



## Student Guide for Study Abroad - Exchanges

Fall 2011 Edition

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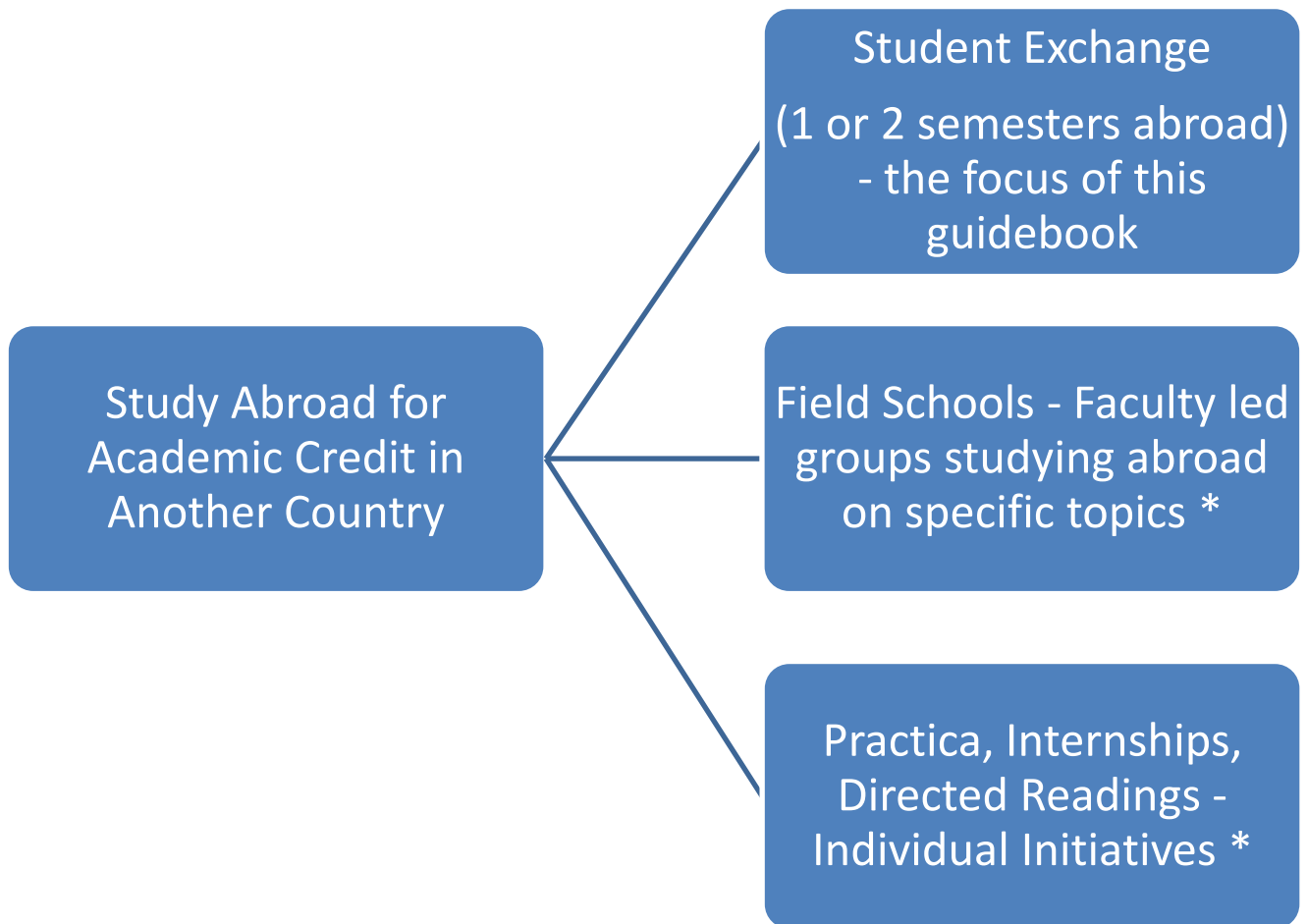
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## Introduction to Study Abroad – Student Exchange

This guide has been produced primarily for students at Thompson Rivers University to use to plan 1 or 2 semesters of study in another country through student exchange opportunities available through the Study Abroad Office. This guide is focused on the planning and research stage and leads students through the process to submit an application to the Study Abroad Office.

Additional support material will be provided to successful applicants to assist with the subsequent steps, including host acceptance, visas, risk and safety management for students living outside of Canada, and re-entry back to Canada.



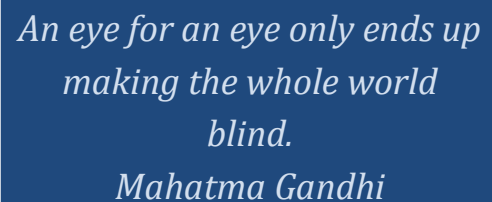
\* More information on these topics can be obtained by talking with academic faculty. The Study Abroad Office can also provide some guidance.

