

# TRAVEL NEWS & NOTES

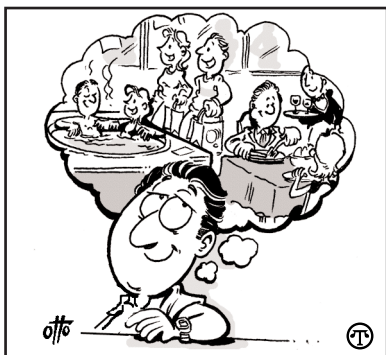
## Tips To Spend Smarter This Travel Season

(NAPSA)—If you're feeling twinges of wanderlust, you're not alone. The Travel Industry Association (TIA) expects total travel expenditure among U.S. residents to increase by 5 percent this year, making 2005 a bumper-travel year for Americans—the best since 2001. Whether planning a road trip with the family or a European adventure, expect sold-out flights, scarce motel rooms and competition for just about everything. Here are some tips to make the most of your resources on the road.

**Plan ahead.** Start building a budget before booking tickets and hotel rooms to ensure you don't suffer from financial jet lag when you return from your trip. Online resources like [www.practicalmoneyskills.com](http://www.practicalmoneyskills.com) can make the job easier with easy-to-use budget calculators and spending trackers that can help you set limits for your travel adventures. If you plan in advance, using rewards cards throughout the year to earn points toward items such as airline tickets or hotel rooms can add up to a discounted or even free trip come vacation time. Be sure to book early to avoid disappointment or unnecessary strains on your budget.

**Stay on track.** Consider where you will travel and account for unforeseen extras, such as souvenirs or afternoon treats at a sidewalk cafe. If the temptation to spend too much at chic boutiques or on extravagant meals gets the better of you, consider bringing Visa TravelMoney, a prepaid payment card. Preloaded with a set amount of funds, prepaid cards are excellent tools to help you stay on budget and track expenses. And, family members or travel companions can each have a card that spends against a central, pre-set pool of funds.

**Mix it up.** To make the most of your money when traveling domestically or abroad, it's important to



**A great family vacation may be easier to achieve than you realize.**

know where, when and how to use all of your payment options to your advantage. If traveling overseas, ATMs typically offer a more favorable exchange rate—not to mention 24-hour cash access—for foreign currency than traveler's cheques. Whether making hotel or airline reservations, renting jet skis or taking care of the check after a night on the town, payment cards generally provide the best rates, along with added benefits of convenience, security and tracking features that are not available with cash or checks.

**Be prepared.** Know what's in your wallet, because your credit and debit cards may carry many benefits that you aren't aware of. For example, when renting a car with a credit card, collision damage waiver (CDW) coverage is often included free of charge, saving you up to \$20 per day. Other cards may have additional benefits; the Visa Signature card offers a free 24-hour Concierge Service that could surely come in handy in a search for spas, restaurants or shops. For peace of mind, be sure to bring financial institutions' phone numbers, account numbers and card-expiration dates. Keep the information separate from your wallet and report lost or stolen cards immediately.

Wherever you go, here's a tip to remember: Don't forget your sunscreen.