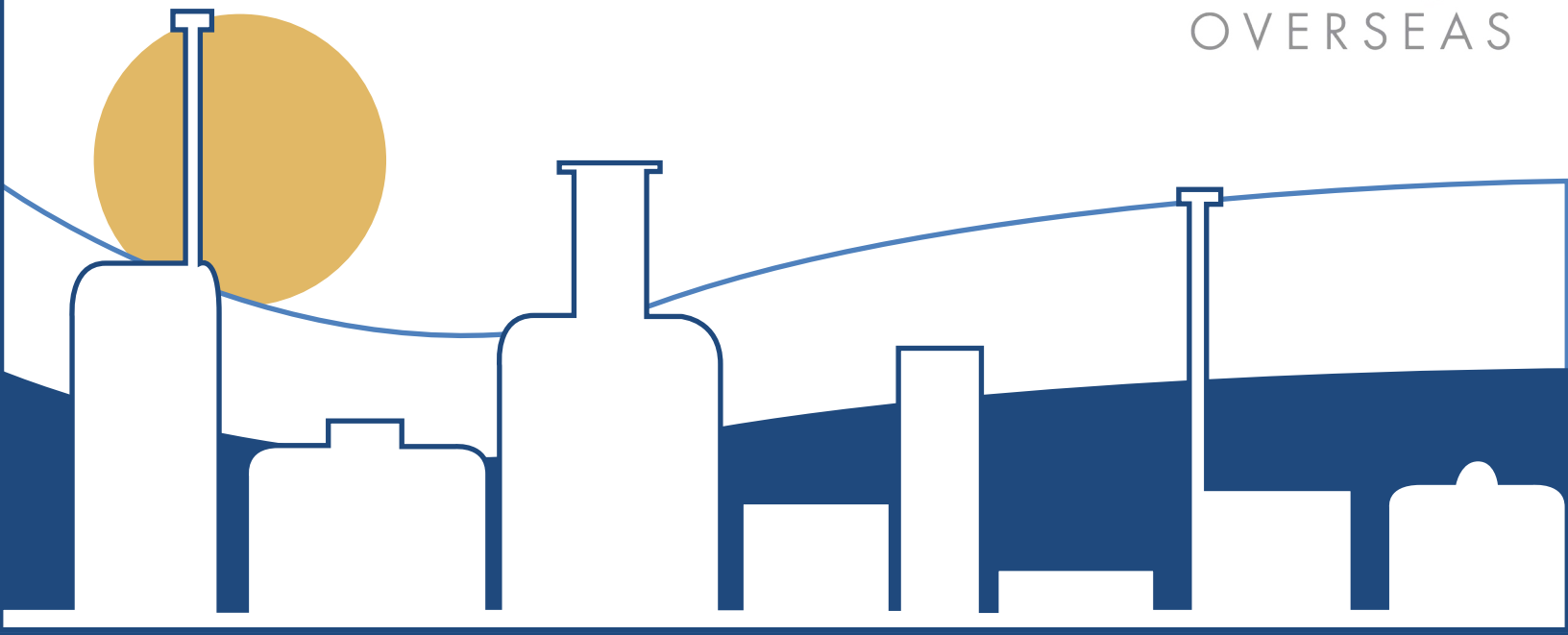
GO OVERSEAS



8 TRAVEL GURUS PREPARE YOU FOR YOUR OWN ABROAD EXPERIENCE

Half the Luggage
DOUBLE THE MONEY



The Ultimate Student Guide To
FINANCING YOUR LIFE ABROAD

GO OVERSEAS

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Lindsay Denny

Lindsay caught the travel bug studying in Florence in college. During a year off, she volunteered at a hospital in Ghana and traveled to Argentina. She also spent 6 months studying and interning in the Philippines. She now lives in Cambodia, working for an NGO and exploring Southeast Asia.

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Lauren Fitzpatrick

Indiana native Lauren Fitzpatrick never got a proper job. Instead, she got work visas for Ireland, England, Australia, New Zealand, and Korea - she has held over 30 jobs! Lauren blogs about travel and working abroad on her blog, Lateral Movements.

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Lisa Harvey

Lisa studied in Ascoli Piceno, Italy in 2010 and since has always needed to have a flight booked somewhere. After failing at office life, she flew to Italy. Now, she's focusing on her writing while living in Florence with her boyfriend.

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Colin Heinrich

Colin spent his childhood being dragged kicking and screaming across America. As an adult, he realized he's a glutton for punishment, and now he's throwing himself across the world one country at a time. Colin enjoys guacamole, music festivals, and that place in Joshua Tree that looks like a Salvador Dali painting if you look at it the right way.

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THE WRITERS



Bobbi Lee Hitchon

Bobbi started traveling abroad at the age of 16. Since then she's visited almost 40 countries and lived in three of them with study abroad programs and working holiday visas. She encourages people to travel abroad and do it while they are young on her blog, Heels and Wheels.

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Jason Rogers

Jason is a hockey player from Virginia, and his passport is a quilt of stamps and visas. He studied French at the Sorbonne in Paris, worked in International Ed in China, celebrated Thanksgiving in Amsterdam and cheered July 4th in Brazil. Jason can recite Sartre in 3 languages just as fast as he can put a puck past your ear.

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Natalie Southwick

Natalie has made appearances in 14 countries and currently resides in Bogota, Colombia, where she ogles mountains, eats many arepas and works as a volunteer English teacher/freelance writer. She does get homesick when reminded of Boston sports teams, oceans, seasons, breakfast cereal and/or the entire stock of Trader Joe's.

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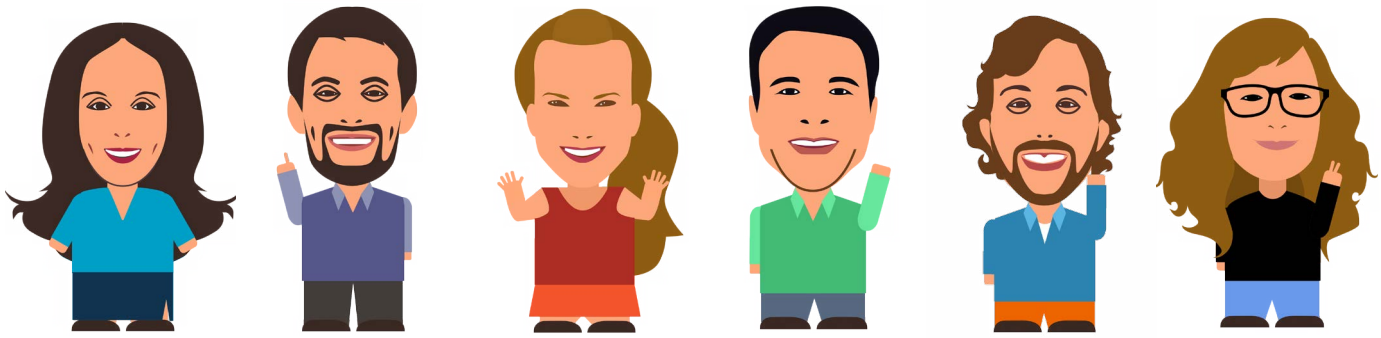
Rachael Taft

Rachael escaped the cold north to attend the School of Journalism & Mass Communications at the University of South Carolina, where she studied abroad in Italy and Thailand and spent a summer interning in Sydney. After a year of working in Oz and traveling solo, Rachael returned to the US where she continues to obsess over all things travel.

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NOTE FROM THE EDITORS

MEET THE GO OVERSEAS TEAM



Anis
Sweet

Tucker
Cautious

Anna
Crazy

Mitch
Wise

Andrew
Geeky

Jessie
Cute

Hello Study Abroad-ers!

Welcome to one of the most exciting trips of your life. This guide will help you settle in more smoothly and save money with different unexpected opportunities. As you read through the collection of articles and advice from our travel gurus and experienced writers, we hope you share the tips with all your friends and family who are thinking of studying abroad as well.

The aim of our guidebook is to give students a quick, comprehensive, and easy-to-read summary of the solutions to various financial problems students might face abroad. We understand that traveling abroad is already a serious financial commitment, and we would never want to see easily avoidable problems keep you away from fully enjoying your life-changing experience and exhilirating adventure.

The guide is divided into four main chapters, teaching you how to use money, avoid scams, save money, and choose the most budget-friendly cell phone plan. Learning starts even before you take off on the plane to your dream destination!

You can meet the tour guides of this book above, each of them has different personalities and will help give you a variety of advice on top of our authors' original articles.

Happy Traveling,
The Go Overseas Team

Chapter One

MONEY MAKES THE WORLD GO ROUND



Photo Credits TaxCredits.net

BANKS, CREDIT CARDS, AND YOUR LIFE ABROAD

By Rachael Taft

Spending time abroad can be expensive enough - don't just throw your money away and not do research on banking and credit cards! By picking the right ways to handle your finances, you'll have a lot of extra jingle jangle in your pockets to spend on the fun stuff, whether it's an extra couple gelati or an entire weekend trip!

If you're going abroad for less than a year, it probably makes the most sense for you to retain and use a U.S. bank account. Any longer than that and you may want to look at other options, like opening a local account. Overall, using a credit card (that doesn't charge foreign transaction fees!) will probably be the most cost-effective, but overseas there will be plenty of times when you won't be able to use a credit card and cold, hard cash will be your only option. That's where finding the right bank account will be key.

Looking at Major US Banks

There are two big ways that some U.S. banks could steal away your hard-earned money: foreign transaction fees and foreign ATM fees. If you get hit with both of these every time you take out money, you will absolutely be crying when you look at your bank statement at the end of the semester! Thankfully, there are a number of U.S. banks that do not charge (or will waive) these fees. There are even some banks that have a foreign presence or have international partners, which could leave you virtually FEE FREE! (If they don't have ATMs or a partner in your host country, you'll still likely be hit with a fee from the ATM itself that you withdraw from, but this is usually only a couple dollars).

So without further ado, let's take a look at which major U.S. banks are your best bet. The first two are probably the best options, and those that follow are more of a run-down for other major banks you might consider using abroad.

TUCKER'S WARNING!
Small fees add up! Different banks have different abroad fees, choose wisely.



Capital One does not charge foreign transaction fees for their credit cards or their 360 checking and saving accounts. Capital One also does not charge a fee for withdrawing from an ATM outside their network. The foreign ATM, however, will likely charge you some fee. Still, you are avoiding a lot of fees by using Capital One! Also, even if you do not have any local Capital One banks where you live in the States, you can still open and easily use an online account, which is great if you're a bit of a nomad!

Charles Schwab does not charge any foreign ATM fees (and they may even give you a rebate for any fees charged to you by the ATM!). Like Capital One, they also do not charge you any foreign currency exchange fees.

