

## The Study Abroad Checklist



### MONEY

- Figure out if your bank is part of the [Global ATM Alliance](#). Most banks will have international partner ATMs with no fee!
- If there are no sister banks, open an account with a [more suitable bank](#). Recommended: Charles Schwab, Bank of America, a local credit union, etc.
- Make a budget around ATM withdrawals so that you don't have to use them frequently. For example, every other Tuesday take out 300 EU. And stick to it!
- Keep cash stashed. Do not rely on credit/debit cards for all payments.
- Don't forget to [warn the bank](#) that you will be abroad so they don't put a hold on the card.

### PHONE

- Are you a T-Mobile user? Then you can text and [use data for free](#) and skip the hard stuff.

OR

- Get the phone unlocked. Check with service provider.
- [Seasonally "suspend"](#) the phone line so you're not paying for it while you're gone! This keeps the phone line active for a few months without paying the full cost for the month.
- Buy an international SIM card online or at local stores once you arrive. It's really easy to do.
- If you want to still use your U.S. number on top of that, consider [hooking it up to Google Voice](#). Google Voice will also call any U.S. land or mobile line for free abroad if you have a U.S.-based account. (Pro tip: [Skype also calls 1-800 numbers](#) like banks and companies for free.)

OR

- Buy a [cheap international phone](#). Local cellphone companies have stores equivalent to the Verizon, AT&T, Sprint store in the U.S. in most major cities abroad.

OR

- Just use the [Wi-Fi](#).

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### COMMUNICATE

- Figure out the best time zone using [a time zone converter](#).
- Are you a T-Mobile user? Then you can text and use data for free.
- Set up a calling card system. [Break down the price](#) between Skype and Google Voice. (GV often wins out but not always!)
- Look into [FaceTime](#), [Skype](#), [Google Hangouts](#), etc. for video options.
- Schedule regular calls. Put it on the calendar.

### SAFETY

- Check blogs, review sites, study abroad alum, etc. for advice on where to go out at night (hint: if they hand out flyers, that's a no-go).
- Avoid cheap weekend/spring break trip promotions. Know ahead of time which programs are legit.
- How much should *that* cost? Get a general idea. Taxis, bus fares, tours, FOOD, DRINKS, tips.

### TRAVEL

- Consider if you really, **really** need an [ISIC card](#).
- The actual price breakdown between [Airbnb vs hotels vs hostels](#).
- Hostels sometimes offer free breakfast. Free Wi-Fi is almost always included. More established hostels will organize activities like a free BBQ night, etc and more. [Hostelbookers](#) and [Hostelworld](#) are some of the best places to book. If cleanliness is a thing, try to stick to reviews with over 90% on the cleanliness score.
- Prices are always the most expensive at the main tourist drag. Sometimes all it takes is a few side streets off it for prices to plunge dramatically.

### BLOG

- Buy a good, sturdy journal or notebook
- Start a blog. [WordPress](#), [Weebly](#), and [Tumblr](#) are some of the easier platforms to work with as a newbie.
- Tell the world. There is no shame in promoting yourself and your travels to friends and family.