

Money Guidelines

The ruble is the only legal tender. It is illegal to pay for goods and services in U.S. dollars. According to the Russian law, foreign currency should only be exchanged at official bureaus. Large shops offer their own exchange facilities. Under no circumstances should you exchange money from individuals on the street even if they offer you a better rate. Exchange rates are unpredictable and may change even on the same day. Dollar bills must be recent, clean, and crisp. Russians are all concerned about getting stuck with an outdated bill that will no longer be honored, even though this is a violation of their currency laws.

1. Be prepared to exchange most of the money you need for the trip on or way to the hotel when you arrive in Russia. You will have other opportunities to exchange money; however this takes time and is difficult when traveling with a large group.
2. Travelers Checks are a hassle in Russia. Very few places take them and you pay a premium to cash them. Expect to pay a 3% commission for cashing the checks. Selected Russian banks will also cash them for a fee. However, our teams will not have the time to go to particular banks as the whole group with a translator must go.
3. Trip participants should bring cash for all their purchases with a credit card or ATM card as a backup. It's been our experience that some stores on Neviski Prospect and some Kiosks at the Flee Market downtown will take credit cards.
4. Some hotels and banks will take ATM cards that have "Plus" or "Pulse" stamped on the back of your card as the group of participating teller machines. Metro stations usually have ATM machines, but this is not recommended as many may be able to see your transaction numbers or the amount you withdrew making you a target.
5. Men, always keep your wallet in your front pocket of your jacket or jeans. Women should not carry a purse. You should keep your money for the day in a waist pack.
6. Everyone should have an undergarment neck pouch, shoulder pouch, or belt pouch. Money for your entire trip, your passport and visa should be on your person at all times. Do not keep money in the hotel room.
7. NEVER pull out your wallet, waist pack, or undergarment pouch in a public place where others can see how much money you have in your possession. Keep this close to your chest when accessing it. Use someone you know to stand in front of you to provide cover while you access your money. Do not "flash" money around.
8. If your credit cards are stolen, immediately call the three credit bureaus and request that a "fraud alert" be placed on your name and social security number. There are the three numbers you should carry on your person (not in your wallet or waist pack)

EQUIFAX	800-685-1111
EXPERIAN	800-682-7654
TRANS UNION	800-916-8800