

It is also important to establish how much money you are allowed to send home. The amount of money you are permitted to leave with or to transfer may be strictly regulated by your host country. Keep all receipts and transaction records.

Exchange money only with authorized agents to avoid violating local laws.

Budgeting

Once you are abroad, it may be difficult to assess how much money you can spend due to changes in your needs or unfamiliarity with the local currency and prices. If you overspend and run out of money, it may take a while before your friends and relatives in Canada can lend you a hand. Plan accordingly.

Buying a Car

Before buying a car, verify with the Canada Customs and Revenue Agency (CCRA) if you will be allowed to import the car upon your return. For detailed information, consult the CCRA brochure *Importing a Vehicle into Canada*, visit their Web site (www.ccra.gc.ca/E/pub/cp/rc4140eq/rc4140-e.html) or contact the CCRA.

Marriage and Divorce

In other countries, the procedures surrounding relationships can be more difficult than at home. If you decide to marry while you are

abroad, make sure you understand the local requirements and laws. Even though there is talk about authorizing gay marriage in some places around the world, homosexual activity is still forbidden in some countries. For more information, consult our Country Travel Reports and www.voyage.gc.ca/main/before/faq-en.asp. Further information is also available on the Amnesty International Web site (www.ai-lgbt.org).

If your future spouse is not a Canadian citizen, find out whether he or she will be eligible to travel back to Canada with you on either a temporary or a permanent basis. This information can be obtained from the nearest Canadian government office abroad.

Divorce or separation can be more complicated abroad than in Canada. Property settlement and child custody issues will be different, too. If your spouse is a citizen of the country in which you are living, he or she may have more rights than you do as a foreigner. Always make sure you understand the local laws and procedures. Establish whether what you plan to do locally will be legally recognized on your return to Canada. Do nothing without the advice and guidance of a lawyer.