Bank of America is part of the Global ATM Alliance. If you are living in a country with one of the other banks in the alliance, you can withdraw from their ATMs at no charge. You may want to check the prevalence of those banks and their ATMs, though, in the city you will be living or any areas you will be traveling, because if you withdraw from any other ATM, BoA will slap you with a $5 charge each time (on top of whatever the foreign ATM charges you). Yikes! You have to call BoA before you travel, and while you're on the phone with them you should inquire as to what the foreign currency exchange fees are (at time of writing it appeared to be 1%).

Chase charges a $5 fee per transaction from any non-Chase ATM outside the United States. (Again, this is on top of whatever the ATM charges you.) In addition, Chase states it "will add an Exchange Rate Adjustment fee" for transactions in a foreign currency, though the amount or percentage is not noted.

Like BoA and Chase, Wells Fargo charges a $5 transaction fee for a withdrawal from an international ATM, in addition to whatever fee the ATM charges you. Wells Fargo also charges a 3% fee for anything spent or withdrawn in a foreign currency.

On most PNC checking accounts, there will be a $5 fee for withdrawing from an international ATM. The one exception is the Performance Select account, which will reimburse some fees. Like Wells Fargo, PNC charges a 3% fee for foreign currency.

Citibank charges a $2 foreign ATM fee, slightly less than Chase, Wells Fargo, and PNC. However, the 3% foreign currency fee is the same.
If you use another bank and want to see what kind of fees you might incur with your current account, a fairly comprehensive list of fees can be found here.

Using a Credit Card

Credit cards companies (supposedly) get better exchange rates than banks. However, many credit cards still charge the same 3% fee that many banks do. Not all of them, though! All Capital One and Discover credit cards are free from foreign transaction fees. Note that Capital One is available in Visa and Mastercard, which tend to be accepted more places than Discover.

If you prefer another card or company, look and see if a travel-focused card is offered. Bank of America, for example, has a travel rewards credit card that does not charge foreign transaction fees. These travel cards also often have added bonuses, like travel-related rewards, that will sweeten the deal. A great list of credit cards without foreign transaction fees, plus more tips and nitty gritty details, can be found here.

When choosing a credit card, it's also worth looking into if you can receive a card with a chip in it. In many countries abroad, these types of cards (rather than swipe) are becoming more and more common. Some places may not even have the (old!) technology to take a swipe card anymore. Most times cards with chips require a PIN, and you may also have trouble swiping your card at machines without putting in a PIN number.

If your chosen credit card doesn't have the chip option, it's worth keeping this in mind and asking ahead if you're going to need to use your card abroad and don't have a backup payment method.

Opening a Local Bank Account

If all this has your head swimming, perhaps you might want to look into opening an account at a local bank. Generally speaking, this probably won't be necessary unless you are spending an extensive amount of time abroad or if you are going to be making any money while abroad. (Perhaps you've made the leap to do an internship or pick up some part-time work!) In that case, again, it may be worth looking at opening an account with a bank that's a member of the Global ATM Alliance or has a partner bank in the United States, to allow for a smoother transition process, or to withdraw from an ATM more easily in another country or back home if you need to.

Otherwise, you'll really need to do your research. If you're opening an account just for a semester or a year, you probably don't want to have to pay monthly fees just to have an account or have to have a huge minimum. And if you can get a little bit of interest, you might want to seek out the best rate.

Enjoy the Extra Dough!

With a little bit of research and forethought, you can really get the bang for your buck abroad. Pat yourself on the back for saving a pretty penny, and treat yourself to something nice!

And don't forget, whatever you decide, make sure you inform your bank and/or credit card company about your travels. Most credit card companies require that you let them know (sometimes at least a few weeks in advance) exactly when and where you'll be abroad. Call them with the exact dates (sometimes they will only let you set a travel alert for three months, so you may have to call again to renew it) and let them know if you have any plans to travel out of the country and, if possible, which other countries and when.

Get as specific as you can - the last thing you want is to arrive somewhere and have your accounts frozen for suspected fraud! (And on that note: Most cards have an international toll-free number you can call if you find yourself in such a bind -- or really do have your card stolen. Make sure you have this number written down, and keep it somewhere with you that's separate from your wallet!)



Photo Credits 401kcalculator.org

WHERE AND HOW TO GET CASH ABROAD

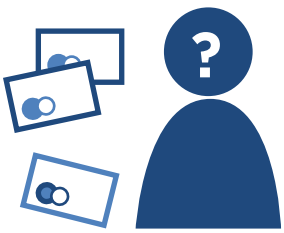
By Lisa Harvey

You did it! You planned your dream destination. You scoured the Go Overseas website and researched programs and found one you absolutely love. You planned out your time, your money, your classes, and your travels for the next few months (or years!). You survived getting your visa. You slaved over packing everything you had into that one little suitcase and triple-checked that you weren't leaving anything out and have enough underwear. You said your millions of goodbyes to friends and family and got on that plane and took a big deep breath, let it out, closed your eyes, and you land. You get through the airport and need to get a bus or a train or a cab. Do you have money already?

Though you may have thought of everything to pack before you left, you may have forgotten one thing: cash money. This may be one of the easiest but most important things to include on your checklist. Of course, you'll have your bank cards, but what if they don't work right away? Here are a few tips on to how to maintain access to your bank accounts before and when you're overseas:

Travel Agency or Bank Currency Packages for Before you Go

AAA isn't just useful for when you get stranded on the side of the highway. Another thing to add to your pre-departure list? Get some cash. If you are a AAA member, head to the nearest office to order your country's currency. There's usually less of a wait at a travel agency instead of a bank, but banks do complete these transactions too! The benefit of this? As soon as you walk off that plane, you'll have a cute little packet of paper money for a cab, a bus, a meal, or that first little souvenir – even if your bank cards aren't working. Which does sometimes happen.



Why may your bank cards not work? You may not have notified the bank before your departure. Here's another to-do! Call your bank before leaving and tell them what countries you'll be visiting and for how long. This way, once that transaction comes through for skydiving in Switzerland, the bank won't think someone is taking a European joyride with your hard-earned money. Usually if they know you are heading overseas, the bank will also provide an international phone number to call

just in case anything goes wrong throughout your time out of the country such as identity theft, problems with your card function, or loss all together. On that note, make sure you're cards won't expire while you're gone too. If you're close to the expiration date, renew your card anyway. It's better than cutting it close and then paying in call fees if you decide to stay longer, etc.



If you don't call before, the bank may put a hold on your card and you'll be money-less until you call and confirm you're making the purchases. Better to plan ahead to avoid a disaster like this. You'll want to swipe that credit card without worry once you're across the deep blue ocean.

Once you are on your way to the best moments of your life, you've crossed over to the land of no return. Now how do you get that money out so far from home? Here are the popular options and some tips on how to look like you know exactly what you're doing. Read this, and you'll be the one your roomies come to when there is something wrong with their cards the first week in:

Credit Card - Plastic is Positive



Photo Credits
401kcalculator.org

It is always good to have a credit card on hand for those emergency "OMG I-need-a-hostel-room-right-now" situations. Plus, they usually have a pretty good exchange rate.

However, it's still a credit card and the interest will rack up pretty quickly when it's out-of-mind. Additionally, there are the foreign transaction fees that sneak up on you until you check your balance one day and do your best impression of a minion as you exclaim: 'Whaaaat' as you see all those fees racking up to a decent amount of cash.

Best option? Try and open a credit card through your own bank. For many banks, this allows you to access cards online and make in-bank transfers so you can get rid of that charge immediately from your savings.

ATM's

(Fun fact! Stands for Automated Teller Machines – so it can't be ATM Machine)



Photo Credits
redspotted

You may have heard rumors that make ATM's sound scary when you're abroad with stories of high international withdrawal fees and insecure locations, but they can become your best friend if you use them correctly. Check with your bank before you go abroad to see if they have any partner banks in the area you'll be in. This usually will waive the ATM withdrawal fee.

WARNING If you go willy-nilly and take out a minimal amount of cash every time you need it, these fees (if not waived) will rack up on you, sometimes without you even noticing. Instead, plan out a budget and take a larger sum out, especially when the conversion rates are good, then take what you need with you and store the rest in a safe place in your room. One more tip: Change your pin if you have a six-digit number. Sometimes they don't work when abroad whereas a four-digit will be universally ok.

Cash Exchange



Photo Credits
Paul Swansen

These booths can be found in airports and on the main streets of very popular towns for tourism. They are widely advertised and easy to spot, but be warned – these types of businesses have extremely high exchange rates. In a bind, they're great but don't use them on a daily basis.

HOSTELS WITH EXCHANGE OPTION The better and more private option for exchanging money can sometimes be found right under your nose at the front desk of the hostel you're staying at. Some hostels will exchange money themselves. If they do, they usually have a decent exchange rate.

Travelers Checks

You've heard about these from one of two groups of people: your parents or your grandparents. Maybe they even brought some home with them one day and placed them with the other very important items you intend on bringing with you. And you have no idea what they are, not to worry.

A traveler's check is a pre-printed check for a specific amount of money that can be used as currency overseas. If stolen, the check could be replaced without a



Photo Credits
Paul Swansen

loss to the owner. Though very popular in the past and a safe option for travelers, traveler's checks have lost their luster in the past few decades because of increased use of bank cards and ATM's. If you already grabbed a few, not to worry. They still can be used if you cash them in at a local bank. However, if you want to go a little more mainstream/modern, tell Mom to check out something like the new Cash Passport Prepaid Mastercard. Still extremely useful, and so much more user-friendly for our generation. Because, seriously, Ma, travelers checks are so 1980's.

Wired Money



Photo Credits
Michael Daddino

Another one for the "only in emergencies" category, wiring money is a possibility, but a pain in the bottom. Western Union and Moneygram are the largest and easiest to find companies for this type of exchange. This process calls for you contacting someone from home, them sending you money through this company (complete with forms to fill out and make people cranky) and then you going to the closest office to you (which can sometimes be found at the cash exchange booths mentioned earlier), filling out more forms, and finally getting your cash. Every. Single. Time. Unless you are lucky enough that the transfer is within the same bank.

If it is two bank accounts inside the same bank, some banks do have free wire transfer - however, this would still mean a partner bank would be necessary or you'd need to extract the money through an ATM. So please, unless you are in grave trouble and can no longer find any other means to take money out or use your card, don't go this way. It'll only have your parents getting very angry and then your mother will throw the "I told you so" in for those travelers checks.

CONCLUSION

Alas, we have concluded the nitty-gritty of everything that has to do with dolla dolla bills (ya'll) or Euros, Francs, or Baht for that matter. Study up, share with your future abroad partners-in-crime, and make sure money problems aren't going to slow your roll while you gallivant in new and exciting places!