## The Benefits of Study Abroad – Research Findings

The following list of the benefits of studying abroad is from a broad range of research and readings on the topic. It is not intended to be exhaustive, but it is representative of much of the current research.

Including a semester or two, living and studying in another country as part of your university academic experience, offers many benefits:

- cross-cultural skills
- intercultural communication skills
- awareness of the home culture
- self awareness
- sensitivity about how your values interact with those of other cultures
- global awareness and understanding
- confidence in the capacity to work in international contexts
- development of personal independence and self-sufficiency
- tolerance and respect for differences
- ability to adapt to unfamiliar environments
- enhanced language skills
- stronger resume
- intellectual growth
- adds to the strength and diversity of an application for acceptance into graduate programs
- exposure to alternative educational systems
- intellectually, personally and financially is shown to better position students for future possibilities



*An eye for an eye only ends up  
making the whole world  
blind.  
Mahatma Gandhi*

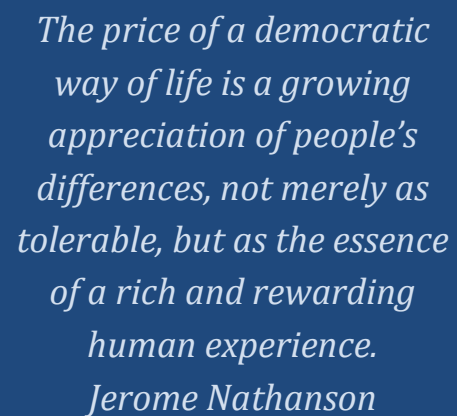
The power and value of the study abroad experience remains with the student long after graduation, and in many cases, for life, often affecting career and lifestyle choices. Preliminary research coming out of the US (SAGE: Study Abroad for Global Engagement) is studying the long-term effects of study abroad on a sample of 6000 past students dating from the 1960's, and their findings support this premise.

## Why Go Elsewhere? Why Not Just Stay at TRU?

Do you know where your TRU professors obtained their under-graduate and graduate degrees? Many of our faculty and staff studied abroad as part of their educational history. Many have also lived, worked, and taught abroad. By their very nature, universities nurture global thinking, and TRU is inviting you to gain this experience as part of your TRU program.

You can choose to complete your entire academic program at TRU, and that is a valid choice. But universities the world over recognize the profound learning their students gain from living in different countries for part of their study time – and that this experience enhances your overall education, and provides lifelong benefits.

There is a whole basket of added learning that you acquire while living abroad that simply can never be replicated by remaining in Canada – and it is for this reason that TRU encourages students to spend one or two semesters abroad. And of course, in the reverse, TRU is a highly valued destination for students from other countries wishing to study for a time in Canada.



*The price of a democratic way of life is a growing appreciation of people's differences, not merely as tolerable, but as the essence of a rich and rewarding human experience.*  
Jerome Nathanson

When you Study Abroad, you will most certainly be exposed to different academic systems, different learning methodologies, and different courses. It is these new experiences that form the added benefits, as well as developing your independence, confidence, self-esteem, and global thinking.

Additional accreditations that enhance your academic record may be relatively easy to obtain following a Study Abroad experience:

- Certificate in World Languages and Culture
- Associate of Arts (Modern Languages)
- Global Competency credential

More information on each is available online at [www.tru.ca](http://www.tru.ca).

## What is the Difference between Bilateral and ISEP (International Student Exchange Program)

TRU has two different “streams” of choice for students wishing to Study Abroad: bilateral and ISEP. As you move through this process, there are some new vocabulary words that you will see. Appendix A provides a list of some of the more important definitions that you need.

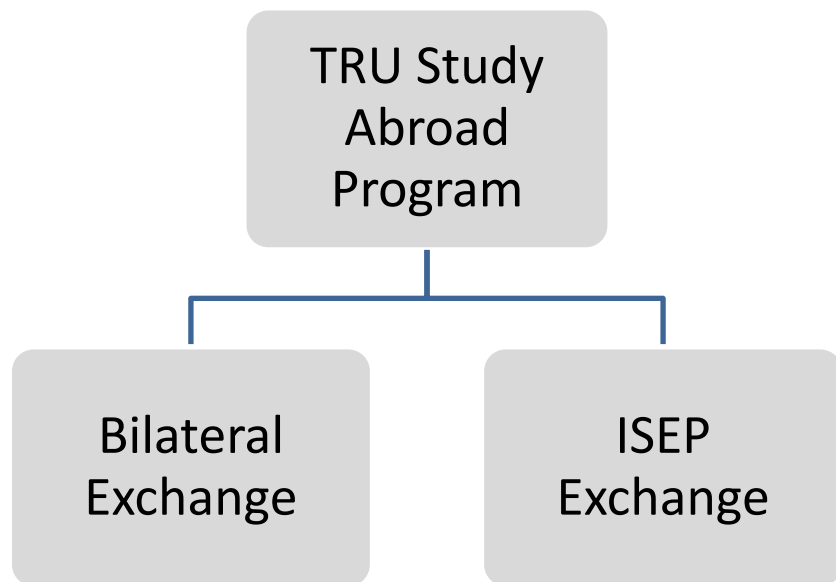
When you are living and studying in another country as a TRU Study Abroad student, the “on the ground” experience will be identical between a bilateral exchange or an ISEP exchange. You will be a fully registered student of a foreign university with legal status in your host country. When you have completed your study, TRU will receive an official transcript from your host university and will then enter transfer credit onto your TRU transcript. So legally, academically, and in terms of the experience, bilateral and ISEP are identical.

