

Preparing for International Travel



Traveling internationally requires several moving parts outside of just booking the hotel, flight, and excursions. There are several things that travelers need to be prepared for to help make sure that they are safe and able to travel without any disruptions. Below we list 5 key preparations you should make before you embark on your trip.

01

RESEARCH YOUR DESTINATION ON THE U.S. DEPARTMENT OF STATE WEBSITE

The U.S. Department of State's website is a good starting point for understanding the safety environment and travel requirements of the country you are visiting. On the website, they list travel advisories and local requirements for entry in each country. This can also help you make sure that you have filled out or brought the proper documentation needed to enter and stay in the country. For example, in 2026, most countries in the European Union (EU) will require U.S. citizens to apply for the ETIAS authorization (European Travel Information and Authorization System) if they are planning on staying in the EU for a short period of time (up to 90 days within a 180-day period). Being aware of these requirements can help prevent any challenges with your travel.

Another thing that is important to review is the travel advisories of each country. Certain countries on the list are marked with a higher level of caution due to violent crime, limited healthcare, terrorism, war, and civil unrest. It is encouraged that you enroll in the department's [Smart Traveler Enrollment Program](#) (STEP), which enables them to provide you with real-time updates on health, weather, safety, and security, and contact you in case of an emergency at your travel destination.

02

CHECK IF YOUR PASSPORT IS STILL VALID

Before booking your trip, it is important to check to see if your passport is still valid. Even if your passport doesn't expire before your travel date, you may need to renew it. Many countries require your passport to be valid six months past your intended stay period so that you have enough time to leave the country or re-enter if needed.

If you are flying internationally by air, sea, or land, you must have a passport book. If you are entering or exiting the U.S. at land border crossings and sea ports with Canada, Mexico, Caribbean countries, and Bermuda, you can use a passport card. It is imperative to know that passport cards are only for land and sea. If you are flying to these border countries, you must have your passport book.

To renew your passport, the process is more streamlined. Generally, you can renew your passport via mail as long as:

- If you don't qualify for one of those categories, you will have to visit a passport acceptance facility in person.

GATHER ALL YOUR TRAVEL DOCUMENTS

For instance, some countries require proof of vaccination against diseases such as yellow fever or malaria. Make sure you not only receive the required vaccinations but also carry the official documentation to verify your immunization status.

You should also carry a small amount of cash in the local currency of the country you're visiting. Like internet access, ATMs can be scarce or unreliable, especially in places prone to frequent power outages. Even if you do find an ATM, you might face high withdrawal fees if your bank doesn't have a local branch. To avoid these issues, it's a good idea to visit your bank, a currency exchange, or a credit union before your trip to convert U.S. dollars into the local currency.



04

PURCHASE TRAVEL INSURANCE

While many travelers are familiar with basic travel insurance, which covers trip cancellations or lost luggage, there are other important types of coverage to consider:

- **Travel Health Insurance:** This covers medical emergencies during your trip. It's especially valuable for long-term travelers, those with preexisting conditions, or anyone planning adventurous activities. Even in countries with public healthcare, services are often limited to citizens, so having your own coverage is essential.
- **Medical Evacuation Insurance:** If you're heading to a remote area, this insurance can cover the cost of ambulance services or emergency airlifts to the nearest hospital. Some plans also include coverage for returning home for further treatment.

05

CONDUCT A CYBERSECURITY CHECKUP

Protecting your digital identity is just as important as safeguarding your physical documents. When traveling, you're more exposed to cyber threats due to unfamiliar networks and devices. Here are some key steps to secure your data:

CYBERSECURITY TRAVEL TIPS

BEFORE YOU GO:

Back up and encrypt any important files

Update device software

Activate "Find My Device" feature

Strengthen your lock screen password

WHEN YOU'RE TRAVELING:

Try to avoid connecting to unsecured public Wi-Fi and Bluetooth

Use your own USB charger—avoid public charging stations

Activate a VPN for secure browsing

Never leave your devices unattended

Refrain from posting real-time vacation photos that reveal your location





International travel can be one of life’s most enriching experiences, but it also comes with its share of unpredictability. By taking the time to prepare thoroughly, you can potentially minimize stress and focus on enjoying your journey.

From organizing essential documents and securing the right insurance to protecting your digital identity, each step you take before departure contributes to a safer, smoother trip. These precautions aren’t just about avoiding inconvenience; they’re about helping make sure that you’re equipped to handle unexpected situations with confidence and clarity.

In addition to logistical preparations, it’s wise to review your personal and financial affairs. Speak with your advisor to confirm that your disability and life insurance policies are current and that your estate planning documents, such as your will, power of attorney, and healthcare directives, are in order. This is especially important if you’re traveling for an extended period, visiting remote areas, or engaging in high-risk activities.

Taking these steps not only helps protect you but also provides peace of mind to your loved ones. Travel is about creating memories, exploring new cultures, and expanding your horizons. With the right planning, you can do all of that, knowing you’re prepared for whatever comes your way.



DISCLOSURES

6 Meridian is a group comprised of investment professionals registered with Hightower Advisors, LLC, an SEC registered investment adviser. Registration as an investment advisor does not imply a certain level of skill or training. Some investment professionals may also be registered with Hightower Securities, LLC, member FINRA and SIPC. Advisory services are offered through Hightower Advisors, LLC. Securities are offered through Hightower Securities, LLC. All information referenced herein is from sources believed to be reliable. 6 Meridian and Hightower Advisors, LLC have not independently verified the accuracy or completeness of the information contained in this document. 6 Meridian and Hightower Advisors, LLC or any of its affiliates make no representations or warranties, express or implied, as to the accuracy or completeness of the information or for statements or errors or omissions, or results obtained from the use of this information.

6 Meridian and Hightower Advisors, LLC or any of its affiliates assume no liability for any action made or taken in reliance on or relating in any way to the information. This document and the materials contained herein were created for informational purposes only; the opinions expressed are solely those of the author(s), and do not represent those of Hightower Advisors, LLC or any of its affiliates. 6 Meridian and Hightower Advisors, LLC or any of its affiliates do not provide tax or legal advice. This material was not intended or written to be used or presented to any entity as tax or legal advice. Clients are urged to consult their tax and/or legal advisor for related questions.