### NORTHEASTERN STUDY ABROAD

**MONEY & BUDGET CHECKLIST**

#### PRE-DEPARTURE

- Speak with peer advisors and friends who have studied abroad in the same location or places nearby to get tips
- Contact your bank
  - Verify that your debit/credit card will work abroad
  - Notify your bank and card companies what dates you will be studying abroad so they do not cancel your cards for international activity
  - Check into fees for using your debit/credit cards abroad
  - Ask your bank if they have “sister banks” in your host country (this helps waive certain ATM transaction fees)
  - Verify your card and PIN number’s compatibility with machines

#### Multiple forms of payment

- Understand exchange rates and how the local currency compares to the US dollar
- Arrive in country with at least $100 in the local currency
- Write down all your card numbers and phone numbers to call if lost or stolen (800-numbers do not work from overseas, so make sure you have a number with a U.S. area code)
- Make photocopies of the front and back of all your cards
  - Keep photocopies separate from the originals
  - Leave a copy with a trusted friend or family member in the U.S

#### Make a budget

- Meet with Krista Bethel if you are on Financial Aid
  - krista@northwestern.edu; (847) 491-7400