

FINANCIAL SURVIVAL GUIDE£

PASSPORT? CHECK. TICKETS? CHECK. CAMERA? CHECK. FINANCES SORTED...?

If you're planning the trip of a lifetime it's easy to get carried away trying to find the time to squeeze in all the countries and sites you want to see. But making sure your finances are in order—especially if you're planning on being away for a long period of time—can help make sure that nothing distracts you from the carnivals of Rio or making new friends in the hostels of Italy. We spoke to the Financial Ombudsman Service—the free service with the power to sort out problems with your bank or insurer—for some top tips to help your travels run smoothly.

LET YOUR BANK KNOW YOU'RE AWAY

You've probably told everyone you know about your trip—but have you told your bank? Unless you regularly use your debit or credit card all over the world, suddenly spending money in South America could look suspicious to the bank and they may block the card for your protection. Telling them in advance could help you avoid getting caught out and save you a lot of long, costly phone calls home.

CASH POINTS

Just as you would at home, be careful when using cash points. If you think the machine looks dodgy, don't use it. If you do have a problem with a machine, tell your bank as soon as you can—they should be able to sort things out. And watch out for shoulder surfers trying to find out your PIN code.

BORROWING ON CREDIT

It's easy to get carried away with the carefree lifestyle of a gap year. But remember: anything you spend over budget on a credit card or overdraft will have to be repaid. Set yourself a buffer for unexpected expenses and try to keep your credit card for emergencies only.

DIRECT DEBITS

As you leave your home comforts behind don't forget to check any direct debits or standing orders that you have set up. If you don't need to continue paying them while you're away, cancel them. If you do still need to pay them, make sure you have enough money in your account to cover them otherwise you may come back to some nasty charges.

EXPIRY DATES

Your visa isn't the only thing you have to worry about expiring—your debit and credit cards also have a date when they will no longer be valid. Check that this isn't due to happen when you're planning to be out of the country as your card will stop working. If it is due to run out while you're away, talk to your bank about getting a new card before you go.

We hope you have the experience of a lifetime on your gap year, but if a financial problem does bring you back home with a bump, the Ombudsman may be able to help on 0300 123 9 123 or www.financial-ombudsman.org.uk