Chapter Two

MONEY FEARS



Photo Credits William A. Clark

HOW TO HANDLE FINANCIAL EMERGENCIES ABROAD

By Lindsay Denny

We've all been there at some point or another. A young man with sticky fingers on the Parisian subway coming away with your purse. Yelling at the ATM in Buenos Aires because your account has been frozen even though you called your bank in advance. Fuming when you realize the nice lady at the corner shop gave you your change in fake Thai baht.

When you're traveling, you're more susceptible to financial mishaps than back at home. Every traveler has a story to share about how s/he lost her/his wallet or worse. There are certainly ways to minimize the possibility. But it's always smart to prepare yourself for worst-case scenarios, knowing what to do if you find yourself in a foreign country with only a few dollars to your name.

How to Prevent a Financial Crisis



Let's take a moment to go through some prudent means of keeping your money safe and available to you while traveling. Some of these tips won't stop you from being pickpocketed, but they will prevent an unfortunate situation from turning into a full-blown financial emergency.

1. Call your bank and inform them where and when you'll be traveling.
2. Write down important numbers ahead of time, like your credit card company's hotline for stolen/lost cards.
3. In addition to a debit card, you may also want to sign up for a credit card that you can use abroad in case your debit card is compromised while you are traveling.
4. Know the local money culture, for example whether the country deals solely in cash or uses chip-and-PIN cards.

5. Keep smaller bills handy, so you don't make it obvious how much cash you are carrying. Plus some times you will be refused larger bills.
6. Sign up for travel insurance.
7. Empty out your wallet of all but the necessary cards so that it's less obtrusive. Consider only carrying one credit/debit card with you at a time.
8. Always travel with some cash, at least some of which is US dollars.
9. Only carry enough money for the day on you, and lock up the rest in your room - in a safe preferrably. Keep your cash stashed in more than one place both in transit and at accommodation.
10. When taking money from the ATM or making purchases, don't wave around a wad of cash.
11. To prevent theft, use a money belt or neck pouch. Guys, if you're going to use a wallet, wrap a rubber band around it to make it more difficult to lift and put it in your front pocket.
12. Don't leave your wallet/purse sitting in the open or hang your purse from the back of a chair or on the floor. It can easily be snagged!
13. If you're planning to stay in-country long term, consider opening a bank account to reduce ATM fees and the amount of cash you need to carry.

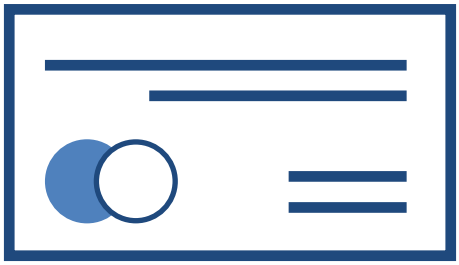
Worst Comes to Worst



When dealing with a financial emergency it's important to be proactive and to come away with minimum damage. Keep your cool and remember that everyone you speak with is trying to help you. It happens to the best of us, so don't beat yourself up too badly. After the situation has been dealt with, you can then reflect on how you found yourself in such a crisis and what you could do differently next time.

So, what to do when you have a problem with...

YOUR CREDIT

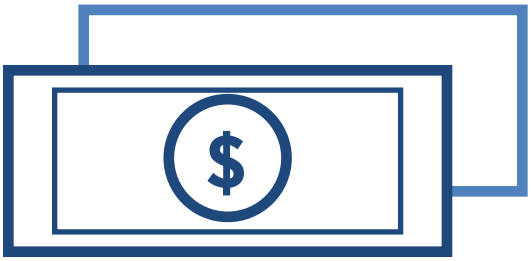


FROZEN ACCOUNT This is when those numbers you wrote down will come in handy. Your account may be frozen due to suspicious or unusual activity as a precaution by your bank or credit card company. Immediately get in touch with them via the toll free number – Skype is a useful way to call for free. Let them know that you are in fact traveling and ask them to kindly unfreeze the account. Crisis averted!

ATM EATS YOUR CARD Ouch! Forgot your PIN a few too many times and the ATM ate the card like last night's dinner? If you're lucky (and the bank is extremely accommodating), the bank may be willing to open up the ATM and get your card out for you. If this is not an option, then get your home bank's number out because this situation can only be solved by calling them. You'll need to inform them of the situation and have them mail you a new card ASAP.

OVERDRAWING Didn't check your balance before the last withdrawal? Thankfully, the penalty for overdrawing is the same abroad as it is back at home. You will just need to get to a secure computer or on the phone and transfer money into your checking account. Remember that your home bank and the local bank may both charge a fee when you withdraw money!

YOUR CASH



FAKE MONEY This scenario depends on how badly you've been scammed. If it's only a couple of dollars, it may not be worth the effort to recoup your losses, in which case, consider yourself lucky and learn from the experience. If it's a decent amount of money, you need to immediately report the incident to the tourist police and make sure you keep all the fake money. Should you have a receipt from the person who gave you the fake money, hold onto that as well. You may not be able to get your money back from the culprit, but with a police report you will be able to inform your travel insurance and some plans will reimburse you.

EXCHANGE RIP-OFF Hopefully you did a bit of research before you stopped into a shop to make an exchange so you know how much you should be getting. There will be a commission taken on currency exchange, which at kiosks can be estimated at about 5%. If the numbers don't add up, then get out of there!

You are better off taking your money to a bank, where there are protocols and regulations for money exchange. If you do walk away with money and realize you have far less than you should, you can try going back and negotiating but take it as a lesson and be more cautious in the future.

YOUR EVERYTHING

STOLEN WALLET/PURSE If you've ever been mugged in the States, the procedure is similar. If the city you're staying in has tourist police, you'll want to alert them. If not, speak with the local police to report the theft. Most travel insurance companies require an official police report in order to file a reimbursement payment. Call your bank and credit card companies to cancel any cards that have been taken. You will need to have new cards sent to you. If you don't have any cash and are without anyone who can loan you some money for a few days, you may need to get a Western Union instant money transfer from home to hold you over until your new cards arrive.

LOST WALLET/PURSE In this case the police won't be able to help you since there hasn't been a crime, but do inform your travel insurance company. Again, call the applicable bank and credit card companies to prevent any unwarranted charges and get new cards sent to you.

RUNNING OUT OF MONEY If you have funds available to you back home, then it is just a matter of getting the money transferred which will require a few phone calls to banks. Give yourself a couple of days to ensure you don't find yourself without a penny to your name. If someone at home can help, you can have them transfer the money into your bank account or, if you need it more urgently, a Western Union money transfer will put cash in your hands in a matter of minutes. However, should you run out of money and have no one who can bail you out, perhaps it is time in your travels to find a spot to hunker down and find a job, at least temporarily!

CONCLUSION

Traveling abroad is all about living and learning. When it comes to your money, the latter is especially important! Take precautions to prevent a financial emergency and prepare yourself in the event that a crisis does occur. You may find yourself in an unfortunate circumstance, but by keeping your cool and being proactive and flexible, you can come away with minimal damage.



MONEY SCAMS: THE COMMON ONES AND WHAT TO DO

By Lauren Fitzpatrick

When I flew to Ireland on my first working holiday visa, I brought a healthy dose of paranoia with me. Okay, I confess: It was more than a healthy dose. I was convinced that everyone I met, both local and backpacker, was a potential thief. To compensate, I carried my prized possession, a 7-lb laptop incapable of connecting to the Internet, in a backpack everywhere I went. Every night I unloaded the daypack on my bunk and groaned, clutching my sore back like a woman much older than my then-22 years.

Did it work? Well, no one stole my laptop so in that respect my paranoia paid off. But what I neglected to consider was that scams can come in many forms, and most of them are more subtle than your standard snatch-and-run. However, once you know what you're looking for, the most common scams become pretty obvious. There's no need to be constantly worried that someone's going to swindle you on the road; awareness and common sense are your best tools for staying safe. Here are some money-grabbing schemes you may encounter, and tips for dealing with them.

Taxi Scams

If you've been the victim of a taxi scam, join the club. There are several things to look out for when taking a taxi. A driver may have a 'speedy meter' that ticks over too quickly, or no meter at all. He may take you the long way around or expect extra money for lifting your bag from your shoulder to the trunk of the car. In extreme cases, a driver might even take off with your valuables locked in the trunk. When handing over money, a deft driver may exchange your 20 for a 10 and claim that you've shorted him the fare.



TIPS Keep your luggage with you whenever possible, establish a fare beforehand, carry small bills, only take taxis from official taxi ranks, and have a rough idea of where you need to go and how to get there. Since there are so many varieties of taxi scams, familiarize yourself with common scams in each location by talking to other travelers. If a driver demands a higher fare than you agreed upon, put the agreed payment on the seat and get out of the car.

Restaurant Scams



After a restaurant meal, your bill arrives. It might be considerably more than you expected to spend, or you may see charges for items you didn't order. In some cases, there's a charge for cutlery or service; in many instances, this isn't a scam but a legitimate 'hidden' charge.

TIPS Don't order from a menu with no prices listed. Hang on to a copy of the menu so you can compare it to your receipt. Check for items you didn't order. If the waiter brings out bottled water or bread, be aware that there may be a charge for it at the end of the meal.

Photography Scams

You're taking a photo of a landmark or scene, when a shady character emerges from the shadows and demands payment. He or she insists that the photograph you've taken is illegal, and they threaten to phone the police - unless, of course, you pony up some cash. This happened to me in Varanasi, India when I missed a tiny painted sign that said 'no photographs' on the wall. As soon as I'd clicked the shutter button, a man sidled up to me and asked for roughly $300 USD. My partner refused, and we walked away. Fortunately the man didn't pursue the issue, but it was an important lesson - it was after dark, and we'd ventured too far from the main public area. If your instinct tells you that you're not in a comfortable spot, don't stick around to take a photograph.

Another infamous photography scam is when someone asks if you want to take a picture with them, or if you'd like them to take a picture with you. Guess what happens immediately after the photograph is taken? That's right, you're expected to pay and they've got your camera for collateral.

TIPS Never photograph people without asking permission first, and don't be surprised if you are still asked for payment afterwards. If you see a sign that says 'no photography,' stick to it. In some places, like markets, there won't even be a sign. Always ask for permission if you're not sure!

Foreigner Prices

Sometimes, as a traveler who doesn't speak the local language, you may find yourself in a pickle. From tourist attractions to roadside stalls, vendors may charge you 'foreigner prices,' which can be significantly higher than what locals pay. Restaurants sometimes bring out tourist menus, written in English, with inflated prices. The bottom line on foreigner prices is that you might have to suck it up and pay them.

