

how to prepare for **your** gap trip

by
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Once you know where you want to go, you'll need to start checking out a few flight prices, and as a general rule of thumb, the earlier you book, the cheaper your flights will be.

Long haul flights and flights to lesser-explored destinations can be expensive, so it's worth taking the time to do your research and ensure you get the best price possible (see my top tips for booking flights to help get the best deal!)

During my travels, I've had a lot of success with a company called Flight Centre. The advantage of booking through them is that they have offices all around the world, so if you want to change your flights mid-trip or have a problem, they're well placed to help you. They are usually competitive too - www.flightcentre.co.uk. Other companies you could consider into your research include: Trailfinders: www.trailfinders.co.uk, STA: www.statravel.co.uk, Travelbag: www.travelbag.co.uk

Top flight tips

1. It's normally cheaper to book flights in advance, so once you know where you want to go, start to keep an eye out for good deals.
2. Shop around and use flight comparison websites such as www.expedia.com
3. A round-the-world ticket is a convenient way to travel to multiple places. These tickets often work out cheaper than buying separate flights, and offer the extra benefit of flexibility.
4. If you intend to buy a round-the-world ticket, then consider the order in which you propose to visit your destinations. Avoid backtracking, as this will increase the cost of your fare. Try and plan your itinerary so you progress around the world in one direction.
5. Flights tend to be more expensive in peak season, so if you can be flexible, consider travelling off-peak. For example, flights to Australia can be extremely expensive in the peak months - December and January - and considerably cheaper after February.
6. Before you pay for a flight, check the conditions applicable to the ticket, as discounted tickets tend to be less flexible. Considering this, know that some tickets are non-refundable or non-changeable so it's important to think about your plans, and the likelihood that you may want to change your flights. Some fares will allow for changes, but you should check out all the costs and conditions before you book.
7. Please note that some tickets are only valid for 12 months, however an 18-month period is available on some tickets - remember to ask when inquiring about your flights.
8. Make sure your passport is valid for at least six months after your anticipated return date. Check you have the correct visas for all your destinations.
9. Remember to buy a comprehensive travel insurance policy. I recommend doing this as soon as you start booking your flights, tours, programmes etc.

travel insurance

Having a good travel insurance policy is really important. I can't stress this enough. Please don't set foot on a plane without it - it will be one of your most important purchases. Unexpected glitches or emergencies can interrupt even the best-planned trips, and you don't want your long-awaited gap to turn into an expensive nightmare, especially when you have saved so hard for it. Be prepared and get yourself a comprehensive policy.

Good travel insurance covers you for the typical risks associated with travelling such as cancellation of a trip, lost luggage, stolen belongings and medical treatment. Any of these issues can disrupt your travel plans and without insurance dealing with them can be very costly. So why cause yourself any unnecessary stress? Get yourself covered!

Not only is there a wide range of insurance providers to choose from, there are all sorts of different levels of cover. It's worth taking the time to do some research. Make sure your policy is comprehensive and covers you for medical and repatriation costs, as well as any of the activities that you plan to participate in. Think about the kind of activities you want to do and the destinations you plan to travel to. Read the cover wording and small print carefully, and if you plan to work abroad or do some volunteering, check your particular policy covers this, as some policies don't.

It's important to understand that a large part of the world does not have a reciprocal healthcare agreement with the UK, so if you get ill hospitals may require payment. These costs can be sky high, especially in the USA, where there is no national health service. In some countries, hospitals will not treat a patient until they have confirmation from an insurance provider that they will cover the costs. I once met a girl in Thailand who did not have insurance, and I had to get cash out of an ATM for her before the hospital staff would perform the minor operation she needed. Fortunately the amount was quite small, but some illnesses and injuries can be very expensive to treat. Imagine if you were really sick and feeling scared and nervous; the last thing you'd need would be the added stress of worrying about how your bills would be paid. It's far better to travel with the peace of mind that you have a safety net and that you are covered for every eventuality.

It's important to check if your policy is a single trip policy. If it is, your policy is only valid for one trip from the UK. This means that it will cover you for multiple destinations, but as soon as you return to the UK, would become invalid. For example, let's say you had to return home for a wedding, exam, re-sit or funeral, but intended to fly back out afterwards to continue your trip. In this situation your original insurance policy may become invalid and it's unlikely that you would be able to make any future claims. So if you do have to return to the UK, contact your insurance provider and ask them how it affects the status of your policy. Some will be more lenient than others.

