



**The Olive Odysseys**  
**Italy-Greece**  
**September 17-28**

## **Money**

Over the years we have found that having your ATM card to get money out is the best way to go. (Almost no one uses traveler's checks any more-you have to wait in line at a bank and that is a total waste of time). You have the option of getting it out of your savings or checking, just like back home. You will have access to ATM machines nearly every day of our tour. The exchange rate is given for that day and it is usually pretty good.

Recently we have seen popping up certain areas, ATMs that are not attached to a bank but are attached to shops. Past customers have told us that they have terrible exchange rates, in addition to high fees. They have names such as <EuroNet> etc. Look for ATM that are attached to banks for your best bet.

Upon arrival most airports have ATM machines or places to change any cash into Euros. Some people do not want to bother and they order Euros from their bank before they leave. One hundred Euros should do it to get you started and then you can take money out as we travel. Make sure to order weeks in advance.

Please remember that you will be facing an ATM machine that only has numbers on the keypads. If you remember your pin as letters, make sure you know the corresponding numbers.

You may also pay by credit card for many of your larger purchases. Keep in mind that many places do not accept American Express. The following credit cards do not have transaction fees for overseas purchases. Please be sure to specifically ask about international transactions fees before signing up for these cards as things can change. *The Olive Odysseys do not accept any payment or commissions on these recommendations, these are just to help you!* See [nerdwallet.com](http://nerdwallet.com) for more information.

The Barclaycard Arrival™ World MasterCard®  
Capital One® Quicksilver® Cash Rewards Credit Card  
The Capital One® Quicksilver® Cash Rewards Credit Card  
Chase Sapphire Preferred® Card  
The BankAmericard Travel Rewards® Credit Card

In addition, if you are using your credit card to make a purchase in Euros, make sure that the shop *charges you in Euros*. They might ask you if you want them to convert your purchase to dollars before charging your card. There are hidden fees and bad exchange rates using this 'dynamic currency' exchange rate-in other words it is a rip-off. Make sure you have a credit card that does not have an international transaction fee and then make sure your purchases are done in Euros.

Alert your bank that you will be traveling and if you have not done so already, sign up for alerts each time your card is charged. This will help you to keep track of any fraud or overcharges.

### **Beating The Exchange Rate & misc.**

The good news is that the exchange rate has been improving lately. However, we still want to give you some tips on spending your money wisely. So make sure you bring your contact lens solution/ shampoo-conditioner/ makeup/ shaving supplies etc./ suntan lotion etc... so that you can spend wisely on the things that matter (like gelato)! It seems that these essentials are more pricey in Europe than in the U.S.

*Side note*-Please also double check to see that you carry ample supplies of any medications you take. Most pharmacies in Europe are only open weekdays from 8am-2pm. In addition, you need a doctor's order to get most medications. Please bring an extra doctor's prescription for any meds you might need.

### **Money For Extra Meals**

Most of the time, we will be eating all together. But there are some lunches and dinners that you will be on your own. We will give you plenty of recommendations. In order to estimate how much money to budget, we give you a framework of 15-25 Euros for lunches and 35-45 Euros per dinner per person. This allows for a sit-down lunch/ dinner with wine (house wine) and the typical European meal in multi- courses. Of course a slice of pizza or other snacky-types of meals can be much cheaper if you want to conserve your money. Not to mention, sometimes a lovely helping of gelato-as-dinner can be heaven!