Start Planning Early
Research carefully
Avoid rushed decisions (and expensive errors)
If you make your own arrangements, have a friend or family member do a check for conflicts of schedule before making final payments.
Research
Buy a good travel guide and do online research to decide which cities or areas, monuments or festivals within the country are the things that appeal to you most.
Also find out when the weather is likely to be the most comfortable.
This will help you choose the timing of your trip, and help you find a tour with an itinerary that best suits you.
Trip Insurance

Trip insurance must be purchased within a set period of time from making payments, usually 14-21 days from deposit.

Decide if you just want trip cancellation coverage OR coverage for medical treatment, medical evacuation, terrorism, bad weather and other contingencies.

Nancy Loeffler uses travel insurance brokers to get the best deal:
   Squaremouth.com
   Insuremytrip.com

Get flight insurance that allows pre-existing conditions, not airline insurance.
Check with your existing auto, homeowners, and Medicare supplement insurance policies to see if you already are covered for some situations.

Remember that Medicare does not cover health problems out of the country.
Check Health Conditions for your destination
Does the CDC (Center for Disease Control) recommend other inoculations?
Check CDC's Destinations page for country-specific vaccine recommendations.
https://www.cdc.gov › thinktravel › pdf › Vaccines-Guide-508
Travelers may also need routine (non-travel) vaccines or boosters before travel, including influenza; measles, mumps, and rubella (MMR); tetanus (Td or Tdap); varicella; pneumococcus; shingles and polio.

Can you eat fresh vegetables and fruits? Is it okay to drink the local water?
Other Health Preparations:
• Bring copies of immunizations and current pharmacy prescriptions.
• Keep an adequate supply of all prescriptions and over-the-counter medicines with you in your carry-on luggage.
• Make sure to do strengthening exercises, recommended physical therapy, and increase your walking routine to be in tip-top shape.
• Collapsible walking sticks that fit in your luggage may take stress off knees and hips and provide stability to prevent falls.
• Bring a back-up pair of glasses, glasses repair kit, and extra hearing aid batteries.
Arrive Early to get oriented and to adjust your sleep, medication, and digestion clocks.

Stewart Monroe has found this important especially because of diabetes.

Nancy Loeffler likes time to go to concerts and activities the group might not be planning to attend.
Learn Some of the Language
Mark Kowta recommends paving the way to smooth communication and showing respect for a culture by learning some basic words of the native language.
Nancy Loeffler’s list includes
• Learning to count to 100
• Hello/Goodbye
• Please/Thank you
• Where is . . .? (the toilette!)
• I don’t speak _____/Do you speak English?
• How much does it cost?
Look for Travel Bargains
Check AAA and AARP for Senior Discounts
Find out about Museum Free Days and Passes for Attractions
Would you consider being a house/pet sitter?
How about a house exchange?
Staying in an unused dorm room during the summer?
Staying at a language resort?

https://angloville.com
Explore Europe for free by conversing in English and stay in beautiful countryside hotels. ... that enables linguistic and cultural exchange between the native English speakers and language students, most ...

Free accommodation* ... Meet and learn from cool folks from all around Europe ... Three full meals a day at minimum ...
Hire Private Local Guides
If you are planning your own trip, you can hire vetted local guides:

www.ToursByLocals.com
www.Withlocals.com

Or you can arrange a fun food experience that lets you dine with locals

www.eatwith.com

--From Lynn Wilson, Shared Travel
Essential Documents

• Make sure your passport is up-to-date (will not expire within 6 months of your trip) and has an adequate number of blank pages.
• Keep several copies of your essential documents (passport, copies of credit cards and ATMs, international drivers license) in different places.
• Keep the originals in the hotel safe when not in use.
Finances and Currency
• If you are going on a long trip, pay recurring bills early.
• Notify your credit card and ATM companies of the dates and location of your travel
• You can order some currency in advance for when you arrive at your destination: Travelex.com
• Use ATMs and credit cards instead of carrying large amounts of cash. Bank ATMs will give a better rate than others. Those inside hotels and banks are safest.
Packing

PACK LIGHTLY!

Bring versatile clothing and plan to layer. Use travel cubes or Ziploc bags to organize. Bring 2 pairs of comfortable, supportive walking shoes. Wear the heaviest pair of shoes and the bulky jacket on the plane. If you are likely to buy lots of souvenirs, take a collapsible second suitcase. Consider a collapsible day pack, passport and cash carrier, small pickpocket-proof purse.
The best way to pack for traveling on public transportation in Japan.
Laundry

Bring easy-dry, versatile clothing and a few collapsible coat hangers and use low suds camping soap or the hotel shampoo and plan to so some hand laundry in your hotel sink.