But there are small differences in the “paperwork” – the application forms are slightly different. As well, the financial model is different. With ISEP, meals and accommodation are paid here at TRU, and then provided abroad automatically. With bilateral, those costs are paid directly by the student once you are living abroad.

And of course the list of choices of where to study is different. See Appendix B for a comprehensive comparative list.

TRU became a member of ISEP to complement our list of bilateral partners, providing more choices for our students. The two programs combined provide TRU students with an amazingly robust list of host universities from which to choose.

Take a look at the chart on the following page which may make things more clear!



	<b>BILATERAL</b>	<b>ISEP</b>
Tuition	Paid to TRU	Paid to TRU
Meals	Paid in your host country	\$1250.00 per semester paid to TRU – meals are then provided by your host (each institution is different – some provide a cash stipend which you then use to buy your food, some provide cafeteria vouchers, others arrange a homestay family)
Accommodation	Paid in your host country – generally, once accepted, you will be provided with information to help you arrange your accommodation	\$2875.00 per semester paid to TRU – your accommodation is then automatically arranged by your host institution (in most cases, accommodation is in university residence)
Application Fee	No fee	WAIVED - The USD \$350.00 fee is paid, on your behalf, by TRU World

As well, take a look at Appendix C for ideas on planning financially to Study Abroad.

## What are the upcoming application deadlines and timelines?

	To Study Abroad in Winter 2012	To Study Abroad in Fall 2012	To Study Abroad in Winter 2013
<b>ISEP University</b>	August 19, 2011	February 3, 2012	August 17, 2012
<b>Bilateral University</b>	October 21, 2011	March 12, 2012	October 19, 2012

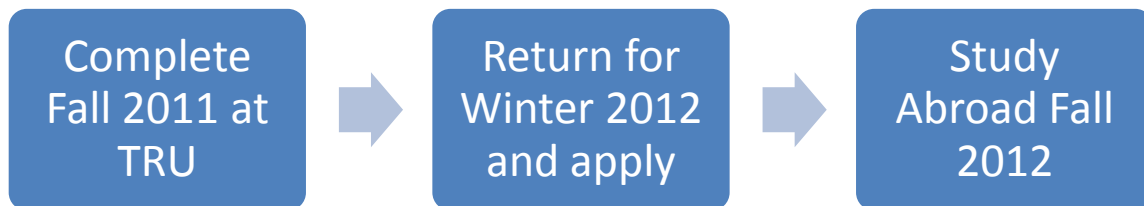
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As a general rule, it is ideal for students to plan to Study Abroad during their second year. In most cases, the earlier in your program you go the better. Here is an example of a common timeline:

If this is at least your 2<sup>nd</sup> semester at TRU...



If this is your 1<sup>st</sup> semester at TRU...



Sometimes, due to a student's personal situation, it might be better to delay Study Abroad. This too is fine, but in this situation, students are advised to leave as many elective and lower level classes open as possible as these become good choices for a Study Abroad experience.

## Research Hints

Typically, once you start looking at the websites of partner universities, a few “helpful” hints can save you time, and make your research more productive.

### [www.truworld.ca](http://www.truworld.ca)

Your foundational internet reference is the TRU World website at [www.truworld.ca](http://www.truworld.ca) followed by clicking on Student Exchange Programs.

### [www.isep.org](http://www.isep.org)

As TRU is a member of the International Student Exchange Program (ISEP), this website is also a key reference for students. Guidance on how best to use this website is found throughout this guide.

### Save URL's

Foreign university websites can sometimes be a challenge to navigate. Students have found that possibly the most important thing they can do as they surf websites is to have their email open in a different window. Then, when a page of interest is found, copying the URL address into your email with a short explanation will make it very easy for you to return to that place of interest.

### YouTube

Many universities (including TRU) have a substantial number of official and unofficial videos on YouTube. It is worth a search.

### English

ALL of TRU's university partners have English websites. Should you find yourself on a foreign language website, look for the word “English” or for the British or American flag symbol. These are often the link to the English website.

## TRU International Students Studying Abroad

All international students studying at TRU are encouraged to consider including Study Abroad during their TRU program. International students already have a good sense for the process of researching and applying to study in another country, having gone through the system in order to arrive at TRU.

