

Travelling internationally?

HERE'S WHAT YOU NEED TO KNOW



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Solomon Private Wealth LLC recently compiled five useful tips for those preparing for a vacation outside the U.S. Whether you're heading to Europe, Asia, or another part of the world, careful preparation can help you avoid unexpected surprises or issues.

Here are answers to a few common questions travelers may have:

Should I exchange money at my local bank before I leave or wait to do it there?

While exchanging money before you leave may be convenient, you may not get the best exchange rate. It's often better to wait and exchange money at your destination at a local bank or currency exchange kiosk. However, research exchange rates beforehand and watch out for hidden fees.

Pro tip: Avoid exchanging money at the airport; that's where you'll probably get the worst deal.

What should I know about using credit cards abroad, and is it better to have vendors do the conversion or let the credit card company do it?

One idea to consider is using zero foreign transaction fee cards, letting the credit card company handle conversions. The credit card company typically offers more competitive exchange rates.

Pro tip: Be sure to notify your credit card company of your travel itinerary in advance to avoid unexpected declines.

What are the best electronic adapters to buy?

Electrical systems and outlets vary by country, so it's essential to research the electrical requirements of your destination and bring appropriate converters and adapters for your electronics and appliances. Here are three to consider:

EPICKA Universal Travel Adapter: This compact adapter can work in the U.S., Europe, Australia, and the U.K. It's lightweight and small.

BESTEK Universal Travel Adapter: This adapter is designed for travelers with many devices. You can plug up to seven things into this adapter.

Bonazza All in ONE World Travel Plug Power: Compatible with plugs in over 150 countries, this adapter is good for everything from hair dryers to cell phones.

What should I do if my passport is lost or stolen abroad?

Losing your passport while traveling can be a nightmare, so it's important to be prepared just in case. Make a copy of your passport and keep it separate from the original. Having it can help make the passport-replacement process a bit easier.

You'll need to contact the nearest U.S. embassy or American consulate to declare your passport misplaced or stolen. To replace your passport, you must submit a passport application form in person at the embassy or consulate. Remember, once a passport is reported missing, it's entered into the State Department's database and flagged, so if you find your old passport, it's no longer valid for travel.

Pro tip: Consider packing a passport-size photo. If you lose your passport, you will need to have a photo to get a new passport issued.

How do I avoid getting pickpocketed?

Pickpocketing is a common occurrence in many popular tourist destinations. To avoid being a victim, use your instincts and follow these tips:

- ◆ Always be aware of your surroundings and be a difficult target by walking purposefully.
- ◆ Never use your back pocket; turn your backpack or "fanny pack," so it faces forward.
- ◆ Be careful in crowds, especially at train, bus, and subway stations—a common approach is to bump into you in the hustle and bustle.
- ◆ Avoid carrying large amounts of cash.
- ◆ Avoid counting money in public and put the money you are carrying in different pockets.
- ◆ Don't hang your bags on the back of your chair when eating.
- ◆ Recognize common scams like dropped coins, splatters on clothes, shouts for help, offers of assistance, and sidewalk games.
- ◆ Be aware that children are often used in pickpocket scams, so be careful not to let a child distract or disarm you. **■**

Information in this article came from [Travel.State.gov](#); [CorporateTravelSafety.com](#) and [UpgradedPoints.com](#).

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