Hotel laundry services can be very expensive. Find a same day laundry near your hotel if you can.
Electricity and Electronics

Figure out what adapters/electricity transformers are needed at your destination. iPhones and some hairdryers, etc are made to work on either 110v (American) or 220v (European) current and may not require transformers.

If you have a newer SmartPhone, you can leave your camera at home – Scott Perry.

Remember to pack chargers and adapters.
Avoiding Data Charges
• Buy a data plan in advance
• Buy and load a local SIM card at your destination
If you don’t get a SIM card, keep your phone on airplane mode. This will still let you use hotel WiFi.
Be wary of some free WiFi locations where your transmissions can be targeted for hacking
Download ahead of time
Download free offline language translation apps and other offline travel apps before you go. --Scott and Linda Perry

If going on a cruise, find out in advance about charges for satellite WiFi connection on board. -- Mark and Mary Kowta

Load mapping GPS routes and take screen shots before you leave your hotel room.
Transportation
It’s tempting to go for the cheapest airfare, BUT several travelers recommend getting an economy-plus upgrade to get more legroom, comfort, and convenience. At the last minute you can view the seating chart and choose a seat in a row that has no other travelers.—Nancy Loeffler

Early Bird flights will most likely be clean and on time. Start watching prices early so you can book a good rate.
Air Flights
Secret tip from a professional, Lynn Wilson, Shared Travel
When you use Orbitz, Kayak, Travelocity, and airline ticketing sites, they add cookies (information gleaners) and the next time you look, the price will be raised.
(no www) matrix.itassoftware.com is a site on which you can compare ticket prices without having cookies. You then can order your tickets directly through the airline company.
Cruises
For cruises 6-12 months in advance is the best time to book, although you may get a special deal just a few weeks before departure if a cruise has not filled up.
Traveling Independently

Pre-arranged tours are usually hassle free, but traveling independently allows you freedom to go where you want, when you want. If you are mainly visiting cities, you can rely on railway, subway, and buses. If you know routing dates and places, point-to-point tickets are cheaper than getting a pass like EuRail or BritRail (which must be purchased in the USA before you leave). Even with a pass, you need to book a seat in advance. Most countries have Senior discounted tickets for rail and buses which can be purchased online.
Rental Cars
Many remote places cannot be reached by public transportation. You may have to arrange for a rental car.
Drawbacks: some rental companies have a surcharge for seniors or may not rent to those over a certain age. Call the international number for the rental company for accurate information. 

www.autoeurope.com lists countries that have a national driving age limit:
Ireland-79
Israel-75
Malta and Romania-70
Other Car Rental Considerations
Most car rental contracts are limited to one driver and that driver will not be able to see the sites while on the road.
In addition to a valid USA drivers license, you should get an **International Drivers’ License** ($40 from AAA) which translates the information on the license into several languages.
Most European rentals will be manual transmission unless you pay more and arrange early.
Drivers must learn **rules** for parking, meanings of international traffic signs, and etiquette of roundabouts. In the UK you will drive on the left. Know local laws about **driving in tourist zones**.
GPS

GPS is essential for car rentals. You can avoid an extra charge by bringing your own, but you will need to download maps for the area you are traveling in before you leave home. Bring paper maps, too. GPS is sometimes not reliable.
Public Transportation

Once you have arrived in your destination city, public transportation is a good friend. Driving and parking in congested areas is a nightmare. Day and week passes for buses and undergrounds can be a bargain. Learn about the systems you will be using online in advance.

Taxis are only as reliable as the driver chooses to be honest. Uber or Lyft may be a better alternative if you are signed up and it is available.
Walking
Walking unguided in a new city can be challenging. Hone up on your map reading skills --Mark Kowta

When asking directions of younger people, they might not think of cobblestone streets and steep stairs without handrails that might be a challenge to older travelers.—Mary Kowta

Local tourist offices and hotels will probably have free local maps.

