along with your finger."

DIG DEEPER
WITH THESE BLOG POSTS

U
Does Your Health Insurance
Cover You on Vacation?

Is Travel Medical Insurance Right for You?

How Travel Medical Insurance
Protects You Family While
Vacationing Abroad

CUCK OR CUCHEMU!

"The more you stand out, THE MORE YOU BRAND YOURSELF AS SOMEONE WHO IS UNFAMILIAR WITH THE LOCATION, WHICH Makes you more vulnerable to CRIMINALS."

- Adventurous Kate

Speaking of helicopters, On Call International, a travel risk management firm that helps businesses keep employees safe abroad, advises you select a travel insurance provider that covers medical evacuation, if needed. "It would only take one international medical evacuation (which can cost more than \$100,000 from destinations like Dubai, UAE to New York, or China to Texas) to make a serious impact [on] the traveler," it cautions.

### >> Must-Have Travel Insurance Benefits

Some <u>travel medical insurance policies</u> are customizable and can be tailored to your particular trips. If you're trying to build a policy or shopping around, be sure to keep the following features in mind:

- · Offers a variety of deductible options
- · Offers international network of providers
- Covers hospital room and board (average room rate)
- Covers local ambulance charges for covered illness or injury
- Covers Intensive Care Unit (customary charges)
- Provides <u>terrorism coverage</u> for eligible medical expenses
- Provides Emergency Medical Evacuation benefit
- Provides Repatriation of Remains benefit

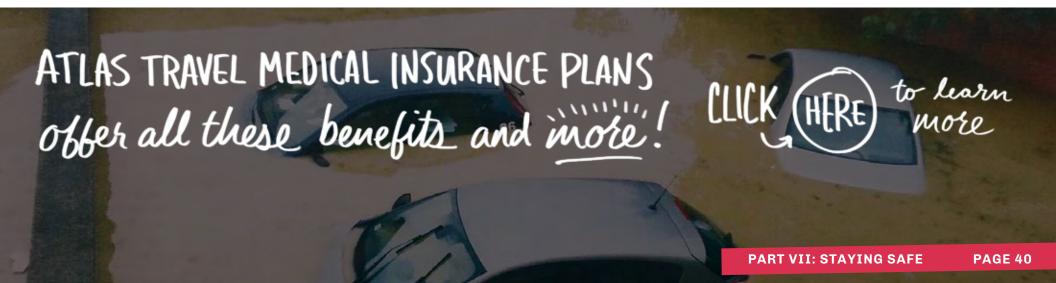
- Provides Local Burial or Cremation benefit
- Provides 24/7 travel assistance services
- Covers all other eligible medical expenses

#### >> Premium Benefits

Consider the following "bonus benefits" as indicators of premium travel medical insurance coverage:

- Physical Therapy benefit
- · Emergency Dental benefit
- Emergency Reunion benefit
- Political Evacuation benefit
- Natural Disaster benefit
- Common Carrier Accidental Death benefit
- Accidental Death and Dismemberment benefit
- Crisis Response benefit

Note that providers often limit or exclude coverage for pandemics, terrorism, and political unrest, for instance- especially when travel warnings were already in place before your departure. Make sure you understand what's included



(and not included) in the coverage.

**Some travel medical insurance policies** *also* include benefits present in standard, non-medical travel insurance policies, such as:

- Trip Interruption benefit
- Travel Delay benefit
- Lost Checked Luggage benefit
- Personal Liability benefit

In all, if there's one thing we can learn from globetrotting diplomats, it's this: preparation pays off.



### >> Reacting to a Crisis

Kaitlin recalls being confined to a home with spotty electricity, water, phone and internet connection for two weeks after an earthquake hit while she was on a study trip in Chile. "Victim mode is poisonous, and while it's highly different from post-traumatic stress disorder (PTSD), it can leave you in a paralyzed state of self-pity instead of a forward-moving path to recovery," she writes, adding that people who remain optimistic and surround themselves with support are the ones who bounce back the strongest.

