

Puerto Rico Financial Survival Kit

1. Digital Wallet Setup

- Download and verify **ATH Movil** (Requires local bank or compatible US debit).
- Add **Apple Pay / Google Wallet** (Target 90% coverage in San Juan).
- Ensure **NFC** is enabled on your primary device.

2. Physical Cash Reserve (The "Chinchorro" Fund)

- \$50 in **\$1 and \$5 bills** (For small vendors/tips).
- At least \$20 in **Quarters (Pesetas)** (For older parking meters in Ponce/Old San Juan).
- Avoid \$100 bills (High rejection rate at gas stations).

3. Tax & Fee Awareness

- Prepare for **11.5% IVU (Sales Tax)** on most purchases.
- Note: **Act 60 residents** must keep all receipts for 183-day physical presence proof.
- Budget 18-22% for service industry tips (Gratuidad).

4. Emergency Contacts

- **Banco Popular Fraud Dept:** [Insert Number]
- **FirstBank PR Support:** [Insert Number]