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Keeping Your Money Safe on Vacation



Planning a vacation involves much preparation. One of the most important things to plan out is your vacation finances. Having the money for your hotel, various modes of transportation, food and spending cash can easily make or break your trip. Once the trip is arranged, it's still important to keep tabs on your currency and know what to expect while you're traveling. The [travelguard.com](https://www.travelguard.com) provides these travel tips that can help keep your money safe on your next vacation:

- **Call in Advance** Before you go, call the credit union and/or your credit card companies to let them know you will be traveling. This will help to ensure your card won't be flagged as possible fraudulent activity when you make vacation purchases, which could leave your card unusable until verifying those charges.
- **Know the Fees** If you plan on using more than just cash while you're traveling (and most people do) check out what fees may be associated with using your card internationally. This can help you figure out if it's best to use your card or if you should consider converting your cash to foreign currency.
- **Separate Your Money** At home you likely keep all of your credit cards and cash in one place, like your wallet. When traveling, separate your money sources. Try keeping one credit card and some cash on you for day trips, and leaving the rest behind locked safely in your hotel room. If you lose all of your money sources because they were all in the same place, it can be difficult to get replacements.
- **Stash it Safely** To avoid possible pickpockets or your wallet accidentally falling out of your back pocket unnoticed, keep your wallet in your front pocket. If it's in a front pocket you'll be more aware if it's suddenly missing. Alternatively, you can try one of several kinds of money belts that allow you to hang your money around your neck and inside your shirt – safely tucked away.
- **Make Copies** Have copies of your credit cards on hand or with someone back home that you can call. If you lose your credit cards you'll want to call the credit card company right away and let them know so they can cancel your card and issue you a new one.
- **Currency Exchange** Know where you plan to convert your U.S. cash to foreign currency if you're traveling internationally. You can convert your money at your home before you travel, at currency exchange stations periodically as you travel, or by using ATM's abroad. Taking into consideration fees associated with each option and the amount of time you'll be traveling can help you decide what will work best for you.
- **Choose the Right Clothing** If you plan ahead and bring along clothes with multiple pockets, preferably ones you can zipper closed, you'll have great places to store things while you travel. Because they are zippered shut it'll be harder for pickpockets to access and for small items to fall out and get lost.

[Article source](#)



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UNITE Credit Union was established in 1955, and since then has provided financial services to the students, parents of students, alumni, faculty, staff & retirees of the University of Northern Iowa; the employees, families & retirees of MidAmerican Energy & the students, parents of students, alumni, faculty, staff & retirees of the Cedar Falls School District.

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