

■ JUST IN CASE

Credit cards are great for emergencies, but keep in mind that cash advances accrue interest charges from day one. If your bank offers a debit card (your charge-card purchases get deducted directly from your checking account), go for that. Or send your credit-card company a nice fat check before you head over. Better yet, if your parents are agreeable, get them to entrust you

with a credit card on their account; of course, you'll have to pay up when you get home.

As a safety measure, you might want to keep one "untouchable" big-bill traveler's check in reserve — money you have no intention of ever spending, except in the case of emergency. If it should survive the trip intact, blow it on a last-night splurge.

■ HEARING FROM HOME

If you want to get mail while overseas but don't have an address, you can have mail sent to you in care of *Post Restante* (General Delivery) at the central post offices of the cities you'll be in. Just go to the post office and pick up your mail; usually you'll have to pay a small charge. If you have an American Express card or traveler's checks, you can have letters sent to an overseas American Express office.

■ HOTELS, MOTELS AND HOSTELS

Short of camping on the roadside, hostels are by far the cheapest place to rest your weary head, with costs ranging from just \$5 to \$15 a night. The 6,000 hostels scattered across the globe vary widely, from picturesque to downright Spartan. Hostels are usually crammed with other budget-conscious students, so they tend to be fun places to meet other wanderers. The rooms are dormitory style and separated by sex. Hostels supply blankets, and visitors bring their own sleepsacks — a folded-over sheet that is hemmed up the side.

You can purchase American Youth Hostel membership cards and guidebooks on the spot at any Council Travel

office. Use the form on this page.

Honored at all International Youth Hostels, memberships are valid for one year and cost \$25 for anyone between the ages of 18 and 54. Special rates are available for youths under 18, families and life members. The biggest drawbacks to some hostels are their early morning checkouts, which require that you leave at 9 or 10 a.m. and not return until 4 that afternoon, and curfews. Hostels in many cities, though, have expanded hours and no curfews.

Budget hotels abound overseas, particularly in Asia and Africa, where you can often find a room for under \$10 a night. In Europe, look into inexpensive

bed and breakfasts, pensions (family-owned hotels) and guest houses. Find a few names in a guidebook before you go. *Let's Go*, *The Berkeley Guides* and *The Lonely Planet* are a few that provide addresses with approximate costs.

If you have a stopover in New York, check out the New York Student Center on the Upper West Side. It offers accommodations for less than \$25 a night, and services include tours, sight-seeing discounts and message/ride boards. The center, a cooperative effort of CIEE and the New York International AYH-Hostel, also is home to a Council Travel office. For more information, call (212) 666-3619.

Membership Application

Hostelling International



Send me my 12-month membership and copy of *Hostelling North America and the United States*.

Please sign me on as:

- Youth \$10 (under 18)
- Adult \$25
- Family \$35
(parent(s) or guardian with children under 16)
- Senior Citizen \$15 (over 54)
- Life \$250

My check or money order made payable to Council Travel is enclosed in the amount of \$ _____

Please return this application to the Council Travel office nearest you. See back cover.

Name _____

Permanent Address _____

City _____ State _____ Zip _____

Telephone _____ Day _____ Evening _____

Birth Date (month/day/year) _____

U.S. Mailing Address (if different from above) _____

City _____ State _____ Zip _____

Departure Date _____ Destination _____

Signature _____