If you know in advance that you will have to return for a short period then it's worth discussing it with your insurance provider before you leave. They may advise you to purchase a single trip policy for the duration of the first part of your trip and then buy a second when you return to the UK - but before you get your return flight. Alternatively, you could consider purchasing a multi-trip policy. Your insurance provider will be able to advise you of all of the options.

Finally, make sure you are covered for the whole duration of your trip. It's common for travellers to enjoy their trip so much that they decide to extend their time away. If you choose

to stay away for longer than intended, then remember to contact your provider to extend your policy before it expires.

Top Insurance Tips

1. Buy comprehensive travel insurance before you leave, ideally as soon as you have booked your flights.
2. Get the right cover, not just the cheapest. Make sure it's comprehensive and covers you for medical and repatriation costs as well as any of the activities that you plan to do. It's especially important to cover yourself for any adventurous activities you intend to participate in such as skiing, scuba diving, white water rafting and hiking. Also, if you intend to work and volunteer abroad check that you are covered to do so.
3. Read the policy wording carefully
4. Make sure you are covered for the whole duration of your trip.
5. If you need to make a short trip back to the UK in the middle of your trip check your policy covers you for the second part of the trip.

do you need a visa?

When entering a country you may need a visa. This visa will allow you to stay in that country for a certain period of time. Make sure you check with the relevant embassy or consulate for advice regarding visas before you travel. You should do this well in advance of departure, in case you need to apply for a visa before you go. Sometimes it is normal to get a visa automatically when arriving at the destination airport; other times you'll have the option to get it at the airport or before leaving the UK. If you can apply for the visa before you leave the UK then I recommend doing this, as you can then arrive knowing that you guaranteed a hassle free entry. Most embassies carry up to date information on their visa requirements on their websites. It's important to check these regularly as entry regulations can change even overnight.



If you intend to work abroad or volunteer, then you'll need to check to see if you need a separate work permit. Again, consult the individual embassy or consulate for more information.

Before you go, make sure your passport has plenty of blank pages and is valid for at least six months after your intended date of return.

Visit your GP / Travel Clinic

You should visit your doctor/ travel clinic at least six weeks before your departure. Tell your doctor which countries you'll be visiting and what kind of activities you plan to do. Ideally, take a detailed itinerary with you, as some health risks apply to certain country regions, but not others. Your doctor will then be able to advise you of any vaccinations or medication you'll need.

get your kit

I practice packing my bag several times before the big day. Now, I accept this may sound a little excessive, but once you're abroad you'll find yourself having to quickly pack up on numerous occasions, so it's important to have a routine that works for you. Any time spent getting organised and doing some planning will be time well spent and should help you avoid forgetting vital items or wasting money.

The tricky thing about getting your kit together is that essentially you're trying to cram everything you could conceivably need into one backpack. Packing can be difficult, especially if you intend to be constantly moving through a variety of countries with different climates. On the other hand, if you are going to one place and staying there for a long period of time, then packing will be a lot simpler. I normally have to accept that I can't take absolutely everything I want with me, so I usually examine my kit and make a few sacrifices. If you find yourself with the difficult dilemma of what to leave behind, don't panic - there are plenty of things you can live without. Once you start travelling, you will soon realise that you can buy lots of kit when you get there, and often at a fraction of the UK price.

When packing, the first things to consider are the kind of activities you will be doing and the climate you will be doing them in. Then you should start to create your kit list. Talk to friends who have been travelling and ask them what they consider to be the most important items to bring. You will also find suggested kit lists on the Internet but can get ideas and inspiration from walking around outdoor clothing / camping shops such as Blacks or Millets.

Backpack

Your backpack is an essential part of your kit and I get very attached to mine. I am guilty of hugging my bag like a long lost friend every time it appears on the conveyor belt at the airport. Your backpack is your most precious possession and will need to be durable enough to survive the rigours of travel, as it will get tossed about on a variety of transport and it may have to endure long bus journeys whilst tied to the roof. It protects your essential belongings from the rain, sun, mud, sand etc, and you may spend a lot of time with it strapped to your back, so choosing the right one is an important decision. Things to consider:

- Your backpack should be comfortable when you carry it. Try a few on in the shops and fasten the straps. Just like trying on a pair of shoes you should have a walk around with it to see how it feels. Make sure you are comfortable as you are going to be spending a long time in each other's company.
- For me, a comfortable padded hip belt and shoulder strap are a must.
- Most backpacks are 45-80 litres. I normally go for around 65 litres.
- Some backpacks have extensions on the top so you can increase the capacity. I always take advantage of this function.
- Avoid buying a top loading only backpack. These are not practical, as you end up taking everything out to find what you are looking for. I would suggest either getting one with an opening at the top and bottom, or better still, a panel loading one which opens around 2/3 of the pack.
- It's worth spending a bit of extra cash to get a good quality backpack. You really don't want it ripping or breaking while you are on the move.

