

# Have card,



# will travel

Managing your money while traveling abroad can be stressful, what with the currency exchange and foreign language to complicate the conversion. Here are a few tips to lead you to your final destination in a state of fiscal bliss.

» European credit cards **use microchips**, rather than the magnetic strip we use at home. Unfortunately, this means your card may get denied. Hannah L. Compton, a Certified Financial Planner who specializes in personal finance for the modern lifestyle, suggests paying with cash. If you're traveling later this year, several financial institutions, including AA Credit Union, will start offering chip-enabled prepaid cards this summer.

» It's best to **travel with several different cards**. "This provides a safety net for various reasons. 1. You won't run the risk of maxing

out your credit limit. 2. If one card is stolen, you will have a backup. And 3. If a venue won't accept your American Express card, they may take your Visa," Compton explains.

» Not sure which cards to bring? Compton suggests traveling with cards that don't charge a conversion fee (or only charge a small fee), and **cards that reward you** with the most points or mileage. "The key is to **minimize your fees** and maximize your rewards."

» Always **check your receipt**. "It's very common for restaurants and stores to leave your entire credit card number on the receipt," says Compton. "If there's anything more than the last 4 numbers of your card number, scratch them out. This is easy prey for credit card thieves."

— Kate Parham