

## Financial & Health Care Info

### Prepping Your Finances

- Get a Debit Card with No international ATM fees
  - Check with your bank to see if you have fees for using your debit or credit cards overseas. If so, consider getting a card like [this Charles Shuab option](#) which charges no withdrawal fees and has no international fees!
- Terminate Any Memberships or Subscriptions
  - If you are planning to be out of the country for a while, put any recurring fees like a gym membership or newspaper delivery on hold while you are away.
- Understanding Exchange Rates
  - Before you leave, take a look at the exchange rates of the country you are going to so you are prepared. You can always find an ATM at the airport to take cash out, but make sure you know how much you are taking out!
- Let banks know about your travel so they don't block cards
  - Your bank may block your cards if they are used outside of the country without any notice to prevent fraud. You can call your bank and let them know where you will be so they won't look at your purchases as suspicious.

### Preparing For Medical Needs

- Closest hospitals
  - When you are planning to stay in a city for a while, look for the closest hospital in case of an emergency, always better to be safe than sorry.
- Emergency #s to dial
  - Write down the local emergency numbers and put them in your wallet or purse.
- Vaccines needed
  - Before you leave, take a look at the State Department's list of recommended Vaccines for each country you are planning on visiting. Be aware, some of the vaccines require multiple doses so get these with plenty of lead up time.
- Getting medicine stocked up
  - If you have prescriptions, be sure to talk to your doctor about getting enough to bring with you on your trip or having a plan to get the medicine in your country of traveling. Sometimes you can get prescriptions over the counter when abroad, but do some research ahead of time to make sure.
- COVID
  - Make sure to check on the specific restrictions of the countries you are visiting. Check in advance if they require any quarantines or testing upon entry.