

# Money-Saving Tips

## Never spend your

*Thomas Jefferson*

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### Travel

- Limit travel outside host country.
- Plan trips ahead of time.
- Take day trips rather than overnights.

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Create a personal budget.

Do your research.

- Travel guides, websites
- Look for group or student fares
- STA, Student Universe

Apply for discount cards, memberships.

- ISIC, IYH, WWOOFing

Check your bank.

- Make sure you understand what

ATM or credit card abroad;  
research fees with other banks