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**Playing Your Cards Right -- Tips for Traveling with Credit Cards**

**By Gail Corwin**

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Using credit cards while traveling is a good idea for a number of reasons: You have a record of your expenditures for record-keeping and tax purposes (especially important if you travel for business) You may get a better exchange rate when obtaining foreign currency when using your credit card. Credit card companies can refund disputed charges and may offer extra guarantees, special deals or warranties. Your liability in the case of a stolen credit card is limited to \$50

But, traveling these days is often a juggling act of luggage, boarding passes, identification cards, passports and a gauntlet of security measures. These identification acrobatics can leave you distracted and even a little bit addled, perhaps putting you more at risk of being targeted by an enterprising pickpocket or purse snatcher.

And, even though your liability is limited, costs can quickly add up if multiple cards are involved. Factor in the hassle and increased risk of identity theft, and it is apparent a few preemptive measures can save you from a boatload of heartache.

Consider the following tips as guidelines to traveling safely and affordably with your credit cards....

Plan Ahead:

Anytime you travel you should make photo copies of all of your credit cards airline tickets and documents, both front and back. You should leave these photocopies with a friend or family member.

Be aware that if you make copies of your cards and documents to take with you, you may be giving thieves another opportunity to rip off your personal information. Consider blacking out details such as expiration dates, verification codes and social security numbers.

## Playing Your Cards Right -- Tips for Traveling with Credit Cards

If you decide not to carry photocopies of your credit cards, be sure to have the card cancellation numbers from the backs of the cards written down and stashed in your luggage.

### Leave a Paper Trail:

Save receipts and keep track of the places you used your card. Make sure receipts are stored in a safe place so they can be checked against your credit card statement to ensure unauthorized charges have not been made and/or gone unnoticed.

### His & Hers:

When traveling with other family members, even spouses, bring different credit cards that are on separate accounts. When a card is lost or stolen and must be cancelled, all cards on the account are cancelled as well. Having at least two cards from separate accounts will prevent the situation from leaving you stranded.

### Lighten Up:

Carry only the personal information absolutely necessary for vacation, such as a passport or driver's license. The less personal information you have, the better off you will be if your purse or wallet is stolen.

When traveling by air, always keep copies of important documents in a separate part of your luggage, such as a carry-on bag.

Keep cards on your person. Most travel stores carry small bags that you can keep cards, cash, and other items you will need to access while out and about. Consider a money belt or security wallet.

### Look out for fees:

When traveling abroad and using a credit card, watch out for the conversion fee that many banks levy to convert charges in foreign currencies to dollars, generally 1% of the purchase amount. Some banks charge a fee and some don't so, if you have several cards, it's worth checking with the issuers to see which one has the best deal. Even with the conversion charge, many times ATM machines will have the best possible exchange rates and the lowest fees.

With proper planning, credit cards are a convenient, secure and cost-effective means of payment when traveling. Just keep these tips in mind, and the next time you're balancing on one foot at the security gate, you'll be glad you did.

Gail Corwin is a successful author and publisher of

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online resource for luggage and travel accessories, travel related information, timely articles and tips.

## **What Sets A Student Credit Card Apart From Other Credit Cards**

**By David Riewe**

Today, most parents contend that it is okay to let college students obtain their very own credit card. Not only because they want to let their kids manage their finances alone but also because having credit cards or a credit history for that matter is extremely important.

With the advent of credit cards, most people would always be looking into someone's credit history before they can approve anything.

They even insist that without a credit history, people tend to become a total outcast in the society, someone who is not worthy to enjoy anything and everything without a credit history. That is why most college students would struggle just to get one.

But what makes the student credit card different from the other credit card? Why is it that it is highly classified as "student credit card," and not just any credit cards for that matter?

Basically, student credit cards do not make such big difference as compared to the other types of credit cards. However, because it is a student credit card, the benefits stated therein are completely focused on providing the student's their basic needs.

Moreover, student credit cards are entitled to lower interest rates especially for students who have good grades. They can negotiate their interest rates for a lower rate provided that they pay their balance dues on time and that they maintain good grades.

On the other hand, student's credit cards are actually secured credit cards. But the difference that sets the students credit card apart from the other credit cards is that their parents can set the credit limit.

Also, parents can let their child's credit card to hook up with them so that they can keep track on their child's credit transactions.

Another thing that sets the student cards apart from the other credit cards is that the student credit cards are mainly focused on and quoted for students only considering the fact that they have limited credit history.

Normally, student credit cards have no annual fees and have credit limits that are only set to \$500. And according to some surveys of financial institutions, the average student credit card annual percentage rate is 17.66% for purchases and 19.67% for cash advances.

So, even if student credit cards are different from the other credit cards because of its considerable interest rates, it is still a credit card. Thus, students must really be responsible in handling them; otherwise, they are bound to suffer bad credit history in the end.

David Riewe is a Publisher and Online Marketer. Visit his Credit Resources Blog Below:

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