



Use credit cards

- Determine if your card has a foreign transaction fee if it does, apply for a new one that doesn't.
- Let your credit card company know about your travels.
- If you don't have a chip-enabled card, carry your passport with you. Many European countries don't accept magnetic-strip cards without ID.



Know the local exchange rate

- Know the current exchange rate before you travel. Access this information on an exchange app like My Currency Converter.
- Always ask for a bill in the local currency so vendors can't hike up the price in American dollars.



Dine on a budget

- Patronize sidewalk vendors to satisfy your cravings for foreign cuisine at a bargain price.
- Enjoy a light lunch at a street cafe for half the cost of a dimly-lit restaurant.
- Shop the local groceries and prepare your own exotic food.



Transportation hacks

- Don't call a cab! Get the real feel of the city by walking to your destination.
- Hop on a bus or board a train to rub shoulders with the locals.
- Check for traveler's discounts before purchasing railroad tickets.



Steer clear of the 'only here' mindset

- Create a detailed itinerary and a reasonable budget before setting out on your trip.
- Narrow it down to the attractions that are truly unique to your destination.