

This Free E-Book is brought to you by [Natural-Aging.com](http://Natural-Aging.com).

**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**A Semester Abroad**

**By Maxine Greco**

Are you lucky enough to be taking a semester abroad? Worried about what you'll need to bring along? Let's go through some easy packing tips and advice.

If you are bringing any electrical appliances such as a laptop, cell phone, hair dryer, electric razor, iron, bipod, digital camera, etc., you'll need to check if these are designed for dual voltage (110/220watt). If they are not, you'll need to purchase a converter/adaptor set. Remember, that there are different versions of converters. Some are designed only for high voltage appliances, some for low voltage appliances, and some that take both. Check with your cell phone provider that your phone can be used in the country where you'll be staying. Also, remember to purchase a grounded adapter plug for your laptop.

Remember to bring credit cards in your own name. Also, make a duplicate copy of your passport and keep the copy in a separate safe place along with your credit numbers and phone numbers where you can call if there is any problem. Wearing a money belt is a very good idea. They are thin enough not to annoy the wearer, and they are the only item that works against pick-pockets. You can carry extra cash and your passport in the money belt, but keep a wallet for purchases you'll need to make immediately. There are many versions of money belts that can be worn around the waist, neck, shoulder, or leg. American passports are a desirable item, and you don't want to put yourself at risk.

The best way to pack is in rolling duffels that are collapsible. These come in many large sizes and are easier to manage than a large suitcase. Additionally, because the sides fold down it can slide under your bed or in a closet for storage. You'll need the wheels to make it manageable when it's filled. Also, many of them can hook up a second bag where you can pack your books, shoes, and other heavy items. You can also have that bag available for the many sightseeing trips you'll likely be taking. Another good idea is a foldable tote that can be packed. That way you'll have a bag to bring back your many purchases.

If you do not speak the language of the country you will be at a disadvantage. You will need a book of phrases or one of those hand held electronic translators. You'll be able to pick up bits and pieces of the language, and the phrase book or translator will make your stay more enjoyable. It's extremely

important to keep a journal. You'll be seeing so much and learning so much that writing everything down will make it easier to recall all of your wonderful memories.

Maxine Greco has worked in luggage and travel industry for over 35 years. She is now currently at Village Luggage & Gifts

### **Advice On Owning A Property Abroad**

#### **By HolidayHomeNow**

Owning a property abroad comes with legal and financial responsibilities. Just as the ownership of your UK property comes with responsibilities attached, so does your new property abroad. As a home owner in a foreign country, you need to make sure that you are abiding by all the relevant legislation.

#### **Tax**

Tax issues can be complicated for people owning a home in the UK and a property abroad. Tax will be levied on you in both countries, and you will have to check that you are not being taxed twice for the same thing. For example, any rental income you earn will be taxed in the UK, and whilst this might not be much, you will have to watch that your income from your property abroad doesn't push you into the higher tax band. In addition, check that you're not also getting taxed on this income by the country where you bought your property. Many countries have a double-tax agreement with the UK, which means that you only pay the tax in one country. Check whether this applies to your property abroad, and speak to our tax expert if you have any other questions or concerns.

#### **Legal**

There will be some legal responsibilities that come with ownership of a property abroad. For example, what arrangements have you made for the sale of the property in your will? The legal implications of selling the property or registering new owners after your death may be costly. You should check this out when you are buying your property abroad, and make sure that your will is updated accordingly. In addition, there may be local legal requirements of you as a property owner and you should check these with your estate agent or solicitor to make sure that you're always on the right side of the law.

#### **Tenants**

If you are renting your property abroad, you have a responsibility for the safety and welfare of your tenants. Your property must be in good order, and fixtures and fittings should be checked and inspected regularly to ensure that there is no danger to people staying in your home. This is not only good landlord practice, but it ensures that you comply with local tenancy regulations and that you avoid costly litigation should anything go wrong.

Owning a property abroad is a fantastic experience, but it's one that comes with its own responsibilities. Take them seriously and you will be able to enjoy many years in your new home.

HolidayHomeNow has been set up to provide useful, practical information for those people researching and looking into buying a second property or holiday home abroad. For more information have a look at their website

<http://www.holidayhomenow.com>



This Free E-Book has been brought to you by [Natural-Aging.com](http://Natural-Aging.com).

**[100% Effective Natural Hormone Treatment](#)**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**