From a pragmatic standpoint, your preparation this far, based on the information we've covered, should have equipped you with access to contacts who can help, and coverage for at least some of the losses or expenses you're incurring. As you communicate with local contacts and authorities, Google Translate (the smartphone app) can help by translating many languages in text or voice.

In terms of internally processing a crisis, "it's important to recognize the impact of the crisis on your psyche and to be honest about your needs for wellbeing," Kaitlin writes. "Contact your loved ones, process the stressful event with them, and let them know how they can encourage and help you."

AS BEN FRANKLIN ONCE SAID:

# "AN OUNCE OF PREVENTION

A POUND of CURE"

We trust the tips and resources in this guide will save you from much stress, loss, and heartache should something go haywire on your trip.

We hope you'll need none of the resources we've outlined—that's the best-case scenario. But if your do, we're here. At your service.

Bon Voyage!

# PEOPLE ARE ALWAYS SHOCKED

TRAVEL MEDICAL INSURANCE IS.

See how much it would cost you!

<< CLICK HERE>>

CLICK THIS



TO SEE MORE OF ATLAS' TRAVEL BENEFITS!!

# Resources

- http://www.cnn.com/2013/10/03/travel/travel-agent-survival/
- http://travel.usnews.com/features/When-to-Use-a-Travel-Agent/
- http://www.vacationkids.com/Vacations-with-kids/bid/306760/Benefits-of-Booking-With-A-Travel-Agent-vs-Booking-Online-Yourself
- https://www.asta.org/files/MainSite/images/pr/astaPressFAQs.pdf
- http://travelsense.org
- http://twenty-somethingtravel.com/2015/05/how-to-see-the-world-by-travel-hacking/
- http://www.nbcnews.com/business/travel/man-who-travel-hacked-world-f1B9236899
- http://www.forbes.com/sites/alexandratalty/2013/11/26/how-to-rack-up-frequent-flyer-miles/#79bef8515570
- http://thepointsguy.com
- http://www.richmondsavers.com
- https://www.aadvantageeshopping.com
- http://evreward.com
- https://www.rocketmiles.com
- https://www.kayak.com
- https://www.priceline.com
- http://www.momondo.com
- http://www.alexinwanderland.com/2015/10/09/the-wanderland-guide-to-travel-planning-flight-booking-tips/
- http://www.pinterest.com
- https://www.tripit.com
- http://travel.tripcase.com
- http://www.adventurouskate.com/travel-resources/
- http://theplanetd.com/start-here/
- http://chrisguillebeau.com/beginners-guide-to-travel-hacking/
- http://frequentflyermaster.com/ffm/TravelNinja.pdf
- http://www.hccmis.com/blog/travel/50-travel-websites-you-must-visit/50-travel-websites-you-must-visit-FINAL.pdf
- http://www.hccmis.com/travel/
- http://www.wanderingearl.com/travel-tips/travel-tips-how-to-find-cheap-accommodation/
- http://thesavvybackpacker.com/about-budget-backpacking/
- http://www.hccmis.com/blog/travel/airbnb-best-bets-for-2016/
- http://www.nomadicmatt.com/travel-blogs/guide-renting-apartments/
- https://wanderlusters.com/house-sitting-guide/
- https://wanderlusters.com/wanderlust-guide-house-sitting-abroad/
- http://www.adventurouskate.com/links/renting-a-car-overseas-read-this-post-first/
- https://travel.state.gov/content/passports/en/go/safety/road.html
- http://www.aaa.com/vacation/idpf.html
- http://www.thenac.com/idp\_faqs.htm
- http://www.theaa.com/motoring\_advice/overseas/hiring-a-car-abroad.html
- http://www.independenttraveler.com/travel-tips/car-travel/international-car-rental-tips
- http://traveltips.usatoday.com/rent-car-overseas-24479.html
- https://travel.state.gov/content/passports/en/country.html
- http://www.oncallinternational.com/blog/public-transportation-safety-guide-employees/
- http://moovitapp.com/#
- http://lifehacker.com/how-to-survive-public-transportation-abroad-1681302667
- http://www.forbes.com/sites/larryolmsted/2011/10/31/dont-fly-why-trains-are-the-best-way-to-travel-overseas/#32c08db06bec
- http://crowdsourcingweek.com/blog/10-ridesharing-apps-can-use-traveling-abroad/