- Some backpacks have extra straps to attach useful kit onto, such as a sleeping bag or hiking boots. Some also come with extra pockets for carrying things like water bottles. All these little functions can be very helpful.
- I recommend buying a waterproof cover. They cover the whole of your backpack and ensure your kit stays dry when it rains. You can also purchase a waterproof liner, however, I only use one of these if I know my pack is going to be exposed to the elements for a sustained period. The disadvantage of a waterproof liner is that it takes up a lot of room and you can't pack your belongings as easily as you can without one. For simply travelling around, a waterproof cover should suffice.

Daypack

A daypack is another important part of your kit. It can be a small rucksack or (for the girls) even a fashionable handbag. It's basically a small bag which can carry all your important documents and valuables such as passport, mobile, wallet, iPod, medication and camera. You will normally keep this bag with you at all times. It will be your hand luggage on flights, and will be with you when you travel around by bus, train, boat etc. It will be the bag you take with you on day trips, to restaurants and bars. You may even use it as a makeshift pillow when travelling on long journeys.

Your bag needs to be robust. It should be big enough to carry all your kit but small enough to fit into overhead luggage compartments.

I recommend getting a bag with two zips that can join together so you can lock it with a small padlock. This will help deter potential thieves from trying to lift items from your bag. I normally get a small rucksack so I can wear it on my front when walking in busy areas, also very useful for when you have your main backpack on. I may look a bit of an idiot, but at least I can see my bag at all times!

Sleeping Bag

I only take a sleeping bag with me if I know for sure I will need one. Sleeping bags can be bulky and awkward to carry. Again, have a think about the sorts of activities you will be doing and what the weather could be like in the countries you are visiting.

Sometimes sleeping bags are an essential, especially if you are visiting countries with cold climates. In some instances, you may have been told to take one as part of your kit list on an organised tour or excursion. If this is the case, find out what temperatures you could be sleeping in, then visit a specialist shop - the staff can then advise you on which season bag to buy.

When I went travelling in Oz for the first time, I carried a sleeping bag for the duration of the period I was trekking and camping. However, once I got to Asia I ditched my sleeping bag and instead slept in a silk sleeping bag liner. This is essentially a sewn up sheet. They are great because they keep you cool, don't take up much space and they wash and dry easily.

Please note that some hostels don't allow you to use your sleeping bag, as they are concerned about bedbugs. This is definitely the case at some hostels in Australia and New Zealand. Most hostels now provide bedding so you won't need a sleeping bag, however, it's best to check before you go.

Footwear

When I travel I always take a pair of trainers and a pair of flip-flops. These two pairs of shoes are my essential footwear, but there are occasions, such as trekking up mountains, when I needed a good pair of hiking boots. Your choice of footwear will really depend on the kind of activities you plan to do.

- **Flip Flops:** I never travel without a pair of flip-flops. There are so many reasons why these rubber shoes should be part of your kit list. They keep your feet cool, they are really practical and you can wear them in a dirty shower. You can easily remove them when camping, when getting on and off a boat or before entering a building where it is courteous to remove your shoes. Plus for girls you can get some really pretty ones, which can be a nice alternative to the party shoes you will be leaving at home!
- **Trainers:** You should take one pair of shoes that are comfortable to walk in. Trainers are ideal as they are great both for casual walking and light trekking.
- **Hiking boots:** If you intend to do some more serious hiking then a good pair of hiking boots are essential. There are many types to choose from. The most important thing is to make sure they are comfortable and that you wear them in before you travel. When buying a pair of boots, I always ensure that they are waterproof and not just water resistant. If like me you have weak ankles, you should choose some that are high enough to support your ankles. You may also need to consider buying a pair which are big enough to accommodate thick hiking socks. Ideally you should have a little bit of space around your toes for descending steep hills. This helps to prevent your toes from bruising or blistering. Staff at specialist shops can help you to choose a suitable pair.
- **Other shoes:** You may consider taking a smart pair with you if you intend to work while you travel. Alternatively, like me, you can simply buy a pair as and when you need them. That way you won't have to carry them around, and they won't get squashed in your bag.

