the money you bring



EXCHANGE RATE Plan on an exchange rate of approximately Euro 1 = US $1.20. A Rate of Exchange Chart with sample exchange amounts will be included in the documents.

SPENDING MONEY A good target budget is $500 for daily lunches, daily beverages, and souvenirs. Carbonated drinks and coffee are expensive in Europe and there are NO FREE REFILLS! Bring a water bottle (must be completely empty while going through security at airports!) and drink water during the tour, both to stay hydrated and to minimize beverage costs. Additional spending money is a personal decision. It is a good idea for students to have access to additional "emergency funds," but families need to discuss what situations would warrant their use. Families should also discuss a maximum DAILY BUDGET so that students do not run out of funds before the end of the trip. For example, if they have $500 total spending money, that is about $30 per day when divided by 15 days (or about Euro 25 per day) while leaving a small buffer for unforeseen costs.

ATM/CREDIT CARDS We recommend an ATM/Debit Card for your student. If you have difficulty getting an ATM/Debit Card for your student through your bank (the first source we recommend), look into a pre-paid card at https://www.visa.com/en-us/personal/cards/prepaid/reloadable. Another option is to set up a separate bank account for yourself with around $500 and give that ATM card to your student to use during the trip.

Some stores in Europe may be CASHLESS, therefore a Debit Card with a VISA or MASTERCARD logo is strongly recommended. TAP TO PAY is also the most common way to pay with a card so load your debit card to your phone's pay app for easy use throughout the tour.

ATMS are availabile throughout Europe for cash withdrawals. We recommend students take no more than € 50 from the ATM so they are never carrying too much cash at one time as cash is non-replaceable and is not insurable. Inquire with your bank about international usage and foreign exchange fees.

IMPORTANT: When paying with a debit card or when obtaining cash from an ATM some machines will ask if you wish to convert to USD . . . DO NOT CONVERT! If you agree to convert you are accepting the MERCHANT'S exchange rate - which is less favorable than your home bank.

PROTECTING VALUABLE DOCUMENTS Image Tours suggests wearing a money belt/purse under your clothes to carry cash, ATM/Debit card, credit card and passport. You can find money belts at Target, online or through any retailer selling luggage.

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