

Tips On Trips

Keeping Your Money Safe When Traveling

(NAPSA)—Many people believe that travel can be one of life's most rewarding experiences. While the preparation for a trip often focuses on researching the destination and once-in-a-lifetime activities, savvy travelers also take time to consider some of the pitfalls that can sometimes disrupt the best-planned vacations.

For example, problems involving lost or stolen money can become especially troublesome in a foreign country. Here are some tips to help keep your money safe when traveling:

- Determine how much you have to spend before you go. Be sure to allow for extras, because you'll want to treat yourself.

- Never rely on just one means of payment. Carry a diversified wallet that includes credit and charge cards, local currency and refundable travel money like travelers cheques. Unlike cash, American Express Travelers Cheques offer peace of mind because they are fully refundable if they are lost or stolen, usually within 24 hours. Travelers cheques can be cashed for local currency at thousands of locations worldwide, including banks, foreign exchange houses and hotels.

- Budget everyday money wisely and decide how you will use different payment methods in advance. For example, you may decide to use local currency for incidental expenses, charge and credit cards for bigger purchases, and travelers cheques for emergencies or to settle your hotel bill.

- Before you leave, make a list of the serial numbers of your travelers cheques and keep it separate from your other valuables. Give a



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copy to family members at home, so you can contact them in case of emergency.

- When traveling, distribute the risk. Don't keep all your valuables in one place. Leave any valuables you don't need locked in your luggage or in the hotel safe.

- Use caution when withdrawing cash from ATMs. Take small amounts and make sure no one can see your PIN number. When possible, use an ATM inside the bank and put money and cards away before leaving the building.

- Be familiar with the benefits and services that come with your credit cards and travelers cheques. They could help keep your vacation on track when the unexpected happens. For example, American Express Travelers Cheques provide worldwide passport and credit card replacement services and emergency medical referral and assistance.

For more information, visit the Web site at www.americanexpress.com/travelerscheques.