Clothes

The kind of clothes you take will really depend on where you intend to go and what you intend to do. I normally carry a mixture of beach gear, casual clothes, a fleece and a waterproof jacket, however, when I climbed Mt Kilimanjaro my kit list was completely different. I needed all sorts of specialist kit, so have a think about the sorts of activities you want to do. Research the climate of the countries you will be visiting. Remember, you can always buy more clothes when you arrive. I spent the first four months of my trip in warm weather and arrived in New Zealand during their winter, so I began with summer clothes, then bought some cheap winter bits when I arrived in NZ. When it was time to move on to sunny Australia, I gave away what I didn't need to other travellers!

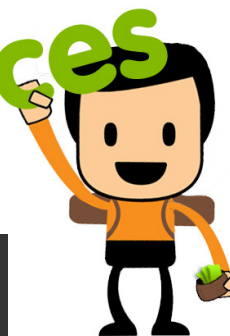
There are some key points to consider when deciding what you should take. Ideally your clothes should be practical, lightweight and quick drying. The essential items of clothing would recommend taking are:

- **Waterproof jacket:** It will almost certainly rain at some point in your trip. If you happen to be travelling during the wet season or in the tropics, then you'll be glad you took one. It can rain heavily and relentlessly for long periods of time. Feeling cold and wet while you travel is not the nicest of experiences. I always take some form of waterproof jacket with me. You can buy anoraks which fold into a tiny bag for a few pounds. Alternatively, you can spend a bit more money and get one that protects you

from the wind and keeps you nice and warm. Again, it depends what kind of activities you plan to do.

- **Trousers:** I like to wear cotton casual trousers. They are great for guys and girls. I take a combination of full length and lengths. Not only are they light, comfortable and quick drying but they roll up easily and don't take up a lot of room in your backpack. They can keep you warm, but even in hot climates they are useful for protecting you from the sun and from mosquitoes at night. I normally stick to black, grey or green because they go with most colours, and more importantly they hide the dirt. Avoid military camouflage print as it's illegal in some countries and you could be arrested if you wear it.
- **Shorts/skirts:** many travellers will find themselves in nice hot climates so shorts and skirts are essential. They are great for keeping you cool and are brilliant for the beach. A note to girls, please respect local cultures. In some countries you will need to cover up and not show off your legs. Wearing short skirts and showing off your cleavage in some places can cause offence and may even find you on the wrong side of the law.
- **T-shirts & vest tops:** These items made up most of my backpacking wardrobe and can be bought cheaply as you travel around. Another note to girls, in some countries it's appropriate and respectable to cover your shoulders. Check before you go and perhaps take a mixture of t-shirts and vest tops.
- **Long sleeve tops:** I normally have one or two in my backpack, because, as with the long trousers, they are useful for keeping you warm on cooler nights, offer protection from insect bites and are great for chucking into your hand luggage when travelling around, as the air-con on flights and bus journeys can be colder than you expect. They offer some sun protection but can also be used for covering shoulders when decency is required, such as visiting temples..
- **Fleece:** Obviously, I carry one with me to keep warm, however, I also use it as a pillow on long journeys or when the pillows in hostels are too hard or dirty.
- **Swimwear:** A bikini or swimming costume and swimming shorts should be in everyone's day sack when travelling around warm countries. You never know when you are going to stumble across a gorgeous waterfall or beach. You may simply decide you want a refreshing dip in the sea or catch some sun rays on a beautiful beach, so keep them to hand.
- **Cap or sun hat:** Sunstroke is horrible. I experienced it a couple of times during my trip and have now learnt my lesson. I am not really a hat person, but in sunny climates you most definitely need one. It will not only help to protect you from sunburn but can also keep you cool. At the very least it'll hide a bad hair day!
- **Sarong:** A sarong has many uses. It can be used to cover you up in the sun, be worn as a skirt or dress, you can take it to the beach and use it as a towel or simply use it to dry off after a shower. It is light and dries easily.

sort out your finances



Make sure your finances are in order before you travel. Taking a little time before you go to get organised can save you time, money and hassle. Some things to consider are:

Budget

To avoid doing what I did (begging my parents to send me more money), try to create a budget and manage your cash carefully. Think about your pre-departure costs, such as your flights, insurance, equipment, visas, malaria tablets etc, and then estimate your actual travel costs. Bare in mind that costs will vary depending on which country you are in.

If you are concerned about the costs you will incur while travelling, you could consider booking your trip through a gap year organisation. Normally you pay an upfront fee, which will include the bulk of your expenses such as accommodation, food, transport and activities. Most gap year organisations offer 24/7 emergency support, which makes for fantastic backup and is something most parents appreciate. By paying for most things before you go, you can enjoy your trip without worrying too much about budgeting. All you'll really need to consider then is how much spending money to bring for things like going out, shopping and extra excursions.