Unless you have changed to a local SIM card, use phone GPS sparingly or start it before you leave the hotel.
Online City Walking Tours
From Linda Perry, former OLLI Apple classes,
For walking tours of select large cities, use GPSmyCity:  www.gpsmycity.com. You can download the app for free and browse it to see if you like what is included. Once you’ve upgraded to the paid version, the GPS guidance is activated without data charges. In addition to following a suggested tour, you can also use the maps if you get lost.
If things are not as advertised, leave and find a better alternative.
Falls
Walking onboard ships or in foreign countries can be risky business, especially for those of us who are less steady on our feet than we used to be. Cobblestone roads, uneven pavements, stairs without handrails, can all lead to falls and injury. Flat shoes and walking sticks help, but don’t feel shy about asking to take someone’s arm if you feel unsteady.
Food:
Food can lead to delicious adventure or disaster. Find out if it is safe to drink the tap water and eat local fruit and street food in the area you are visiting. Don’t expect people serving food in their homes to be able to cater to your self-imposed dietary preferences, but if you have real food allergies, plan to bring some snacks you can substitute.
Be wise but adventurous!
Food is part of the new culture you are experiencing.
Thieves and Scammers
Sadly, older travelers are also particularly targeted by thieves and scammers. If you type “travel tips for avoiding thieves and scammers” in your YouTube search bar, you can watch many well-made videos about what situations to avoid so that you reduce your chances of being a victim. If someone on the street bumps into you or causes some other type of distraction, or if you are asked to make change, walk away quickly.
Hotels
• Don’t advertise your absence by putting up the clean-room-now sign on your hotel door.
• You should also get a room near the elevator so it isn’t isolated.
• Avoid ground floor rooms, and make sure windows are locked.
• Use the chain on the door when in the room, and only open the door to knocking if you know who is on the other side.
• Use your hotel room safe for valuables.
Walking
• When walking outside, keep to open, public places, especially at night.
• Try not to look like a tourist. This can be hard. The locals will not be wearing sunglasses, visors, fanny packs, and clothes that look like yours.
• Even if you feel lost, try to exude confidence and look as if you know where you are going. If in doubt, go into a shop, bank, or business office to ask directions.
Protect your Valuables
Don’t wear fancy jewelry or carry expensive cameras, watches or sunglasses. Wear inconspicuous clothing.
Don’t put a purse on the back of a chair at a restaurant.
Backpacks and wallets in back pockets are especially vulnerable. Use under-clothing money belts or pouches.
For my latest trip I was able to get a light-weight cross body safety purse at REI with a RFID blocking pocket, slash-guard fabric, locking zippers and steel cables in the strap.
Traveling Solo

Traveling solo requires extra precautions. You should always let someone such as hotel desk staff know where you are for the day and when you expect to return. Check in with family regularly. Mary Kowta cautions especially solo women travelers to trust their instincts. If something feels worrisome, avoid it.
Calling Home
All travelers need to know how to dial home while abroad by dialing the USA country code 001 before the area code. You should also learn how to dial local numbers from your American smart phone using the code for the country you are in. For example, France requires (+33); Italy, (+39). Since smart phones have no + sign, you must either substitute two zeros or hold your finger down on the zero key and a plus sign will appear.
Calling for Help
Other countries do not have a single emergency number like 9-1-1 used in the USA. You will want to check the website http://tinyurl.com/rz6rqwo to learn the emergency numbers to call in the countries you are visiting.
STEP
If you are traveling to a country where terrorism or political unrest is a possibility, you may wish to sign up for the Smart Traveler Enrollment Program (STEP) at http://tinyurl.com/y74r8pua. This free service allows U.S. citizens traveling or living abroad to enroll with the nearest U.S. embassy or consulate to get the latest safety and security information for your destination country, helping you make informed decisions about your travel plans. In addition the US Embassy in your destination country will be able to more easily contact you in an emergency, whether natural disaster, civil unrest, or family emergency.
The purpose of all this cautionary information is to make you aware and alert, not fearful. As Amanda Williams wrote in her article “What Traveling the World Solo Has Taught Me About Life: “Different does not mean dangerous.”

She explains that once she started recognizing what she had in common with those of different cultures, she lost her fear.

“The more of the world you know, the less you have to be fearful of.”
The most important things you can pack for your trip are goodwill and flexibility for unexpected situations.

• Be adaptable and open to trying new things. Push yourself a bit outside your usual comfort zone to explore new experiences.
• Be courteous and grateful for the services and hospitality offered to you.

Those who travel know there is a whole wonderful world out there waiting to meet you.
Happy Trails!