Without the benefit of a local or knowledge of the language, you aren't in a strong position to bargain.

TIPS Be ready to haggle, particularly at markets. Decide on a fair price and try to negotiate. Ask for a copy of the other menu, but be prepared for a refusal or feigned lack of understanding.



Free Gift

How generous! A woman near the pyramids in Cairo just gave you two pretty blue beads, 'for luck.' You were minding your own business, admiring the landscape, when she approached, insisting the beads were for you. Stop right there: it's a scam. The second the beads, bracelet, trinket, scarf, or hat change hands from hers to yours, she'll require payment. It doesn't matter that you didn't ask for the thing, or that you misunderstood what was going on. You may be asked for a tip, or, worse, accused of theft. She may refuse to take the item back until you give her money.

TIPS Don't accept presents from strangers. Firmly say 'no,' when approached and do whatever you can to avoid allowing someone to place something on your wrist, neck, head, or in your hand.

Fake Ticket

This scam comes in two forms. First, there's accidentally buying a fake ticket for a valid attraction, such as Angkor Wat in Cambodia or China's Great Wall. Usually someone will approach you, offering a ticket at a discount price that turns out to be rejected when you attempt to enter. Second, there's the ticket that you never needed to buy in the first place. Scammers often convince you that a ticket is required when in fact, it's not.

TIPS Buy tickets from official vendors only. Do your research beforehand or ask at your hostel to confirm when tickets are required. Unfortunately, if you purchase a dud ticket, it's unlikely that you'll ever see that money again.

Gold Ring

This one is a Paris specialty. A woman taps you on the shoulder and holds up a golden ring, asking if it belongs to you. She just found it on the ground, right when you walked past. It's pretty valuable - 18

karat gold. When you shake your head and say it's not yours, she kindly offers it to you anyway. Keep it, she says. I don't wear jewelry. The second you take that ring, you'll be asked for a finder's fee. Of course, she's had it in her pocket the whole time.

TIPS If the 'found' item isn't yours, walk away without engaging in conversation.

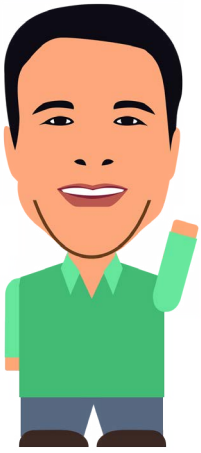
Border Crossing

When crossing the border from Argentina to Bolivia, I got scammed. According to my research, I was legitimately allowed to purchase a visa at the border at a cost of $135 USD. If I didn't have the exact amount, the border guards were supposed to give me change in the local currency. This, of course, isn't what happened.

The border guards insisted that they didn't have the $15 change, refused to give it to me in either Argentinian pesos or Bolivianos, and wouldn't sell me a visa. After a frustrating hour, I ended up bribing the man behind the desk, telling him to keep the extra $15 if he'd just stamp my passport and send me on my way. He did so, with pleasure.

TIPS Get your visa ahead of time whenever it's feasible to do so. Carry exact change. Never believe all that you read on the internet, because each individual situation can differ wildly.

CONCLUSION



MITCH'S WORDS

Money scams are part of traveling, but they shouldn't scare you away. It can be easy to fall into the trap of not trusting anyone you meet in an effort to protect your belongings and the contents of your wallet. Remember that part of the fun of travel is meeting new people and learning about their cultures. The vast majority of the people you encounter will be enthusiastic and eager to make sure that you enjoy their country. Yes, you might get scammed from time to time; it happens to the most experienced travelers. But use your intuition, be prepared to walk away, and don't let paranoia prevent you from exploring the world.

Chapter Three

A PENNY SAVED IS A PENNY EARNED



Photo Credits Ken Teegardin

HOW MUCH MONEY SHOULD I SAVE OR SPEND BEFORE I STUDY ABROAD?

By Lisa Harvey

You've had the dream for a while. You've gone to the meetings and picked the country and city of your dreams. It has all been absolute fun and games! You're heading off on your own for maybe the first time ever! You're going to jet-set to shimmering aquamarine-blue seas or snow-covered mountains every weekend and strut down the streets in your new clothes you bought from the most popular foreign shops and eat wonderful local food and just absolutely love your life! ...buuuut you forgot one teensy aspect of this adventure: funding.

Ah, that horrid bad-taste-in-your-mouth word that seems to linger. The dreaded realization will usually come when you least expect it and those dreams and adventures will all come crashing down once you realize: holy crap! I need money for this!

For a semester overseas on average, study-abroaders will spend **$3,000** USD to **$5,000** USD



WHERE ARE YOU HEADED? There is a large difference money-wise when we're talking Marrakesh or London, Italy or Costa Rica. Take a look at the extremely helpful guides on the left side of the page on the Go Overseas Guides to your country's study abroad programs, such as this Aussie one. It gives you quick fun facts about the area you'll be in, if it's touristy with high prices or a suburb/rural area where spending money won't be much of a problem. If you want a bit more information, ask your program leaders, teachers, or someone you know who has been there to give you the inside scoop.

WHAT TYPE OF TRAVELER ARE YOU? Once you have some good knowledge of your new turf, it is time to self-reflect. You have to figure out your main reason for studying abroad. In my lengthy experience being a professional people-watcher, I have come to the conclusion that there are four subcategories of study-abroad students (if you are an exception to the rule, bravo. Come to Florence and show me!): the travelers, the shoppers, the go-all-nighters, and those foodies that can't handle the excitement of being somewhere with a different culinary culture. Though this is only an opinion and not everyone will fit into the categories like puzzle pieces, (I, for instance, am a traveler but do dabble in party rocking) this may

just enlighten and forewarn you a bit about where you may need to budget before you head over to your new home. Read through and think of your own personality - at the end of each category, you'll find a few tips and tricks to budget so you can make sure your cash isn't disappearing with silly tourist traps, that pair of gorgeous leather sandals, or the overpriced bottle of Grey Goose.

THE TRAVELER

If you are looking to jet-set to another glorious destination every weekend, be ready to spend some moolah. If you're in Europe, the options are large – from ferries, to planes, to trains, to busses – there are even a few student-travel companies that can help you out. If you're elsewhere, traveling may be a bit more difficult but it's still possible!

Do your research and find out average costs for trains, planes and busses. Check out hostel websites to find the cheapest accommodations and cheap activities that are just as much fun. (Fun fact: if you ever head to Interlaken, Switzerland and want an adrenaline rush, shoot for the canyon jump instead of skydiving. It's half the price and ten times the amount of adrenaline.) If you still need some more guidance, check out our friend Andy's article on weekend travel here.

Regardless of how you travel, this will be a large part of your budget if you're ready to see the world, or at least your part of it. The easiest way to budget travel? Plan out your weekends away before you leave. Once beginning your time abroad, you will be influenced by new friends, travel companies, and travel deals. While you're creating your packing list, grab a calendar and figure out where you want to go on what weekends. You can even leave some weekends open for spontaneous travel, but at least grab a few and research hostels in the area, transportation and food options to get an estimate of what you'll be spending.

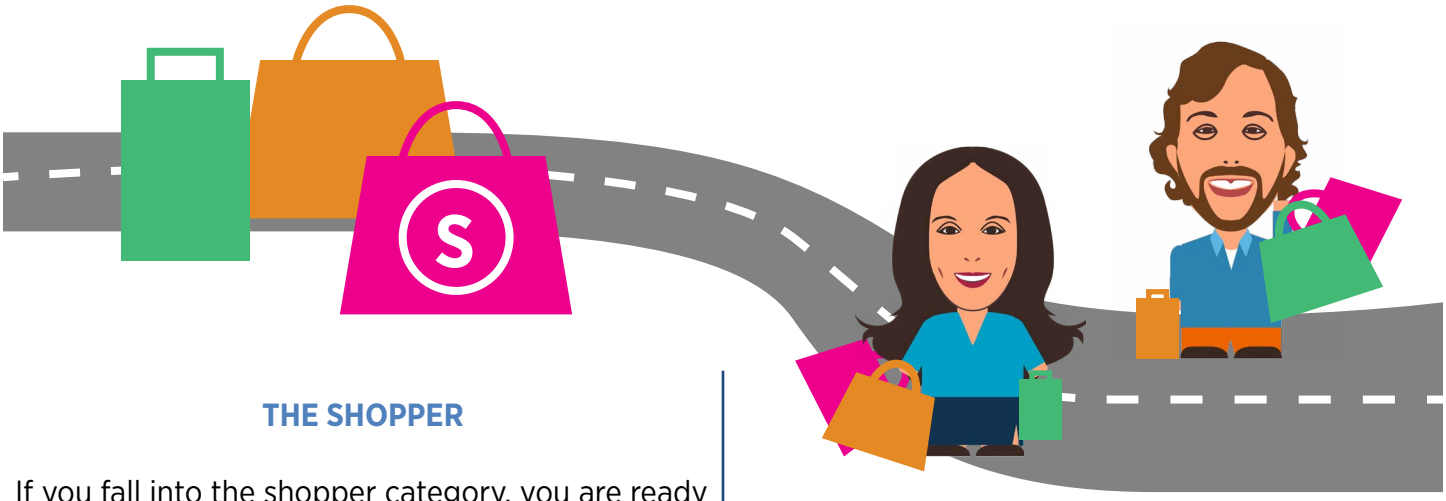


BUDGET

If you're planning on traveling every weekend, be prepared to spend about half your savings on the weekends alone. While in Europe, students usually spend anywhere from fifty to a few hundred euros a weekend depending on what destination you're heading to.

Hostels on average are twenty to forty per night. In Australia, everything is a bit more expensive, in the Philippines, it's cheaper. Do a bit of research about average costs as to where you'll be, then make a budget depending on that.

Remember that many programs have a fall or spring break week. This is great for you, travelers, but expensive. Prices jump for all modes of transport and tour groups - but if you plan out your time, you can check a ton of places off your bucket list and still save money.



THE SHOPPER

If you fall into the shopper category, you are ready to ditch your hometown fashion senses and be a study-abroad chameleon.

Whether you want to grab the latest Parisian fashion trends or that new pair of sneaks that all the New Zealanders are wearing, you are determined to become the non-tourist, but it does come with a price tag. For a spring or fall semester, depending on where you go (or travel!) the weather can vary an extreme amount.

Personal tip? Either you'll pay extra luggage fees to cart your regular wardrobe, or you can bring less so you can use that "fee" money you didn't spend on buying new clothes (or shoes)!

