

## GOING ON A TRIP?

### From Linda and Laurie

While people disagree on many topics, there's one thing we all agree on....Vacations are great!! Whatever you choose—the mountains, the islands, or going abroad—it's important to plan your trip so it goes smoothly. Here's a to-do list for planning your next getaway.

**Make a Budget:** Research all the costs on line to make sure the trip is affordable. Include hotels, food, entertainment, side trips, car rental, etc.

**Foreign Transaction Fees:** If you're going overseas, make sure you don't

get hosed by the foreign fees and exchange rates. Call your credit card company to see whether they charge these fees, and how much they are. They usually range from 1% to about 3% of your purchases.

**Alert Your Bank:** Contact your bank and/or credit card provider with your itinerary. Your card could be flagged or frozen if the issuer suspects fraudulent activity. So inform them of your destinations and dates before you go.

**Pay Your Bills:** Before you go away, make sure you've paid all bills that will become due while you're away. If left unpaid or delinquent, you will incur late fees. And that's not a great thing to come home to !!!!! It's better to have a zero balance on bills before you

leave as opposed to returning home and owing interest and late fees.

**Travel Insurance:** While many vacations go off without a hitch, that's not always the case. It would be wise to purchase travel insurance and make sure your medical insurance is up to date. Illness or injuries can wreck a vacation, and the small cost for insurance will save you many headaches.

**Valuables:** Always secure your valuables in a hotel safe, and only take items on the trip that you just can't live without! Also, wherever you're traveling make very sure to never let your wallet, passport or cell phone out of your sight.