

Travel Financial Checklist

Your essential guide to managing travel money, budgets, and security.



Travel Money

- Notify your bank of international travel plans
- Carry a mix of cash, credit cards, and debit cards
- Keep a small amount of emergency cash separate from your wallet

Budget Planning

- Create a daily budget for meals, transport, and activities
- Factor in tips, service charges, and hidden fees
- Research average costs for your destination in advance
- Allocate extra funds for unexpected expenses

Payments & Security

- Use secure, international-friendly credit/debit cards (no high foreign fees)
- Download your bank's mobile app for quick monitoring
- Enable 2-factor authentication on online banking
- Store emergency contact numbers for banks/credit card companies

Insurance & Protection

- Confirm your travel policy covers theft, cancellations, medical, etc
- Keep copies of insurance policies and claim procedures
- Ensure valuables are covered under travel or home insurance

Documentation

- Copies of credit/debit cards kept separately (digital + paper)
- Record all card numbers, expiration dates, and emergency contacts
- Secure your financial documents in a money belt or RFID-blocking wallet

Money-Saving Tips

- Book major attractions online to avoid higher on-site fees
- Use public transport passes for savings
- Research discount cards for seniors or 50+ travellers