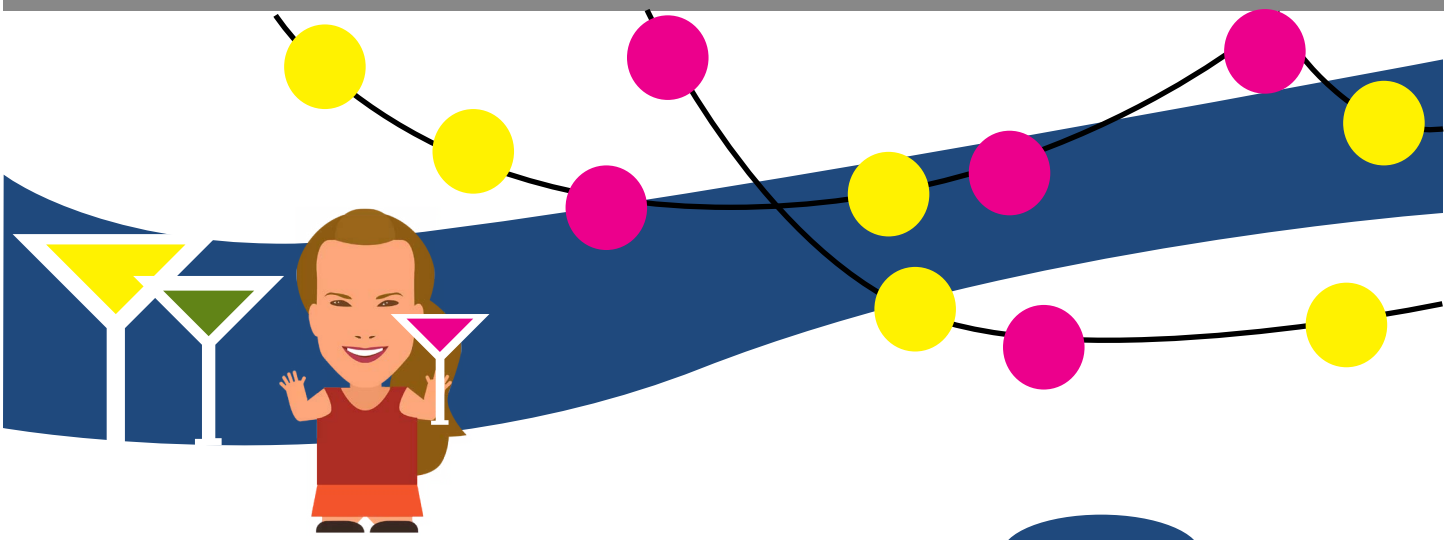
Make a budget for yourself – say, you get to buy one new shirt every Friday or you get to spend the equivalent of a certain amount of US dollars a week on clothing. That way you'll be able to not spring for that gorgeous pair of stilettos or that siiick soccer jersey, but you'll still come home looking very unique with your international style.

BUDGET

Budgeting a certain amount of money a week for shopping will allow you to still get that retail therapy out of your system without ruining your credit.

Save up and buy a good quality product instead of getting it cheap. Instead of going through three shirts in a month because they are from a substantial store, save and purchase one pair of shoes or a coat that will last years. It will double as a wearable souvenir when you're home, and you'll be spending the same amount as the added up cheapo's!

Ask locals where they shop. This will get you off the tourist path and get you some truly "local" style that you can brag about (and usually spend less for).



THE PARTIER

If you are the type that dreams of sugar-rimmed margaritas instead of sugarplums, you've arrived at the par-tay. Some people come to travel, some people come to rage. If the legendary clubs of your chosen country are your main attraction, you may not spend as much on clothes or travel, but those bar tabs can be quite shocking.

A night out at a bar in Florence, Italy, for example, is not your average college town. Beers usually are around five Euros a piece. Sorry, kiddos, no college bar one dollar drafts here. A mixed-drink will start at seven. In a club? Don't even think of trying to pay less than ten. And bottle service is upwards of one-hundred euros for a table.

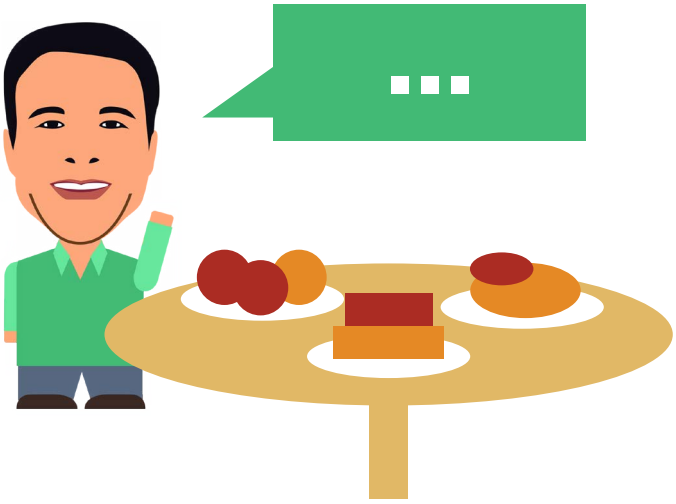
Yes, these prices, as well as club entry fees and VIP wristbands create a dramatic difference in price compared to home. But just prepare for this, and you'll be all set. Try and budget out your nights. Is it a Wednesday and you are just hanging out for the night at the local pub? Bring a specific amount of cash with you. Once it is gone, it's gone.

BUDGET

Grab some friends. Bottles are great and VIP access is wonderful - but there isn't even any fun lighting those sparklers on steroids if you're by yourself - A. because it's not as exciting, B. because you'd spend a fortune. Bottle service in Ibiza starts around three hundred. In Florence, Italy, it's about one hundred fifty. Grab some new buds and split the cost of the bottle until it is down to a reasonable price. You'll get less to drink but you have the table to dance on all night. Plus, if you pre-game early, you won't even miss the extra shots.

Pre-game. Pre-game. Pre-game. Grab some beer from the liquor store or a house wine with dinner to start that buzz without the pricetag.

Only bring cash out and only a twenty, forty, etc. Comedian C.K. Louis always reminisces about the times before credit cards. You had cash. When you ran out of money, you couldn't do any more things. Be that person and only bring out the amount of cash you want to spend that night. Once it's gone, it's gone - leave the plastic at home!



THE FOOD CRITIC

Though we've been talking about optional activities that eat up money, there are the staples too. Of course, we have to eat – and being away from the dining hall or a home-cooked meal may be horrifying. But don't spend all of your money eating out in your city. Those three euro Paninis or pastitzi (check out traveling to Malta if you want to be enlightened with this deliciousness) still add up.

BUDGET

How to lessen the costs – cook and drink at home. Throw (non-crazy/damaging) house parties if your landlord allows it, take a chill pill – go with the flow and try a cultural night instead of buying bottles at the discoteca. Grab some cards, don't make a mess, and have some cheaply simple fun.

Just like the shoppers, you foodies need to ask locals where to eat. Locals know the back-alley sandwich shops that are cheap, as well as local delicacies that may go unnoticed without their help.

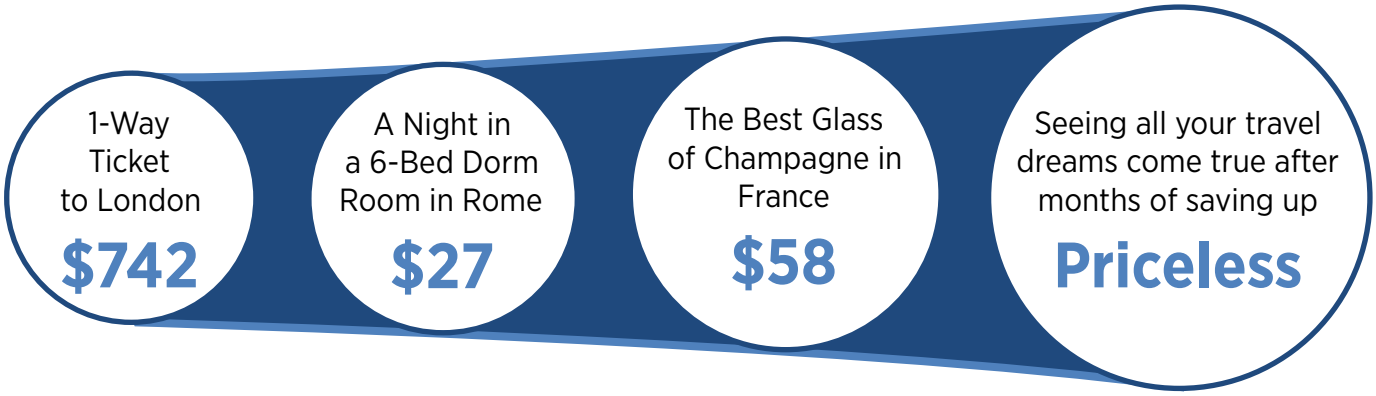
Do not bring extra money out to the bars for "munchies" after drinking. Drunk decisions are never good - even with food. Even if it's cheap late night food, it adds up at the end of the semester and doesn't add any quality to your experience other than adding that study-abroad muffin top you'll hate yourself for. Keep the cash at home; the kabob or 3AM churros aren't worth it. Well, you're allowed to cave once in a while...

CONCLUSION

Still have some time before you head abroad? Lasso a part time job. It'll only look better on your resume and you could make a few bucks to put towards your travels. If you can't find a job, try babysitting, being a dog walker, or shoveling/yard work for your neighbors. Already have a job and looking to earn a little bit more? Check out this article from Miss Meg to help you by fundraising! Also, make sure to do a bit of research on possible scholarships that you can put towards your funds abroad. You may lop off some of the program funds to free up some of your hard-earned cash; yay to playing with penguins in South Africa, nay to paying for visa fees. Voilà (not "walla," for the record. Learn your French.) There you have it. Hopefully this gets your gears turning towards money making. One last tip before you go? Grab fifty bucks, put it in your dresser drawer and forget about it until you get back. You'll thank me later.

10 WAYS TO MAKE SAVING MONEY EASIER

By Bobbi Lee Hitchon



It's no secret that it costs money to travel the world, but money shouldn't be the only thing holding you back from doing so. People often use money for their excuse as to why they haven't traveled, but in reality, the money is there most of the time. It's just being spent on a number of other things. Once you commit yourself to travel and start to seriously save up for a gap year, backpacking trip, or even just a weeklong adventure abroad, you'll start to realize just how much you spend on day to day things and just how much all those little expenses add up.

Even when you see the money raising in your bank account, it's still hard to save. You find yourself limited with things to do as a lot of things to do cost money, you're wardrobe starts to go out of date and you're stuck with Folgers at home rather than the fancy espresso blend from Sumatra at your local cafe. Minor problems in life, but ones that do make it hard to save.

Luckily, there are fun ways to distract you from what you're without and keep you focused on the issue at hand, "How do I save up enough money to get on the road as soon as possible?". While there are plenty of tips to saving money out there, these are some ways to help make saving it easier and more fun.