RESOURCES PAGE 44

# Resources

- http://www.nomadicmatt.com/travel-blogs/sharing-economy-travel-cheap/
- http://www.forbes.com/sites/harrycampbell/2015/05/13/will-uber-ever-dominate-the-international-rideshare-market/#2b157d844a21
- http://www.shanghaiexpat.com/blog/shanghai-and-china/about-china/how-use-kuaidi-dache-35495.html
- http://thesavvybackpacker.com/ryanair-survival-guide-tips-for-flying-ryanair/
- https://www.ryanair.com
- http://www.cntraveler.com/stories/2012-09-04/ryanair-cheap-flights-baggage-cheat-sheet-tip
- http://www.adventurouskate.com/ask-kate-how-do-i-handle-my-money-while-traveling/
- http://www.nomadicmatt.com/travel-blogs/avoid-paying-bank-fees-traveling/
- http://www.ytravelblog.com/access-money-traveling-overseas/
- http://www.nomadicmatt.com/travel-blogs/smartphones-for-travel/
- http://www.pcadvisor.co.uk/how-to/mobile-phone/taking-iphone-abroad-avoid-data-roaming-charges-2017-3270437/howtocallabroad.com
- http://www.independenttraveler.com/travel-tips/passports-and-international-travel/electricity-overseas-converters-adapters-and-beyond
- http://www.femalefirst.co.uk/travel/barriers-in-language-travel-tips-289125.html
- http://www.adventurouskate.com/ask-kate-how-do-you-get-by-without-speaking-english/
- http://www.amazon.com/gp/product/3980880273/ref=as li ss tl?ie=UTF8&camp=1789&creative=390957&creativeASIN=3980880273&linkCode=as2&tag=advkatasolfem-20
- http://www.nomadicmatt.com/travel-blogs/learn-a-foreign-language/
- http://travel-made-simple.com/what-if-you-dont-speak-the-language/
- https://www.usa.gov/passport
- https://iafdb.travel.state.gov
- https://www.usps.com/international/passports.htm
- https://travel.state.gov/content/passports/en/passports/photos/photos.html
- https://travel.state.gov/content/passports/en/passports/information/fees.html
- https://travel.state.gov/content/passports/en/passports/under-16.html
- https://travel.state.gov/content/passports/en/passports/16-and-17.html
- https://travel.state.gov/content/passports/en/passports/no-fee.html
- https://travel.state.gov/content/passports/en/passports/applying-for-a-u-s--passport-from-outside-the-united-states.html
- https://travel.state.gov/content/passports/en/passports/information/legal-matters/child-support.html
- https://travel.state.gov/content/passports/en/passports/renew.html
- https://travel.state.gov/content/passports/en/passports/applying-for-a-u-s-passport-from-outside-the-united-states.html
- http://www.huffingtonpost.com/2013/12/03/how-to-get-a-visa n 4373745.html
- https://travel.state.gov/content/visas/en/general/americans-traveling-abroad.html
- https://travel.state.gov/content/passports/en/go/safety/road.html
- http://darlingmagazine.org/how-to-handle-a-crisis-when-traveling-abroad/
- https://travel.state.gov/content/passports/en/alertswarnings.html
- https://step.state.gov/step/
- http://www.hccmis.com/atlas-travel-insurance/
- http://www.hccmis.com/blog/travel/us-department-of-state-travel-warnings-health-coverage-advice/
- http://www.oncallinternational.com/blog/travel-risk-management-5-steps-protecting-traveling-employees/
- http://www.thestreet.com/story/13383217/1/how-to-handle-a-crisis-while-traveling.html
- http://www.ytravelblog.com/travel-safety-tips-with-kids/
- http://www.aaa.com/vacation/idpf.html

KHE2FFFYH6SP-152-391

RESOURCES PAGE 45