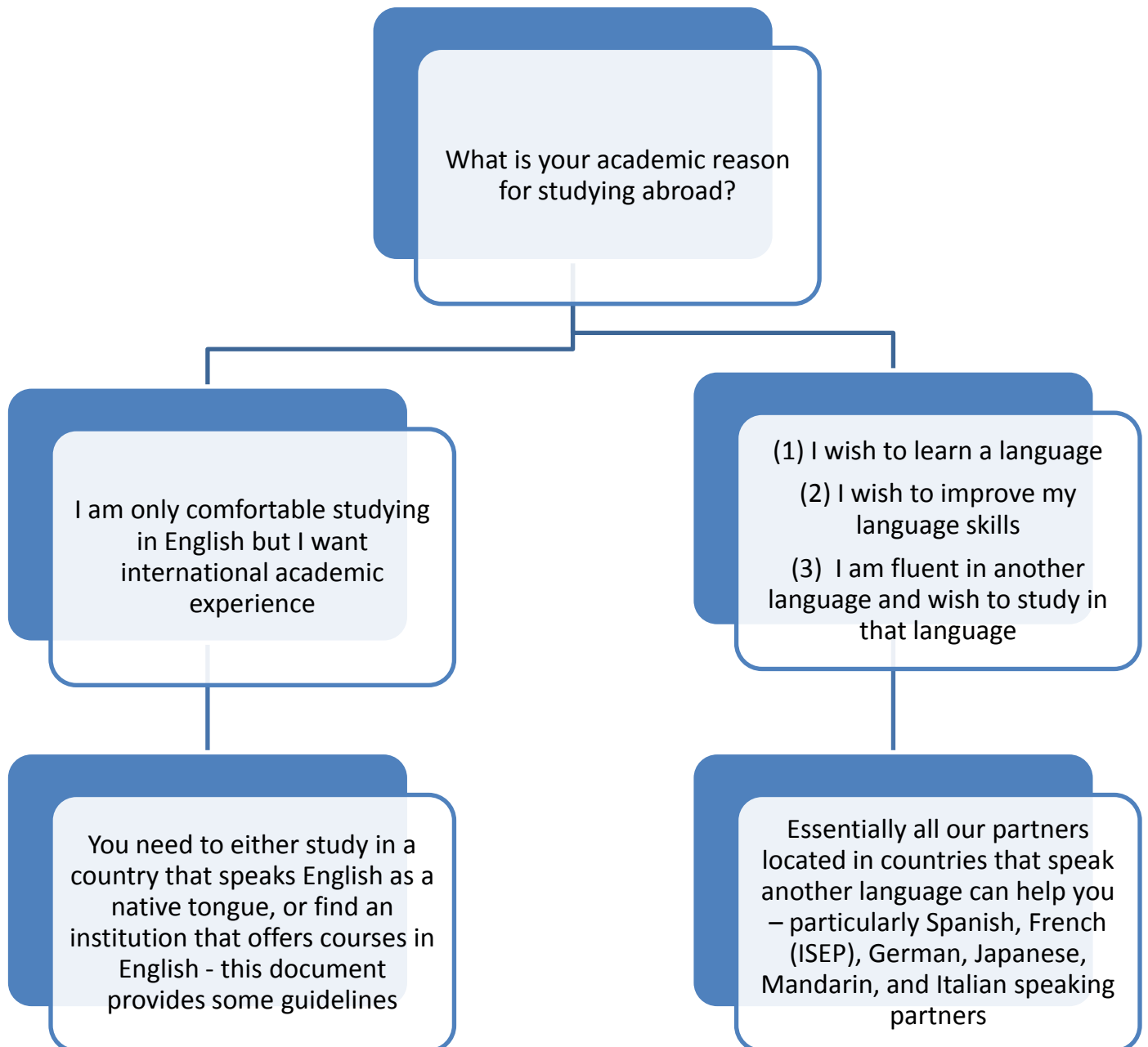
*Education is the most powerful weapon which you can use to change the world.*  
*Nelson Mandela*

Now we invite International students to consider building an even stronger academic history by adding Study Abroad.

International students applying to Study Abroad should make certain their Canadian study “paperwork” is in place as follows:

1. The student’s Canadian Study Permit must be valid during the period of study in another country, as the student remains registered as a full time TRU student during this time.
2. It is necessary that students make certain that their TRV (Temporary Resident Visa) or Entry Visa is valid so that they are able to re-enter Canada once their time abroad is complete.
3. Some international students may be considering post-graduate work in Canada. For those who have brought transfer credit to TRU from another post-secondary institution, it should be noted that adding time on a Study Abroad may reduce the length of your post-graduate work permit. Your International Student Advisor can provide guidance.
4. Finally, once approved for Study Abroad, the student will need to apply to the Embassy/Consulate of the host country for a resident or student visa. The student should become familiar with this process and the rules and regulations prior to finalizing an application to Study Abroad.

