

CHECKLIST: TAKING MONEY ACROSS THE BORDER

This checklist is part of a larger Manual titled “Protecting Assets and Child Custody in the Face of Deportation,” released by Appleseed in 2017. For more info and to read the full Manual, please visit www.AppleseedNetwork.org/DeportationManual.

This checklist is not legal advice. You can search for a lawyer at <http://www.aialawyer.org/>.

Taking cash or things like cash (like checks, money orders, etc.) out of the U.S. is challenging for a few reasons. This checklist gives you some more information and options of things to think about when leaving the United States with cash.

- In general, it is important to be very careful when carrying cash since you can't get it back if it is taken or if it gets lost.
- If you take more than \$10,000 in cash, money orders, etc. when you leave the U.S., you must fill out a form called FinCEN Form 105. You can get this form from a customs officer or online at https://www.fincen.gov/sites/default/files/shared/fin105_cmir.pdf. It is important to fill the form or else your money could be taken away from you.
- If you plan to take any checks or money orders, you can make traveling with them safer if they are made out to a specific person, or contain certain limitations, for example, “for deposit only account number xxxxxx.” Keep in mind that those limitations on the check or money order may also make it harder for you to cash them in your home country.
- You may want to give your debit card to someone you trust so that they can give you the cash or send it to you by wire transfer once you reach your home country. Make sure that if you give your debit card to someone, they know your PIN number too.
- You can also mail your debit card to someone you trust in your home country and then get money once you arrive. Make sure to call the bank ahead of time to let them know there will be activity from a different country.
- Finally, you can set up a “power of attorney” (see Chapter 11 in Appleseed’s full Manual for more info) that would allow someone you trust to send a wire transfer of money to an account in your home country or send you a check or money order there.

Remember: The plan is to have a plan. You are taking the right steps to protect your family. Don't be afraid to ask for help so you get answers you can trust: try your lawyer or caseworker, or ask your child's school or doctor's office.