

# Travel Resources

*Panama*

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## INTERNATIONAL TRAVEL INSURANCE

International travel insurance is included within your trip costs, covering you from August 7th, 2023 through August 16th, 2023. The policy is comprehensive in nature and is used throughout the University for All International Travel. If you would like coverage for additional aspects of travel beyond what is highlighted in the policy, please feel free to purchase separate third party insurance as a supplement to what is already provided. For more information on your current coverage email [LUSend@liberty.edu](mailto:LUSend@liberty.edu)

**“WHEREVER YOU GO  
BECOMES A PART OF YOU  
SOMEHOW.”**

— ANITA DESAI

## CURRENCY & CREDIT CARDS

The Panamanian balboa (PAB) is the country's legal tender. All major international credit cards are accepted in large cities. Dollars can be withdrawn in cash using an ATM card, but fees will apply. Make sure to contact your bank a few weeks before departure to alert them to your international travel dates and locations. This will keep your cards active while abroad. Keep in mind that fees will be charged for international purchases. Contact your bank for these fees.

## VAT

Panama's general VAT rate is 7%, with other rates including 0% that can apply to certain transactions. The Value-added tax (VAT) is administered by the Ministry of Finance (<http://world.salestaxhandbook.com/papana> ma) This rate applies to goods and services that are not exempt, or specifically liable.





## CELL PHONE USAGE

Most cell phone carriers have additional international packages that you can add on at a monthly or daily rate. Depending on the carrier, this can cost anywhere from \$10-\$40 and will provide limited text messages, data usage, and calling minutes.

## MEALS

Panama cuisine is a mix of African, Spanish, and Native American techniques, dishes, and ingredients reflecting its diverse population. Common ingredients in Panamanian food are maize, rice, wheat flour, plantains, yuca (cassava), beef, chicken, pork, and seafood.

Fresh fruit juices are common and typically sweetened with optional condensed milk added. Breakfast (included) – Breakfasts will be provided through Christian Heritage Tours. Lunch and Dinner (most included) - Please budget \$8-\$12 for additional meals and snacks that are not included, as the price will vary by what and how much you eat. You may want to factor in a tip as well.

We will try our best to provide a variety of food options for meals but cannot accommodate every dietary preference. For daily touring, it is highly encouraged to bring your own snacks if you believe you will get hungry during the day. Touring will be on a tight schedule, and it's always a good idea to have a snack if we find ourselves running over time at lunch.





## INTERNET ACCESS

Your hotels and bus may have access to the internet, however, keep in mind that unless you have purchased an international data plan for your phone, access to email, texting, and other Internet-based applications will be subject to Wi-fi availability.



## VACCINATIONS

We recommend using resources such as the Center for Disease Control as you consult with your home doctor or other trusted medical sources, in order to make the best possible decision regarding your health.

[CLICK HERE](#) for more information.

If you reside in the Central Virginia Region, below are local medical offices that you may consider consulting. Keep in mind some vaccinations require a minimum amount of time to take effect before entering another country. Communicate when and where you will be traveling.

- Lynchburg Health Department:  
Phone: (434) 947-6785  
Address: 1900 Thomson Dr.  
Lynchburg, 24501

- Rustburg Family Pharmacy:  
Phone: 434-332-1730  
Address: 925 Village Hwy Suite B.  
Box 1005 Rustburg, VA 24588

- Liberty University Health Center:  
Phone: (434) 338-7774  
Address: Commons 3  
1606 Regents Pkwy



## FUN FACTS!

1. Panama is the only country in the world in which you can see the sun rise in in the Pacific Ocean and set on the Atlantic Ocean from the top of the highest point in the country, Volcan Baru.
2. Panama adopted the U.S. dollar as its official currency in 1904 following its independence from Colombia and the agreement to build the Canal in the country.
3. On August 15, 1516, Pedro Arias Davila founded the cit of Nuestra Señora de la Asuncion in Panama, it was the first european city build on the Pacific Ocean side of the American continent.
4. The first conquistador that arrived at the panamanian isthmus was Rodrigo Galvan de Bastidas in 1501. He was followed by Christopher Columbus that visited the isthmus in 1502 during his fourth voyage to the Americas.
5. There are 986 recorded bird species in Panama surpassing the United States, which has 914 species.
6. The national bird of Panama is the Harpy Eagle. The Harpy Eagle, (*Harpia harpyja*), is one of the largest eagles in the world.
7. Edward Murphy Jr., best known for the Murphy's law, which is said to state that "anything that can go wrong will go wrong", was born in the Panama Canal Zone in 1918.
8. Panama has an area of 75,517 square kilometers (29,157 square miles), which makes it slightly smaller than the U.S. state of South Carolina.

## ADDITIONAL RESOURCES

[Lonely Planet](#) –

A helpful guide to understanding culture, travel tips, and additional insights.

[Currency Converter](#) – Plan how much money you need to bring in US Currency.

[Passport Application](#) – Don't have a passport yet? Follow the U.S. Department of State's instructions for applying for a passport.