## A Key Academic Question to Ask Yourself



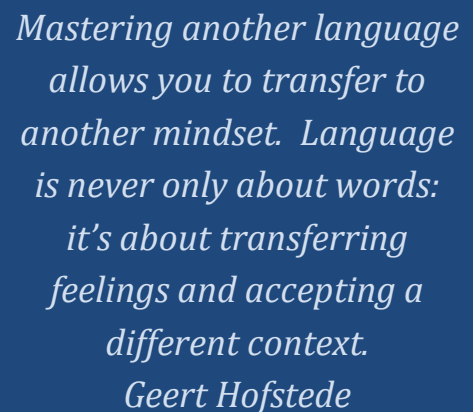
# Using Study Abroad as a Way to Strengthen Your Language Abilities

## A Word Regarding Study in France

As French is an official language of Canada, many students have a desire to improve their ability in French. If this is your goal, you should focus on the ISEP list of partners in France.

1. Go to [www.isep.org](http://www.isep.org)
2. Go to Students
3. In the middle column, find International to International – Participating Institutions
4. Click on a French university
5. Click on the “Academics” tab
6. Look for a link to a document called “ISEP French Language Advising Guide for I to I Students”. This is EXACTLY what you need to help you choose which French university is your best choice, depending on your current French ability. This chart provides direction for all levels of French ability - from beginners to those who are completely fluent.

Alternatively, TRU also has 2 bilateral partners in France – but they provide academic teaching **IN ENGLISH**. At ESDES you can study business in English, or at Universite d’Angers you can study tourism or business in English. In this situation, your French would improve through being surrounded by French in your environment, while academically, you study specific programming in English.



*Mastering another language allows you to transfer to another mindset. Language is never only about words: it's about transferring feelings and accepting a different context.*  
Geert Hofstede

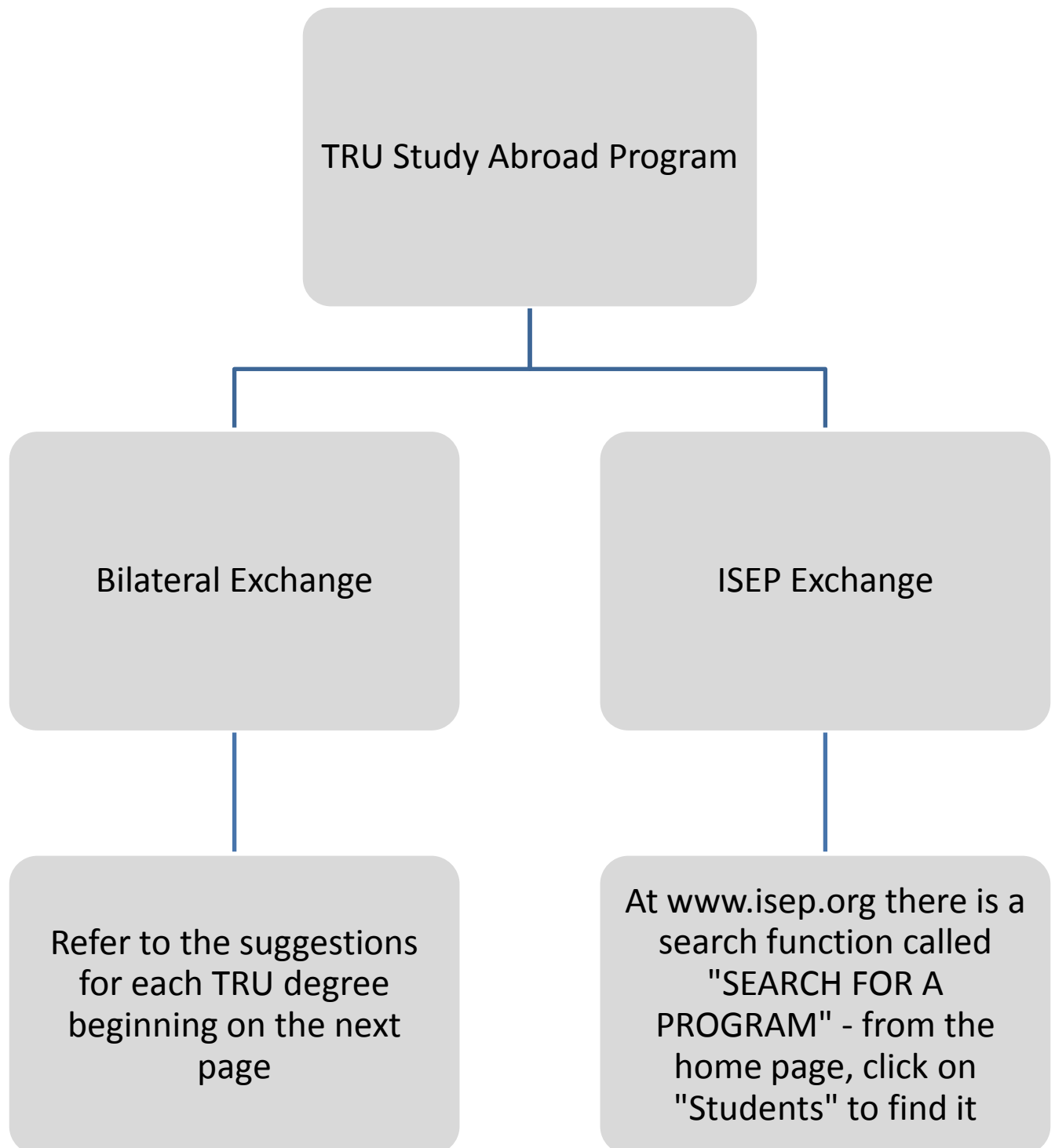
### **I wish to improve my language skills.**

Almost without exception, whether you are looking at a bilateral partner university or an ISEP partner university, if it is in a country that speaks a language other than English, there are opportunities to study that language during your Study Abroad.

