



Evelyn Preston

# Money Tips for Globe Trotting Seniors

By Evelyn Preston



Last fall, after a marvelous trip to Israel with my son, I reviewed our costs and choices. So many seniors travel—and from cruises to safaris, alumna trips to Road Scholars, all-inclusive tours probably give “the most bang for the buck.”

Group travel has its charms and discounts but our journey was more narrowly defined and after exploring popular tour itineraries, we opted for a personal guide—Yossi, whose price included clean, safe accommodations, car, gas and time.

We offset his higher daily rate by part-time adventuring on our own with his input and directions. It worked. Overall, we paid about the same as a tour package and received special benefits: a close, new friendship, unique events and an off-the-beaten-track experience. Our main money “extra” was “priority” plane tickets for a little more legroom, better seats (even an empty middle) and early boarding—well worth the few hundred in upgrades.

**Question:** *Now that I’m retired, I plan to travel more often. What’s the best way to regularly communicate with the folks “back home” as I won’t be carrying a computer?*

**Answer:** Even seasoned travelers have gotten “caught” via their cell phones, racking up huge, unexpected bills. Call your carrier if you plan to use your mobile device, especially an iPhone. Remember apps can always be on and get updated even when you think you’re not “using” your phone. We emailed from hotels for a nominal cost per a specific amount of Wi-Fi time vs. texting. While there are SIM phone cards available for international calling, our guide gave us his extra phone with overseas access and local charges—part of our package. Internet cafes have largely disappeared due to the increased use of mobile phones.

**Question:** *I know that foreign ATMs charge a lot to use your own money. Isn’t it less costly to use credit cards in other countries?*

**Answer:** Yes, as long as you make it VISA. And be sure to inform your bank and credit card company (and phone company if you’ll use it abroad.) Security conscious companies assume the worst and need to know specifics: dates of travel, list of countries, dollar limits, etc. or you’ll find yourself frustrated and broke.

**Question:** *I’m not very good about exchange rates when dealing with foreign currency. What’s the best way to offset fees and costs when shopping in a foreign country?*

**Answer:** Practice! An Israeli shekel was about 3.59 to a dollar. I kept dividing 4 into total prices —food,

jewelry, etc. (Or think like my son, “It’s just funny money anyway. Enjoy!”) Depending where you travel, most shop owners will translate prices into dollars—always ask! Shipping gifts may have cost advantages (if not dependable arrival dates) while pricey take-with purchases may be highly taxed. Some countries offer to redeem their Value Added Tax if you show your receipt and the unwrapped item at the airport—at special counters. (Some stores offer large plastic bags just for this purpose.) If available, this is worth the hassle and time for high-priced goods.

**Question:** *I try to always carry-on my luggage. With planes now so over-crowded, what’s the best way to avoid all those tacked on costs from baggage to blankets?*

**Answer:** Don’t get caught with a suitcase overstuffed with gifts and extras, especially on international travel. Size and weight will be measured carefully. Leave home with extra room in carry-ons and overhead bags. Other passengers always look longingly at my homemade, non-messy sandwiches (no onion!) and apples, orange slices to complement airlines’ free drinks. Always available water vs. costly liquor helps ease jet lag, a light/fleecy jacket offsets temperature changes and less is definitely more when flying long distance! Happy Landings.

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