



# Travel Ideas

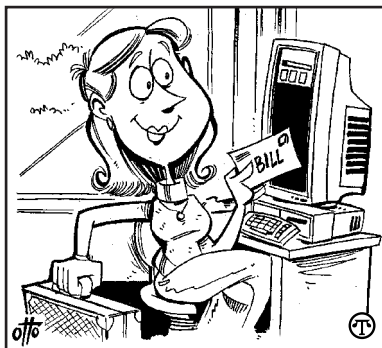
## Great Vacations Start With Careful Planning

(NAPSA)—Memorable and relaxing vacations usually start with careful planning. Keys to sound vacation planning include: researching your dream destination, budgeting for your getaway, and figuring out how to safely and conveniently manage your finances during your trip.

Here are a few tips and tools—from the payment experts at Visa USA—to help get your vacation off to the right start, whether you're flying to an exotic location or visiting a National Park.

- Before you go, create a budget to help guide your travel decisions, including destinations, transportation, and accommodations. For example, stay in your dream hotel one night and an economical hotel for the remainder of the trip to save money. If you want to go all out, long-term financial planning can also help you budget and save for the vacation of a lifetime. More tips and budgeting tools are available on [www.practicalmoney.com](http://www.practicalmoney.com), a Web site designed by Visa to help people improve their financial skills.

- Payment cards—like credit, debit and pre-paid cards—are a safer alternative to cash, due to protections on lost or stolen cards. Payment cards are also convenient alternatives to traveler's checks. For example, Visa's Travel Money Card, which can be purchased in any amount, enables



**A growing number of consumers are using an automatic system to handle their bills while on vacation.**

travelers to access funds at ATMs for local currency at favorable exchange rates in 127 countries. Using a card to pay for your airline, train, or cruise tickets ensures you can recover your ticket costs if your transportation is cancelled.

- If you're taking a payment card along, be sure to bring emergency numbers for the financial institution that issued your payment card in the event that it is lost or stolen. Report a lost or stolen card immediately. Keep a record of the account numbers and expiration dates for your cards stored in a safe location—other than your wallet. You'll need this information to report a stolen or lost card. You may be eligible for a replacement card or emergency

funds, which is usually delivered within 24 hours.

- Always memorize your personal identification number (PIN). Don't write it down in your wallet or on the back of your card. Designate different PIN numbers for each of your payment cards. When using an ATM, shield the keypad with your body to ensure that no one can see you punch in your PIN number.

- To help prevent fraudulent activity, never leave payment cards or documents containing personal information, like car rental agreements, unattended in your hotel room (even in your suitcase), by the pool, or in your vehicle. Use the hotel safe if necessary.

- Always keep your sales slips to reconcile them with your account statements upon your return home. Report any errors or unknown charges to your issuing bank immediately.

- Remember to pay your monthly bills. Just because you've gone on vacation doesn't mean your financial obligations come to a stop. To protect yourself from missing bill payments while on vacation, use your payment card to set up automatic bill payments to handle regular obligations, like home and cellular phones or cable TV, in a secure and timely manner.

For additional information or to learn more, please visit [www.visa.com](http://www.visa.com).