### **I am fluent in another language, and wish to study at the university academic level in that language.**

If you are fluent in another language, and wish to study academically in that language, every university partner located in a country that primarily speaks a different language offers this opportunity. For example, if you are fluent in Swedish, you are welcome to study in Swedish at a university in Sweden.

## How do I find courses related to my TRU Program that are taught abroad IN ENGLISH?



## Bachelor of Arts – Courses in English

First, to research our ISEP exchange partners, go to [www.isep.org](http://www.isep.org). Then, under Students, you will see a column for International Students. Click on “Search for a Program” which will take you to the search ability. Please note that the search is divided into American universities, and universities everywhere else.

Secondly, there are bilateral university suggestions below. Researching both ISEP and bilateral will give you your full range of possibilities.

Southern Cross University	Australia
Charles Sturt University	Australia
Curtin University of Technology	Australia
University of Western Sydney	Australia
University of Canberra	Australia
University of Tasmania	Australia
University of Belize	Belize
Universita Catholica Del Sacro Cuore	Italy
Kyung Hee University	Korea
Halmstad University	Sweden
University of Gävle	Sweden
Trinity University College	UK
University of Chichester	UK
University of Salford	UK
UHI Millenium Institute	UK

### *University of Gävle in Sweden – Double Degree in Geography/Geomantics*

Through the Double Degree program, students can earn a Bachelor of Arts in Geography from Thompson Rivers University and a Bachelor of Science in Geomatics from the University of Gävle. More information can be found at [www.tru.ca](http://www.tru.ca) under the Faculty of Arts – Geography.

Generally, students study 3 years in geography at TRU, then go on a one year exchange to the University of Gävle, and then return for a final year at TRU. At the end, a student in this program earns TWO degrees – one from TRU, and another from the University of Gävle.

## Bachelor of Business Administration – Courses in English

First, to research our ISEP exchange partners, go to [www.isep.org](http://www.isep.org). Then, under Students, you will see a column for International Students. Click on “Search for a Program” which will take you to the search ability. Please note that the search is divided into American universities, and universities everywhere else.

Secondly, there are bilateral university suggestions below. Researching both ISEP and bilateral will give you your full range of possibilities.

Southern Cross University	Australia
Charles Sturt University	Australia
Curtin University of Technology	Australia
University of Western Sydney	Australia
University of Canberra	Australia
University of Tasmania	Australia
FH Joanneum University of Applied Sciences	Austria
Management Centre Innsbruck	Austria
Salzburg University of Applied Sciences	Austria
University of Applied Sciences Wiener Neustadt	Austria
University of Belize	Belize
Tianjin University of Technology	China
Turku University of Applied Sciences	Finland
Universite d'Angers	France
ESDES School of Management - Universite Catholique-de-Lyon	France
University of Applied Management	Germany
FH Osnabrueck	Germany
Universita Catholica Del Sacro Cuore	Italy
Avans Hogeschool	The Netherlands
University of Stavanger	Norway
University of Applied Sciences Northwestern	Switzerland
Zurich University of Applied Sciences Winterthur	Switzerland
Trinity University College	UK
University of Chichester	UK
University of Salford	UK
UHI Millenium Institute	UK
International University, Vietnam National University	Vietnam

## Bachelor of Education – Courses in English

NOTE: Since an Education Degree is dependent upon the approval by the BC College of Teachers, students should be aware that TRU has not exactly articulated credit transfer for students from any international partner universities. The Education Program Advisor can offer an opinion whether the course work at the host institution will apply as credit to your TRU degree and whether it meets the BC College of Teachers requirements to obtain a teaching certificate.

First, to research our ISEP exchange partners, go to [www.isep.org](http://www.isep.org). Then, under Students, you will see a column for International Students. Click on “Search for a Program” which will take you to the search ability. Please note that the search is divided into American universities, and universities everywhere else.

Secondly, there are bilateral university suggestions below. Researching both ISEP and bilateral will give you your full range of possibilities.

Southern Cross University	Australia
University of Canberra	Australia
University of Tasmania	Australia
University of Belize	Belize
Kristianstad University	Sweden
Trinity University College	UK

## Bachelor of Fine Arts – Courses in English

First, to research our ISEP exchange partners, go to [www.isep.org](http://www.isep.org). Then, under Students, you will see a column for International Students. Click on “Search for a Program” which will take you to the search ability. Please note that the search is divided into American universities, and universities everywhere else.

Secondly, there are bilateral university suggestions below. Researching both ISEP and bilateral will give you your full range of possibilities.

