

Theft can ruin your family vacation. Pick pockets, credit card fraud, identity theft – consumers are more vulnerable when they travel. Tourists are often targets. Take steps to keep your family finances secure while traveling. The Consumer Sentinel Network received more than 2.5 million fraud and theft complaints in 2014. These crimes are not only inconvenient but also costly for consumers. Take action to lower your risk of theft and fraud.

Here are 5 tips to safely manage your family vacation spending:

1. Carry a limited amount of cash. It's a good idea to have some cash on hand but limit the amount you carry. If you're a victim of theft, cards can be cancelled and replaced but your cash is lost forever.
2. Take a limited number of cards. If your purse or wallet is stolen, you'll have fewer cards to cancel and fewer opportunities for the thief to make fraudulent charges. If a card is stolen, you'll need to provide the financial institution with the card number. For the cards you take on vacation, have the card numbers with you but stored in a secure location.
3. Protect your card information. Scammers use cameras, keypad overlays, and skimming devices to capture the information from your card's magnetic strip without your knowledge and get your PIN. Don't use ATM's or other card readers if they look as if they've been tampered with. Cover the number pad with your other hand as you enter your PIN.
4. Notify your bank that you're traveling. Some banks or credit card companies will put a "hold" on your card if they see charges from an unfamiliar location.
5. Use a pre-paid travel card. Many credit card companies offer pre-paid cards. These are typically purchased at your bank. You decide how much money to "load" on the card before you leave.

Learn more about consumer safety, identity theft, and fraud from the Federal Trade Commission at <http://www.consumer.ftc.gov/topics/privacy-identity>

The Cooperative Extension Service is your source for reliable, research-based information to improve quality of life. Discover the latest recommendations for creating a spending plan, managing credit, building your savings and investing for the future. Learn more at www.uaex.edu.

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