Bank accounts

Most people have to save money before they can go away travelling. You should make the most of your savings and try to find an account that pays a reasonable rate of interest, although right now (April 2012) you will not get much in the way of interest.

I would recommend having a separate account for your travel funds. Only touch it if you have to pay any travel-related expenses.

Online banking is an easy, safe and efficient way to handle your finances while travelling. Most banks offer this service. If you haven't done so already, remember to set this up before you go. Online banking allows you to easily access your account from anywhere in the world, meaning you can check your balance and bank statements, transfer money, make payments and cancel direct debits.

Remember to contact your bank before you leave to inform them of your travel plans. If you don't, your bank may block your credit or debit card as they may be concerned that your cards are being used fraudulently overseas. In this event, you would have to go through the hassle of arranging new cards and PIN numbers. Delivery of these cards can prove difficult, especially if you are on the move, so tell your bank which countries you intend to travel to, and when. Sometimes you can only tell them about two different countries at a time, so if you are visiting multiple countries, you need to remember to keep contacting your bank. Online banking is great for this as you can take action simply, quickly and by yourself.

Consider giving someone you trust access to your bank accounts. You can easily organise third party access through your bank. I gave my parents access to my bank while I was abroad, which meant they were able to help manage my account for me. It saved me a lot of hassle and meant I didn't have to make any expensive international calls to the bank.

The easiest way to access your money overseas is with a debit card. However, this can be expensive. You should find out how much your bank charges to make overseas withdrawals through an ATM. Banks often charge 2% to use a cash machine abroad so it's worth looking around for banks that don't charge a fee.

Remember to carry the emergency numbers for your bank with you in case your cards get lost or stolen.

Credit cards

I definitely recommend taking a credit card with you. You never know when you might need one. They are handy to have in case of emergency or to pay for any large, unforeseen expenses like an urgent flight home. Sometimes it's necessary to have a credit card for things like hiring a car or making hostel/hotel reservations.

To avoid paying high interest charges on your credit card, it's wise to set up a direct debit before you leave the UK. This will ensure that you pay your balance in full each month so you avoid paying any interest.

Avoid withdrawing money from an ATM with a credit card. You will be charged a high cash advance fee and you will also be charged interest.

Travel Money Cards

Pre-paid travel cards are another great way of managing your finances while travelling. Travel cards such as FairFX, Caxton FX & Travelex work like credit cards but they don't allow you to go into the red. You load them with funds before you leave.

Cash

You should always carry some cash on your person but not in huge amounts. I normally distribute my cash between my purse, pockets, and bag. I also make sure I carry a secret stash somewhere, under the inner sole of my trainer for example, or in a make-up bag or sock!

It's a good idea to carry a money belt but there are some important rules to follow. One thing I see travellers do all the time is go to pay for something and lift up their t-shirt to access their money belt. This is an open advertisement to potential thieves showing them where your valuables are kept. Always have a few notes or loose change in easily accessible places so you can access small amounts of cash quickly and safely.

Travellers' Cheques

It's a smart idea to carry a few traveller's cheques in the event that your cash and cards are lost or stolen. They're easy to use and are accepted in most countries. However, do check before you leave that traveller's cheques can be easily cashed in each of the destinations that you intend to visit.

The way traveller's cheques work is that you sign the cheques at the time you purchase them. When you are ready to cash in a cheque you sign your name in the space provided for a second signature and must do this in the presence of the acceptor.

Remember to keep a record of the serial numbers however, so you are protected in case your cheques get lost or stolen.

Equally, remember to check the amount of money you have been given in exchange for the cheque. Only accept notes in good condition as some places won't accept dirty or torn ones.

Top finance tips

- Save money for a travelling fund in a high interest account, and keep your travel funds separate from your current account.
- Make a budget and estimate your travel costs.
- Set up an online banking facility before you go.
- Check how much you will be charged to access money with your debit card using an ATM. Consider switching to a bank that doesn't charge or one that has lower fees.
- Inform your bank of your travel plans.
- Keep a record of emergency numbers in case your cards are lost or stolen.
- Consider setting up third party access to your accounts with someone you trust.
- Take a credit card.
- Avoid using your credit card to make cash withdrawals from an ATM.
- Consider getting a travel money card.
- Always have some form of cash on you even if it's not the local currency. US Dollars are normally a good back up.
- Don't keep all your cash in one place.
- Don't flash your money belt.
- Consider taking some traveller's cheques as a back up.