Southern Cross University	Australia
Charles Sturt University	Australia
Curtin University of Technology	Australia
University of Tasmania	Australia
Trinity University College	UK
University of Chichester	UK
UHI Millenium Institute	UK

## Bachelor of Journalism – Courses in English

First, to research our ISEP exchange partners, go to [www.isep.org](http://www.isep.org). Then, under Students, you will see a column for International Students. Click on “Search for a Program” which will take you to the search ability. Please note that the search is divided into American universities, and universities everywhere else.

Secondly, there are bilateral university suggestions below. Researching both ISEP and bilateral will give you your full range of possibilities.

Southern Cross University	Australia
Curtin University of Technology	Australia
University of Western Sydney	Australia
University of Canberra	Australia
University of Tasmania	Australia
University of Salford	UK

## Bachelor of Natural Resource Science – Courses in English

First, to research our ISEP exchange partners, go to [www.isep.org](http://www.isep.org). Then, under Students, you will see a column for International Students. Click on “Search for a Program” which will take you to the search ability. Please note that the search is divided into American universities, and universities everywhere else.

Secondly, there are bilateral university suggestions below. Researching both ISEP and bilateral will give you your full range of possibilities.

Southern Cross University	Australia
Charles Sturt University	Australia
Curtin University of Technology	Australia
University of Western Sydney	Australia
University of Canberra	Australia
University of Tasmania	Australia
University of Belize	Belize
Halmstad University	Sweden
Kristianstad University	Sweden
UHI Millenium Institute	UK

## Bachelor of Science – Courses in English

First, to research our ISEP exchange partners, go to [www.isep.org](http://www.isep.org). Then, under Students, you will see a column for International Students. Click on “Search for a Program” which will take you to the search ability. Please note that the search is divided into American universities, and universities everywhere else.

Secondly, there are bilateral university suggestions below. Researching both ISEP and bilateral will give you your full range of possibilities.

Southern Cross University	Australia
Charles Sturt University	Australia
Curtin University of Technology	Australia
University of Western Sydney	Australia
University of Canberra	Australia
University of Tasmania	Australia
University of Cologne	Germany
Halmstad University	Sweden
UHI Millenium Institute	UK
International University, Vietnam National University	Vietnam

## Bachelor of Science in Nursing – Courses in English

First, to research our ISEP exchange partners, go to [www.isep.org](http://www.isep.org). Then, under Students, you will see a column for International Students. Click on “Search for a Program” which will take you to the search ability. Please note that the search is divided into American universities, and universities everywhere else.

Secondly, there are bilateral university suggestions below. Please note that the 7<sup>th</sup> semester of the Bachelor of Science in Nursing degree has been “articulated” by TRU. This means that all the regulatory issues and academic comparisons have been made, and students who apply for their 7<sup>th</sup> semester in Norway can be confident of their credit transfer applying toward their TRU degree.

Researching both ISEP and bilateral will give you your full range of possibilities.

University of Stavanger	Norway
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## Bachelor of Social Work – Courses in English

First, to research our ISEP exchange partners, go to [www.isep.org](http://www.isep.org). Then, under Students, you will see a column for International Students. Click on “Search for a Program” which will take you to the search ability. Please note that the search is divided into American universities, and universities everywhere else.

Secondly, there are bilateral university suggestions below. Researching both ISEP and bilateral will give you your full range of possibilities.

Curtin University of Technology	Australia
University of Tasmania	Australia
Management Centre Innsbruck	Austria
Madras Christian College	India
University of Gävle	Sweden

## Bachelor of Technology or a Bachelor of Computing Science - Courses in English

First, to research our ISEP exchange partners, go to [www.isep.org](http://www.isep.org). Then, under Students, you will see a column for International Students. Click on "Search for a Program" which will take you to the search ability. Please note that the search is divided into American universities, and universities everywhere else.

Secondly, there are bilateral university suggestions below. Researching both ISEP and bilateral will give you your full range of possibilities.

Southern Cross University	Australia
Charles Sturt University	Australia
Curtin University of Technology	Australia
University of Western Sydney	Australia
University of Canberra	Australia
University of Tasmania	Australia
Salzburg University of Applied Sciences	Austria
University of Stavanger	Norway
Halmstad University	Sweden
Kristianstad University	Sweden
Trinity University College	UK

## Bachelor of Tourism Management – Courses in English

First, to research our ISEP exchange partners, go to [www.isep.org](http://www.isep.org). Then, under Students, you will see a column for International Students. Click on “Search for a Program” which will take you to the search ability. Please note that the search is divided into American universities, and universities everywhere else.

Secondly, there are bilateral university suggestions below. Researching both ISEP and bilateral will give you your full range of possibilities.