10 DO IT WITH A FRIEND

Feeling left out, especially when you know you won't be seeing your friends for a long period of time while you are traveling, is one of the hardest things to deal with when you're saving up money to travel. So instead of using saving money as a reason to not see your friends, make it a reason to get closer to them or even just one in particular.

Everybody has something in life that matters enough to them to save, whether it be travel, their dream wedding or even just a moped. If you can find a friend to travel with then you also have the perfect saving partner. If you can't, try and recruit your friends to go on a saving spree with you. They may not focus as much on saving as you are, but if they have a goal in mind they'd also like to save for, they might be up for planning a board game night instead of going to a concert with everyone else, having wine and dinner at home rather than some fancy restaurant in the city, and maybe even doing a clothes swap rather than shopping for new stuff.

Things are always easier with the help of your friends, so don't be shy to bring them along on this saving adventure.

9 GET EVERYONE ELSE EXCITED FOR YOUR TRIP

On the same note as the previous tip, share the fact that you are saving and what you are saving for with anyone and everyone. Tell them about the trip you want to go on, how much you think it will cost and how long you have to save up for it. Elaborate on this dream of yours by talking about the places you want to visit, how long you've wanted to do so and what sparked the desire to travel.

You're friends and family love you and will want to see you achieve your dreams as much as you do. While it's nice to have someone to save with, you might not even need it. If everyone knows you are saving, they won't mind trading in their usual activities with you for ones that cost less. They'll understand.

8 FIND ACTIVITIES AND HOBBIES THAT ARE NATURALLY FREE

It's easy to fall into the "everything costs money" winge, but the truth is that there are plenty of things out there that don't. Activities like hiking, volunteering, running, swimming, and more are all free and exciting ways to fill the space left by excluding activities you once spent money on. Plus, these activities can be shared with friends.

7 CREATE SHORT-TERM GOALS FOR LITTLE PIECES OF ACHIEVEMENT

When you're saving up for something big, you often lose those little bits of excitement along the way. That can be hard, because while you may have this big trip at the end to look forward to, it's a long way away with very little instant gratification in the mean time. You need to find ways to give yourself that without spending money.

Give yourself little goals along the way and reward yourself accordingly. For instance, you could allow yourself a night on the town with friends every time you save another $1000. Plus, you're rewards can actually go towards your trip. If you are someone who loves shopping, once you save up all the money you estimate you'll need to gear for your trip, go on a shopping spree with a friend. These little achievements will motivate you to stay on track with your savings.

6 CREATE HABITS THAT ARE GOOD FOR MORE THAN JUST SAVING MONEY

A few changes in your daily life might add up to a lot of money in the end and help you in more than just monetary ways, which will give you something else to get enthusiastic about while saving.

For instance, exercise doesn't have to costs a penny, and cutting down on your diet will actually save you money. By replacing certain activities, like going to the movies or out to dinner, with healthier (and free!) or low-budget options, like going to a run and cooking meals at home, you'll create new hobbies as well as more cost-effective habits.

Another way is to focus on going green. Cut down on your driving by walking to places instead. Try to reduce the amount of paper and plastic products you use and save on having to replace them. Cut down on electricity, which will cut down on the amount you spend on it.

This tip might seem off point, but when you start thinking about money, you start noticing how much you waste and when you're saving you can really invest yourself into changing that.

5 CREATE HABITS THAT ARE GOOD FOR MORE THAN JUST SAVING MONEY

The more you research, the more excited you'll get for a trip and the more willing you'll be to save up. Further, the more aware you are of expenses, the more knowledgeable you'll be on what you need to save. Plus, you might find ways to cut the costs of your trip by constantly looking at what deals are available to you.

4 BE PRECISE WITH YOUR MONEY GOALS AND PLAN STRATEGICALLY

If the only goal in mind is to save money - you lose out on seeing how close you're getting to reaching that goal and how much more you have to go.

How much do you need/want to save?

Give yourself an exact number, whether it be $1,000 or $10,000. Then look at how much you earn a month and set a practical schedule as to how much you can contribute to that each month and how long it's going to take you to reach that goal.

I say practical, because if you come up with an unrealistic amount to save per month, you're going to be let down and it will be harder to save. Start small with your savings then start to work on increasing how much you save per month as you go.

3 BECOME A MONEY-MAKING MACHINE

On top of cutting down costs, look for ways to increase profit. Money is something that's very easy to be consumed by, which in most cases is bad, but once you have green in your eyes you'll find more ways to make more of it, which is good in short doses.

Look for every possible way to earn cash. On top of your 9-5 job, look into bartending or waiting tables at night. You could also do commission-based jobs in your free time, like selling Cutco knives or Avon cosmetics. Working on commission can be scary, but the people who want to make money the most excel the most at these jobs. If it snows, shovel driveways. If the leaves fall, rake them. When it's hot, sell lemonade. No one ever gave an age restriction on lemonade stands. Literally look for dollar signs in every area of your life.

2 PLAY THE "HOW MANY DAYS IN THAILAND" GAME

No matter how much you're focused on saving or your friends are on board with helping, there are going to be moments in your life when you just want to drive somewhere instead of walk, buy that Snickers bar you're not even hungry for or purchase a dress you don't need but looks great.

When these moments arise, think about what that money would buy you on the road. In some instances, it could be another day or even a week.

A $30 tank of gas is the same amount as a night in a hostel in Athens, Greece. A $1 Snickers bar will actually buy you the best Pad Thai you've ever had in your life in Bangkok, Thailand. That $100 dress

that makes your butt look fantastic will get you from Sydney to Melbourne by plane. It can be really fun to play it along the way and will definitely make you think more about where your money can get you.

1 GIVE YOURSELF A DEADLINE

Nothing like a bit of pressure to make you save even harder - use tip four to practically choose a departure date for your trip, then work on saving up for what is usually the biggest costs of the entire trip, getting there. Once you save up that amount, book it. When the trip is booked, there is no turning back - just save up to make it the best trip ever.

CONCLUSION

Saving is never easy, but for travel, it's worth it. These tips will lighten the burden of the many dollar signs running through your head. The most important thing to remember is how much you want to make this dream a reality. With that in mind, the little things you miss out on along the way won't matter nearly as much.

And when you're floating on the Dead Sea thinking about the donkey ride you took through Petra, those little things won't matter at all.



HOW TO SWING A DISCOUNT WHILE STUDYING ABROAD

By Colin Heinrich

Making excuses is easy. Money makes it even easier. “I can’t afford it,” is a get-out-of-jail-free phrase that cancels any obligation up to and including attending your own parents’ funeral across the country. They coulda given a little more in those Christmas cards, huh? But for all the reasons not to travel (do those exist?), money gets tossed around a little too often. Hell, it’s thrown out so often that even saying “travel is more affordable than you think” is getting to be a cliché. But it’s the truth. It’s not always easy, but with the right mojo, it’s possible to swing a sweet discount on everything from plane tickets to eating out.

PROGRAM

A lot of people turn up their noses at this kind of organized travel. It’s not pure, they say. You don’t get to choose what you do, they say. And that’s true, to an extent. But hey, don’t be a snob. The fact of the matter is, tours and programs exist for a reason. They give people an affordable way to see more than they could hope to see on their own with a small budget.

For programs that involve work, a person can actually make money traveling. This site is a pretty dang good resource – check out a few and compare it to whatever budget you’ve had in mind. Chances are you’ll be pleasantly surprised.

Organized tours also often partner with related businesses (an elephant ride in Thailand that offers a free massage at XYZ shop afterwards, for example), maximizing the bang for your buck.



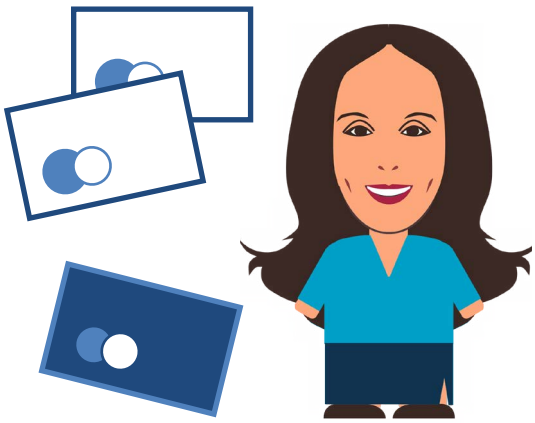
WEBSITE

The Internet is an amazing place, and that's not even getting into the pictures of cats. There's a website now for anything, and luckily, that includes discounts on travel.

Sites like Kayak and WhichBudget can help find flights and connections that you would have never dreamed of and can help find airlines that are having specials to the tune of $30 Miami to Colombia. RetailMeNot can find every discount code around for the website you'd like to buy from, while extensions like Honey for Chrome can automatically find and apply the discount code at the point of purchase.

Travel forums often have sections where people share discounts they find. And best of all, there's also Go Overseas, a website that can find program deals when looking for volunteer or study abroad placements.





CREDIT CARDS

Would you like free money? No? Weirdo. A lot of people have a bad impression of credit cards because they never really learned how debt or personal finance works (but they know how to write a five-paragraph essay on Moby Dick. What was all that about preparing people for the real world, high school?).

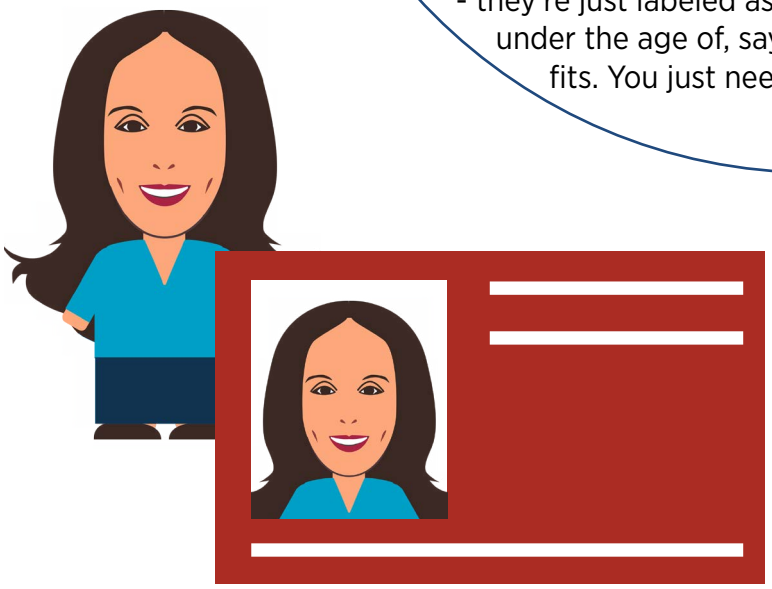
In reality, credit cards with a strong benefits program are essentially giving away money, and airline miles are one of the most popular benefits to give out. Check out the Barclay World Arrival Mastercard or the Chase Sapphire Preferred Card. Both have crazy sign-up bonuses that damn near total a transoceanic ticket just for getting the damn thing. Add on the benefits that you earn for every dollar spent and you'll see why even the drug dealers take plastic now.

