

it's Your Life...  
**Are You Ready?**



*Saving for Spring Break or a Summer Trip?*

## Be Wary of Travel Scams

Whether you're planning a spring break trip or saving for a summer vacation, you don't want to get scammed into wasting your money. After all, you work too hard to earn it. To help avoid travel scams, follow this advice from the Consumer Information Center (CIC):



**Deal only with travel agencies or tour companies that have a good standing.** Ask if they belong to a professional association. Call your Better Business Bureau chapter to find out whether any complaints have been filed against the company.

**Shop around.** Get offers from at least two travel agencies or tour providers before you book a vacation. Find out how far your money will go before you buy.

**Beware of offers that are too good to be true.** Be wary of "free" trips or ridiculously cheap prices. If you're offered a "two-for-one" deal, a "free stay," find out what the deal really involves.

**Get details about each travel offer.** Be sure you fully understand all the terms before you agree to buy. Ask for specific names of any vendor (such as airlines, hotels, or tour providers) mentioned as part of the package. And ask whether there's a cancellation policy.

**Get all promises in writing.** Consider trip insurance for additional protection.

**If you're asked to pay in advance, ask if you can pay a deposit.** The CIC adds that using a credit card is safest

because of your right to dispute the charges if the services were misrepresented or never delivered. If you don't have your own card, ask your mom and dad for help.

## A Simple Way to Log Your Gift Card Purchases

Gift cards are nice to get but often hard to keep track of. If you want to keep track of how much money you've spent and how long you have to use each card, set up a gift card log. Here's how:

1. Set up three or four columns on a sheet of paper.
2. List the
  - a. Store
  - b. Amount originally on the card
  - c. Amount remaining after one purchase
  - d. Expiration date (if there is one)
3. Keep the log with your gift cards.
4. Each time you use a card, cross it out and start a new entry in your log until it's finished.

### Sample Gift Card Log

*(Use the remaining fields to get started.)*

Store	Amount Originally on Card	Amount Left after One Purchase	Expiration Date
Books 'n' More	\$50.00	\$9.85	Jan. 2011
The Coffee Cup	\$10.00	\$5.60	Never



Credit union information goes here...