

## Taking Money and Exchanging Funds

On a trip to a foreign country, planning how much money to take and in what form is always difficult. It is unwise to carry very large sums of cash, and Travelers' Cheques have a lower exchange rate than USDollars. \$50.00 bills will exchange at a slightly better rate than smaller denominations. There has been a problem with counterfeit one hundred dollar bills in Tanzania and these may be difficult to exchange. Considering gift purchases, we would suggest that each traveler bring a *minimum* of \$300.00 in cash and exchange \$150.00 for Tanzanian Shillings. We can always return to exchange additional USDollars. Note: \$300.00 is a suggested *minimum* and most travelers comment that they wish they had brought more cash with them than they did.

We attempt to simplify the problem for travelers by requiring the payment of trip costs prior to departure (see Trip Costs page). This pre-payment is for fixed costs such as airfare, hotel rooms, ground transportation, park fees, etc. and also includes predictable gratuities. This means the traveler does not have the worry of carrying a large amount in cash.

Be aware that there will be offerings taken at worship services. Your USDollars will be welcomed but you may want to have some smaller bills for this purpose. Of course, Tanzania Shillings can also be used for offerings. There are usually two offerings taken at each service. You need to make a donation only once.

Please remember that you **cannot use personal checks in Tanzania and credit cards in only rare places**. However, you should bring a Visa or Mastercard credit card for use in the event of medical emergencies (see information on insurance in this manual). Sorry, but they don't take American Express.

We will visit a Bureau de Change on the first day in Moshi to exchange funds. When you do so, you need to specify that you prefer 5,000 and 10,000 shilling notes. You may wish to get a few dollars in 500 (\$0.50) shilling notes to tip porters, but be careful not to let the Bureau de Change make all your change in 500 shilling notes or you will need a suitcase to carry it! For an up-to-date exchange rate, paste this address into your internet browser: <http://finance.yahoo.com/currency>.

**There will be only limited need for Tanzanian Shillings (TSh.) during our trip.** The need for TSh. will arise only for purchases you wish to make on the open market (carvings and curios, film, etc.), offerings for church services and if you should decide to tip beyond the minimum tip already included in your trip costs (safari car drivers, student hosts who travel with us, etc.). Unanticipated opportunities to help our friends there will almost certainly arise and you may wish to help, but there is no way to predict this. You will need to determine how much cash you expect to need for these expenses and bring that amount in USDollars. In addition, you will need cash money for travel to and from Tanzania (both USDollars and Euros are accepted in Amsterdam where there are many duty-free shops, but change will only be provided in Euros). Note that it is not possible to re-convert excess TSh. before departure from Tanzania.