STUDENT ID

You know those ID cards you tried giving the bouncer before you were legal? They don't show your age and they're not issued by any government agency. You probably should have known they weren't going to work. But one thing they are good for: student discounts. They're much more ubiquitous than you'd think - you can find these discounts at just about every cinema, zoo, museum, and public attraction in the world (not to mention for transportation as well!).

Even if it's not listed on the price sheet, you can always ask if they offer them. Sometimes concert venues and even stores offer discounts or promotions in conjunction with a student ID card. It's not going to be a huge discount in most cases (although they can get up to 10%), but when you're shoestringing your way up the east coast of Australia, every dollar counts. The ID cards are only available to people in school or under a certain age, but those without them can always just say they forgot it and see if they're in a good enough mood to throw you a bone.

Many of these discounts aren't specifically for students - they're just labeled as such. Sometimes anybody under the age of, say, 26 will receive the benefits. You just need to ask. Speaking of...



JUST ASK

Nobody likes a cheapskate, but really, most people in the world want to help you out. Even if their discounts aren't advertised widely, a lot of places can knock some dough off, and all you need to do is ask. Hotels are pretty well known for this (youth hostels are usually slightly less accommodating, but of course that's not a hard and fast rule), but even restaurants and attractions usually have some kind of discount available for the time of day, certain citizen classes like military or the elderly, or ongoing specials.

Sometimes this will require coupons and flyers and IDs, but often a charismatic smile and a kind word are all it takes. Start practicing in the mirror. And don't try charming the boss while avoiding everybody else. Not only is it rude – sometimes the people who can do the most for you aren't the ones you'd expect. That bellhop you snubbed on the way in could have gotten you a penthouse upgrade for free.



OR....

FIVE FINGER DISCOUNT/ STOWAWAYS

Because hey, getting deported was worth saving a little bit of money, right? (Go Overseas endorses sarcasm and humor, but doesn't endorse illegal activity overseas. Don't do it, you hooligans.)

CONCLUSION

Your cliché girlfriends on Facebook have probably – at least once – posted the quote, "travel is the only thing you spend money on that makes you richer." The words were probably overlaid on a picture of a map or a passport stamp. You probably liked it. It's a nauseatingly saccharine idea, and it's a true one. But the next time you see that phrase posted (and you'll see it again for certain), you can resist the temptation to like it, because you may have to spend money to travel, but you don't have to spend much of it.

MONEY SAVING TIPS FOR TRAVELING ABROAD

By Jason Rogers

You've obviously got the bug to travel (why else would you be here, right?) and that's a darn good thing. But say normal travel isn't enough for you, hot shot. You want to travel WHILE you travel, in between traveling to and from your travel destination, traveler!

What is the point of all this Travelception? Well if you're studying in France, a quick weekend trip to Munich is suddenly a possibility! Volunteering in Malaysia? Now you can afford that relatively short flight to Sydney, too! Whether your trip is a spur-of-the-moment weekend jaunt, or a long-awaited mini-vacation, we'll give you the best tips to save money before, during, and after you go!

Banking Before: Fees, ATMs, and Cards, Oh My!

Just because the rest of the world loves American coffee and fried chicken does not mean they share our banks. And while a chicken-and-frappucino based economy would rule, we live in a world of euros, dollars, and pounds. Just as your bank charges you a fee to use a different bank's ATMs here in the States, the same and worse are true internationally. And I don't know about you, but I have a principle objection to paying for my own money. Some American banks have partnerships with other global institutions. For example, with a Bank of America account I was able to use BNP-Paribas ATMs in France, Barclays ATMs in England, and China Construction Bank ATMs in China – all for free. Ask your banker about yours, because a few dollars here and there, over the course of several months, adds up fast.

If you know what trips you plan to take before you leave, be sure to tell your bank and/or credit card company to expect charges in those destinations. It protects you against fraud, keeps your accounts from being frozen when you need them, and you feel like a boss when doing it. Telling my banker, "I'm going to need you to de-authorize charges in France, the UK and the Netherlands, and authorize charges in China and Hong Kong," is maybe the coolest sentence I have ever uttered.

Speaking of the merits of euros versus chicken wings, remember that not all exchange rates are created equal! When leaving or returning from a trip, do not wait until you're in the airport or at the train station to exchange your pretty funny-colored money. At transportation hubs, exchange bureaus have you

hostage and can offer whatever deflated rates they want to give you, the unwashed masses. By popping into an Exchange in your host town prior to departure, you can shop around rates and are almost guaranteed to find lower ones.

Hopefully these tips will have you saving money before you can even say "Departures, please."

Spur of the Moment: Weekend Warriors

"Yo, dude, so there's totally this dope music festival in Malaysia this weekend, you in, girl?" Boy, if I had a nickel for every time I heard that, am I right? No? Okay, but when you're abroad, these kind of things happen. Life is suddenly an open door, and that open door is made of a blank canvas. Yeah, it's like that. And when Spontaneity strikes, its uncool older sibling Frugality tags along to make sure it has a good time.

When you need accommodations fast but don't need them to be posh, you ought not to be hostile to hostels. Like hotels tailored to carefree young folk, hostels give you the option of paying a premium for your own private room or taking a deep discount to share a barracks-style lodging with several fellow travelers. This is great for the short-notice, short-duration trip, where sharing a room with strangers is made more tolerable when it only lasts twenty-four to forty-eight hours.

Consider checking out hostel search sites like hostelbookers.com and hostelworld.com for an easy-to-use directory. But be careful – room rates will spike at peak dates, like that music festival you love so much.

Airbnb is another great up-and-comer for spur of the moment travel. Sort of like a peer-to-peer room exchange, locals who will be out of town and will not need their apartments rent them to you for days, weeks, or months – whatever you're looking for. This is great because it ensures you get a real, immersed, embedded location to see the city from, and with fewer middlemen, prices are generally lower.



Planning Ahead: Planes, Trains, and Fewer Pains



Photo Credits Vince Alongi

Are you more the kind of person who likes life planned? Who doesn't like surprises? Who likes to bide their time and work the system? Well if you know where you would like to travel beforehand, there are several ways you can save some money.

If you're going to be traveling in and throughout Europe, consider getting a EuroRail Pass. Like a metro-card, this EuroRail Pass can be ordered with a certain active duration – and within that timeframe, and the geographical confines of Europe, you have unlimited high-speed train rides! With so many varied cultures so close together, and such a top-notch rail system, this pass is a great way to go. Plenty of discounts are offered that you might just be eligible for! Student discounts, under-26 discounts, and many others can really bring down the cost of a ticket. Plus, many trains have sleeper cars, and while not free, they do save you the expense (both financial and chronological) of finding lodging en route or losing days to travel!

Heck, no matter where you are, if you can take a train, consider it! Sure, trains are slower than planes, but they are always cheaper, they afford you the chance to really see your host country out the window, and you will be more likely to sit with locals. Yeah, trains are bumpy in a lot of countries and are not for everyone, but if you're looking to save some dough, I would advise people all over the world to join hands, and start a love train, love train.

Like your ground transport with a little less rail and a little more rubber? Big bus companies in Europe like EuroLines offer efficient and regular routes, like Greyhound of the old world! In developing areas of

many countries like China and India, buses are the long-distance transit option, and no matter what city you're in, check into getting a bus pass so you always have a ride around town.

When it comes to flights, nobody uses airlines' website anymore! (Well, some do. We'll get to that). Now there are sites called "Screenscrapers" that search the search site for you! Trippy, right? A whole, machines-building-machines kind of feel to it? Well who cares, these machines are building you cheap flights! Check out Skyscanner and Kayak for the best flight sites. These let you be flexible with your dates (who knows this far in advance, save me money!), flexible with your airports (who cares, I'll call a cab if it saves me money!), and flexible with your layovers (who cares – well, you get it).

Now about those airline websites - some budget airlines are worth checking out individually, because they don't list their prices on many (or any) screensraper sites. Among these are RyanAir and EasyJet, but both only operate in Europe and northern Africa. These budget airlines can be a good option, but approach with caution - the low price you see on the ticket may be hiding a bunch of fees and rules, including no refunds, and no checked bags.

There is also a new trend out there, courtesy of the internet, called "Hidden City Ticketing." The idea is this: airplane ticket prices are determined by market demand, not distance flown. Say you want to fly from New York to LA. Sometimes it is cheaper to buy a ticket from New York to San Francisco with a layover in LA, and just never use the second leg of the ticket.

This method of travel is perfectly legal, and comes with just two caveats: do not tell your airline you plan to do this (while not against the law, it may be against some airlines' policies), and do not check any baggage (your bag will continue on to your scheduled final destination). Check out the awesome site Skiplagged.com to search these Hidden City tickets. Just remember – carry on only!



Photo Credits Jeroen Bennink

CONCLUSION

And there you have it. We hope you are now equipped to travel while abroad and not break the bank doing so. Remember, proper preparation takes place before, during, and after your trip, so whether you fancy a quick pop in to a different city or a weeklong tour across a continent remember these wise words: Time you enjoyed wasting was not wasted – but money was!

Chapter Four

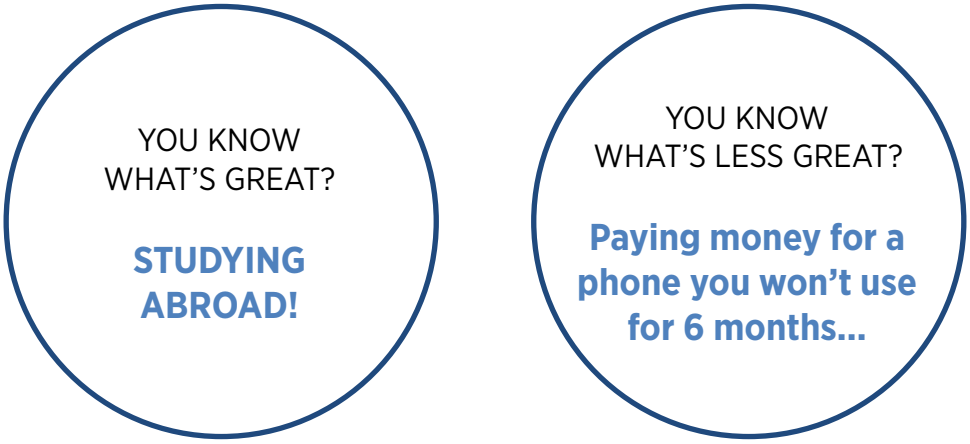
CAN YOU HEAR ME NOW?



