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march 3, 2008

Avoiding Financial Woes while travelling

Welcome to my first text blog, everyone! Conveniently, the trip to Toronto (to be trained for this job) has led to this blog entry. Prior to attending the RBCp2p Blogger Bootcamp I had flown only once in my life. The flight to Toronto was fine and much more effortless than I had anticipated. My experience during the return to Halifax inspired the following, as I found myself in a series of uncomfortable and frustrating situations. There were flight delays (6:40pm - 8pm; not so bad), cancellations (8pm flight canceled altogether; getting worse), and re-routes (flew above Halifax but could not land due to fog, then to Montreal to re-fuel and BACK to Toronto; pretty bad). During this turmoil, I realized that a few things helped to reduce my misery (*italicized below*). To those among you who are not frequent travelers, there is nonetheless a cautionary message here: be prepared! What follows is a list of things to consider when traveling.

HOTELS

Most hotels will require you to have a credit card to book a room, and they may also place a deposit on your card, in case something happens to the room. If a deposit is required and it puts your balance over your card's limit, there is no penalty, but you will not have access to that money. I discovered this while paying for the second hotel of the weekend (due to the first flight being canceled). If you tend to carry a high balance, this is where a second credit card isn't necessarily a bad idea. Also, try to avoid the mini-bar, even though it is often tempting. Ironically, I made a conscious point of staying away from all food and beverage items in it, only to have the hotel charge me (incorrectly) for them. So the final point about hotels is to make sure you check your credit card afterwards in case anything was accidentally billed.

CAR RENTALS

The same applies to car rental companies. You will need a credit card to rent a car, so if your flight doesn't leave until 8:55pm the day after it was originally scheduled to fly (for example) and you're considering flying to a city NEAR yours and driving the rest of the way (hypothetically), make sure you have a credit card (and a license that's not expired, while your current one sits in the pocket of a coat that hangs in the home you're trying so desperately to get back to).

CELL PHONE

Before traveling somewhere it is wise to check with your cell phone provider to see if there is a long distance add-on that will reduce the cost of any phone calls made throughout the trip. Depending on your provider it may be considered long distance for you to receive ANY phone calls while you're outside your local calling area (the area where your phone number originates). It may seem obvious, but text messaging is an affordable way to avoid paying long distance fees, and if you don't have a package before the trip you will want to consider adding one on to cover the potential increase in texting. I'll address this in a future blog, but data devices can really be beneficial while traveling. Once considered more appropriate for businesspeople, they have really dropped in price, and the data plans are also much more affordable. The monthly cost of a data plan might very well be less than that of logging into a Wi-Fi network just once. It's something to consider if you're a frequent traveler.

WI-FI ACCESS

Let us suppose that you end up spending a SECOND unexpected night in the city you're trying to escape, and you NEED to get online. Airports and hotels often offer Wi-Fi access, but guess what, you need a credit card to do this as well. Something else to consider is when and where you choose to log in, as you could end up paying for it in the hotel only to be checked out at noon (let's say) and spending many hours in the airport where you would have to pay AGAIN to get online. Nobody wants to pay \$13-\$14 for 24 hours of access when they will only have a couple of hours worth of possible access.

CONCLUSION

In no way has the previous blog been intended to push a credit card upon you. My hope is that some of



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what you've just read has helped you, or perhaps reminded you of past experiences, with an end result of saving you time and money. Feel free to add any of your own tips, or ask questions. Stay tuned for my upcoming blog entry, Part 1 of my discussion on telecommunications services and how to hopefully save yourself some money in the process.

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I once went to Thailand for a week WITHOUT a credit card. Luckily, nothing happened to me, but I would never do it again.

One of the most under-rated things about credit cards is that they automatically take care of currency conversions (and usually at a good rate). Bank cards (like my RBC bank card) don't always work with international bank machines, and even when they do, you have to pay a \$5 service charge and you get a bad rate. Credit cards work almost everywhere.

Posted by Cory on March 7, 2008 3:26 PM

That's a great point, that I haven't yet had to take advantage of since I've not traveled outside Canada. But credit cards can definitely provide peace of mind, which I imagine is something worth having when traveling abroad. Thanks for commenting!

Posted by [Nick Simard](#) on March 10, 2008 5:57 PM

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