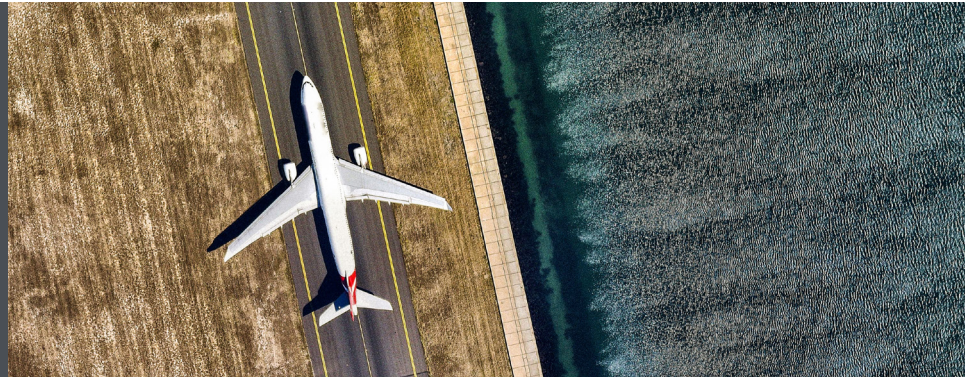




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Life events: Travel

Financial checklist

Top travel preparation tips

1. **Research your destination.** Get copies of maps of your destination to locate routes, attractions, and essential services. Your library, travel agent, and the Internet are some good places to get information.
2. **Talk to fellow travelers.** If you know people who have been to the place you plan to visit, ask them about what they liked about their trip and what they would do differently next time.
3. **Make a list and check it twice.** Make a list of essentials that you need to pack. Also, make a list of things you want to see and do on your trip.
4. **Are you covered?** If you are traveling outside of the U.S., your health and accident insurance may not cover you. Also, look into travel insurance for cancellations or other travel mishaps

Top travel packing tips

1. **Take advantage of those “hidden” spaces.** For example, place small items inside your shoes or the pockets of shirts or jackets you pack.
2. **Pack extra bags in your bag.** Packing a duffel bag in your luggage gives you extra space to bring things home with you. It’s also a good idea to bring plastic sandwich or grocery bags for laundry or other items.
3. **Tag those bags.** Tag your luggage with a distinctive luggage tag with your contact information to help you find your bag if you lose it. A distinctive tag makes it easier to spot your bag at baggage claim.
4. **Don’t pack what you can get at your destination.** Our hotels have a hair dryer in every room, along with many toiletry items, so you don’t need to pack them.
5. **Avoid checking baggage if you can.** Limiting your baggage to carry-ons saves you time and aggravation checking your bags, plus you don’t have to worry about losing your baggage.
6. **Get on a roll.** You can save space by rolling clothes instead of folding them.
7. **Watch your back (pack).** Pack heavier items in the bottom of your backpack and distribute items evenly from left to right. Use both straps to carry it, too.

Top tips for international travel

1. **Get your passport.** Did you know that you need a current, valid passport if you are traveling anywhere outside of the U.S., including Canada and Mexico? If you don't have a current, valid passport, visit the U.S. State Department's Web site to apply for or renew your passport.
2. **Do you need a visa?** In addition to a passport, you may also need a visa to visit some countries. Check with either the U.S. State Department's Web site or your host country or countries' tourism or foreign affairs Web sites.
3. **Know before you go.** Get any travel advisories or warnings about any countries you plan to visit at the U.S. State Department's Office of American Citizens Services and Crisis Management site.
4. **Learn the lingo.** Learning just a few basic phrases in the local language makes getting around easier.
5. **Make change count.** You may be able to get a better exchange rate by changing currency at home. Also, change money only at banks and authorized exchanges.
6. **Make sure your cell phone works.** Ask your cell phone provider if your phone will work outside the U.S.

Top tips to save money when you travel

1. **Buy essentials at home.** Many travel essentials, such as film, may cost less at home.
2. **Pick a hotel with perks.** Choosing a hotel with many free amenities, such as Internet access, parking, and local calls, can save you money.
3. **Hit the Internet.** Many travel deals can only be found online.
4. **Go far from the crowd.** Traveling off-peak, whether it means flying or visiting a destination during a less popular time of year, means saving money and hassle.
5. **Take advantage of discounts.** If you belong to AAA or AARP, you can get discounts, freebies, and other deals on just about everything related to travel. Also, check into special deals for students, seniors, and families