Photo Credits Billy Brown

EVERYTHING YOU NEED TO KNOW ABOUT YOUR BELOVED CELL PHONE PLANS ABROAD

By Natalie Southwick



It's an often-ignored detail among all the excitement around planning your international life, but phones (and the plans attached to them) can be a major annoyance for students headed abroad – or worse, already there. Your smartphone may be a godsend when you need to find a pizza place that delivers at 4:45 am, or when figuring out how to take the subway to Queens, but that fancy data plan won't do you much good when you're halfway across the world.

Before you break out the sad trombone noises, though, take a deep breath and remember: you are not alone, and it's not hopeless. There's no magic way to make your phone plan vanish for exactly the amount of time you'll be away, but you're not the first person to study abroad, and other people have kindly forged ahead and figured out ways to minimize the inconvenience of being contractually beholden to giant companies.

Depending on the type of phone you have, whether you're still under contract, and most importantly your service provider, some options may be more practical than others, but there's no reason you should end up paying full price for your data plan when you need that money for weekend vacations and all the beer in Europe (and, for the parents reading this, plenty of school supplies, of course!).

First Things First

Though you won't know for sure until you get there, it will be useful to think about whether and how you actually plan to use your current phone while you're abroad – as a fully-functioning device, as an every-thing-but-a-phone over Wi-Fi connections, as a pocket-sized camera – or if you'd prefer to just leave it at home and brave the options once you get there. Almost all study abroad students end up with a cheap phone that looks like it fell out of a time capsule from 10 years ago. They're not especially pretty, and they usually can't do much but call, text and maybe play some FM radio stations, but they get the job done. You'll certainly never hear the sentence "Sorry, I ran out of minutes" as often as you will while studying abroad.

While there's a certain liberation to cutting down your technological dependence, maybe you're not ready to give up all your connectivity – and even if you are, what are you going to do with your smar-typants phone while you're enjoying the technological Stone Age?

There are many ways to reduce the cost of your phone plan while you're away and even some ways to keep using it in your new country. Because there are so many different plans out there these days, I high-ly recommend doing some of your own research on this topic as well. You may find something specific to your plan or carrier that turns out to be perfect for you. If you can, talk to friends who have already studied abroad to see what they did – after all, they were in your shoes just a few months ago.

Your Options

The first three options will all depend on the kind of networks, speeds and other infrastructure your new country has available, so it might not be a bad idea to try to talk to someone who's been there to see what the cellular world looks like before you get your heart set on fixing up your beloved smartphone with a shiny new Claró contract – only to discover it won't work on anything higher than 3G.

At the least, you will definitely be able to set your phone up with a local SIM card and number, so making and receiving calls and texts is doable no matter what. Beyond that, if you absolutely can't live without checking Twitter every ten minutes, you'll have to explore the options and see what makes sense for you and your wallet.

OPTION 1

SUSPEND YOUR PHONE PLAN

This is probably the most common (and often the easiest) thing to do when you're spending an extended time period abroad. Almost all carriers will allow you to suspend your plan for a certain amount of time, especially if you have a good reason like going overseas. This entails paying a reduced fee (typically a fraction of your normal monthly bill) to keep your number and your account active, and then you can simply call your carrier and reactivate the account once you're back. Some carriers have limitations on how long you're allowed to do this (six months out of the calendar year, for example), so when you call to suspend your account, make sure to find out if the suspension will automatically expire at a certain point.

OPTION 2

CANCEL YOUR PLAN

This is a bit more risky and probably not a cost-effective strategy unless you are A. out of contract, and B. going to be spending a year or more abroad. However, since almost all phone contracts are for two years, it may not make sense for you to hold on to your plan if you're going to be away for the majority of that time. If you're out of contract, this shouldn't be too hard to do, as long as you're good at ignoring sales pitches. If you are still under contract, you'll have to pay a termination fee which might end up being more than the money you'll save by canceling your plan, so be sure to do the math before making any quick decisions. Keep in mind, too, the costs associated with signing up for a new plan when you get back. Overall, canceling may be a good option for long-term travelers with some flexibility, but most study abroad semesters aren't long enough to merit the hassle.

OPTION 3

GET YOUR PHONE UNLOCKED/GET AN UNLOCKED PHONE

Though this is starting to change, most phones sold in the US are still carrier-locked, meaning they can only be used on the network of their associated carrier – unless you get that carrier to unlock them. Unlocking a phone essentially liberates it from being trapped with one carrier – once a phone is unlocked, you can pop in any SIM card from almost any local carrier and the phone will work on that network.* This can be a lifesaver when traveling, saving you tons of money that would otherwise be charged at international roaming rates. Unlocking your phone is almost always a good idea if you plan on taking it with you abroad, even if it just means you have the option to use it in emergencies.

Then, if it's still in good shape when you come back, all you have to do is pop your old SIM card back in and you're good to go! However, the logistics surrounding phone unlocking keep changing as companies adopt new policies and laws take effect, so doing your own research into the particulars of your phone and carrier is highly recommended.

Some phones, including the Google Nexus, Samsung Galaxy S4 and some iPhones (sold in Apple stores) are factory-unlocked, which means they are already unlocked for international use and those of you with those phones will be able to avoid begging your service provide to do the work for you. The rest of you are not so lucky and probably have several minutes of hold music in your future.

Phone companies have historically been very resistant to unlocking customers' phones, but fortunately for you, that is finally changing. While before you had to be out of contract to get an AT&T phone unlocked, the company will now provide the service to customers who have had their phones for more than two months. Some companies can do the whole thing online, while others require you to call customer service. Make sure you look up and read your carrier's policy before going through

the unlocking process, and try to borrow a SIM card from a friend on another network to test if the unlocking actually worked. There are also ways to do it yourself and many online companies that allegedly sell unlock codes. As with any other DIY tech work, make sure you know what you're doing before finding you've accidentally wiped your device's entire memory or have broken the warranty.

NOTE Unlocking your phone just means it's possible to use it on other networks with local carriers where you are. It doesn't give you a data plan or even minutes, so taking care of that will be up to you. There's some flexibility here, as you won't necessarily be dragged back into a two-year contract like you might be at home. Many countries offer ways to pay as you go for basic minutes and text messages – this may take the form of cards you buy from local corner stores, adding money to your account at shops or online, or other means. There are also sometimes options to get a data plan that is pay-as-you-go, as opposed to the normal fixed monthly rate.

**Verizon users may already know that only some of this applies, especially if you have an older phone. AT&T and T-Mobile both operate on GSM networks, which are the standard widely used in other countries in Europe, Latin America and Asia, so unlocked phones from either of those carriers should work with the majority of networks internationally. Verizon, however, uses CDMA networks, which are far less common, meaning Verizon users looking to unlock their phones for international use will have to do a bit more homework to find out which carriers will support those phones in their country of choice.*

OPTION 4

GET AN INTERNATIONAL/STUDY ABROAD PLAN

As studying abroad has become increasingly popular, the occasionally slow-moving service conglomerates have finally responded to the need, creating special phone plans for students studying abroad and their families. This past summer, AT&T introduced a plan designed for students taking smartphones or tablets abroad. The two tiers cost either $60 or $90 a month, and include minutes, messages and data. While it's hardly cheap, it is certainly less expensive than normal international rates and saves you the trouble of dealing with local carriers in your new country. Other US service providers don't appear to be following suit yet, at least not publicly, but if you're severely emotionally attached to your phone, it may be worth talking to someone from your carrier to see if they offer any similar deals.

OPTION 5

USE YOUR PHONE AS EVERYTHING EXCEPT (KIND OF) A PHONE

With Skype, Google Voice, Viber, Whatsapp and whatever other fancy communication apps you use, there's hardly a need for actual phone plans – as long as you have Wi-Fi, that is. As you know, you can still use almost all of the features on your smartphone over a Wi-Fi connection, regardless of where you are in the world. Of course, this is dependent on you having consistent access to Wi-Fi, but if you're studying in a mid-size or larger city, odds are there will be somewhere near you with Wi-Fi, if not your residence. This won't help you if you need to make or answer phone calls while out and about, so you'll still need a basic phone for that, but it means you won't have to give up Snapchat for a whole semester, and you can keep all your social media followers updated on your international exploits. Plus, you can save a good amount of money using texting apps instead of SMS messaging.

For example, the free messaging app Whatsapp has become incredibly popular in many other countries, where each text message costs a certain amount to send (unlike in the US, where they're just included in most plans). Many people, especially young adults, almost exclusively use Whatsapp to communicate. While you do need a phone number to use the app, it can send and receive messages over Wi-Fi, so if you have reliable access to Wi-Fi you'll be able to keep up with the in-crowd (at least as far as messaging is concerned). For calling home, there's always Skype and Google Hangouts – if you're a bit more old-school, international calling cards are still widely available in most countries, and they'll help you avoid those frightening international calling fees.

1 LAST TIP

LOCAL PHONES

Especially if you're planning to ditch the smartphone on US shores: before you arrive, try to get in contact with students currently studying in your destination – even better, at your school – to see if they're getting rid of their local phones. It's very likely they won't be taking them home with them, and the secondhand price will always be cheaper than buying phones directly from the store. You might have to deal with a few wrong numbers and old friends looking for the phone's former owner for the first month or so, but even that might be great for your social life!

Even if you do end up needing to buy a phone once you get there, you can almost always find one for a fraction of the price you pay at home. Most of those Stone Age phones so beloved by study abroad students cost less than $50 up front – many are even less than $20! If you just want to use your phone for calls and texts, paying as you go, it's unlikely you'll end up spending more than $20 or so a month, unless you really love talking.

Smartphones, on the other hand, are often even more expensive overseas than at home, even with the contract discount (plus, you don't want to get locked into a long-term contract if you're not planning on staying there for the length of the contract). Add in the data plan on top of that, and you could very well end up spending more than you do with your stateside plan. If you're set on having your smartphone with you, you'd probably be better off looking at study abroad phone plans, if your carrier provides them, or trying to find out what the payment options are for your destination country rather than trying to find a phone there.

CONCLUSION

The first three options will all depend on the kind of networks, speeds and other infrastructure your new country has available, so it might not be a bad idea to try to talk to someone who's been there to see what the cellular world looks like before you get your heart set on fixing up your beloved smartphone with a shiny new Claró contract – only to discover it won't work on anything higher than 3G. At the least, you will definitely be able to set your phone up with a local SIM card and number, so making and receiving calls and texts is doable no matter what. Beyond that, if you absolutely can't live without checking Twitter every ten minutes, you'll have to explore the options and see what makes sense for you and your wallet.

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