Southern Cross University	Australia
University of Canberra	Australia
University of Tasmania	Australia
Charles Sturt University	Australia
University of Western Sydney	Australia
Management Centre Innsbruck	Austria
Salzburg University of Applied Sciences	Austria
University of Belize	Belize
Turku University of Applied Sciences	Finland
Universite d'Angers	France
Kyung Hee University	Korea
NHVT Breda University of Applied Sciences	The Netherlands
University of Stavanger	Norway
University of Applied Sciences HTW Chur	Switzerland
Trinity University College	UK
Bournemouth University	UK
University of Salford	UK
UHI Millenium Institute	UK

NOTE: The BTM has a strong foundation in business subjects. Students are invited to consider the universities listed under the Bachelor of Business Administration as business coursework may be applied to the BTM following consultation with the BTM Program Advisor.

## Steps to Apply for Study Abroad

Step	Description	Notes
1	Attend a Study Abroad Presentation	MANDATORY in order to apply – presentations are 2 hours in length and are offered throughout the academic year – many students find attending twice is beneficial
2	Arrange a meeting with Jan Petrar – Manager Study Abroad	Call Jan’s Assistant at 250-828-5164 to book an appointment – students can choose when they want to meet with Jan... Some prefer to meet shortly after attending the Presentation in Step 1 to get individual attention – others have a clearer plan, and choose to meet with Jan just prior to submitting their application. The choice is the student’s.
3	Research and Planning	<p><b>TIMELINES</b> When you do want to go abroad?</p> <p><b>APPLICATION DEADLINES</b> Posted at <a href="http://www.truworld.ca">www.truworld.ca</a> under Exchange – How to Apply and also listed in this guide</p> <p><b>RESEARCH</b></p> <ul style="list-style-type: none"> <li>- understand your program requirements</li> <li>- establish good research skills (see hints elsewhere in this guide)</li> <li>- know your academic goals</li> <li>- understand different credit systems</li> </ul> <p><b>RESOURCES</b></p> <ul style="list-style-type: none"> <li>- <a href="http://www.truworld.ca">www.truworld.ca</a> – then go to Student Exchange Programs</li> <li>- <a href="http://www.isep.org">www.isep.org</a></li> <li>- Google</li> <li>- YouTube</li> <li>- Study Abroad: Making It Happen (provided to all students during presentations)</li> <li>- Student Guide for Study Abroad (you’re holding it!)</li> <li>- Study Abroad Centre (3<sup>rd</sup> Floor IB) has hard copy of many brochures and documents from bilateral partners</li> </ul> <p><b>THINGS TO CONSIDER</b></p> <ul style="list-style-type: none"> <li>- southern hemisphere</li> <li>- seasons, holidays</li> <li>- semester dates</li> <li>- exam invigilation in Canada on your return</li> <li>- Fall or Winter semester (or both)?</li> <li>- different terminology (for example, journalism may be called “media” or “communication”)</li> <li>- credit systems (for example, ECTS in Europe)</li> <li>- the TRU 5 course/semester model is not universal</li> </ul> <p><b>DECIDE: BILATERAL OR ISEP</b> Posted at <a href="http://www.truworld.ca">www.truworld.ca</a> under student Exchange Programs – How to Apply - Decide which application seems best for you and print out the application form out for reference</p>

4	Visit your Program Advisor	<ul style="list-style-type: none"> <li>- you, having researched your options, present your “academic case” for Study Abroad at a specific institution(s) to your Program Advisor</li> <li>- the Program Advisor then analyses the credit transfer options and documents them on the Course Request List page of your application package</li> <li>- a list of the advisors is included in this workbook</li> </ul>
5	Submit your Application to the Study Abroad Office	Once you have submitted a successful application, the Study Abroad Office will guide you through the next steps
<b>6</b>	<b>THE ADVENTURE BEGINS</b>	<b>You are living and studying in another country!!!!</b>

*Treat a man as he is, he will remain so. Treat a man the way he can be and ought to be, and he will become as he can be and should be.*

*Goethe*

## List of TRU Program Advisors

<b><u>TRU PROGRAM ADVISORS</u></b>			
<b><u>Faculty</u></b>	<b><u>Name</u></b>	<b><u>Email</u></b>	<b><u>Location</u></b>
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Nursing	Jeannette Murray	<a href="mailto:jmurray@tru.ca">jmurray@tru.ca</a>	CT 224
Social Work	Grant Larson	<a href="mailto:glarson@tru.ca">glarson@tru.ca</a>	AE 275
Tourism	Jarita Heer	<a href="mailto:jheer@tru.ca">jheer@tru.ca</a>	CT 205

## TRU Institutional Financial Awards for Study Abroad Students

Continuing TRU Financial Incentives	<p>1. Fee and Insurance Waiver (approximately \$700.00/semester) – a regular domestic student pays approximately \$2500 for a 15 credit semester... when a semester is abroad, approximately \$700 is waived including fees, U Pass, TRUSU fees, and TRUSU medical and dental insurance</p> <p>2. CUEF Award – the exact amount varies depending on the number of Study Abroad applicants, but historically every Study Abroad student has received between \$500 and \$1500 as an automatic award upon acceptance into Study Abroad</p> <p>3. TRU World Competitive Award (\$500.00 x 2 per year) – funded from TRU World operations and awarded to the applicant in each semester with the highest GPA</p>	CONTINUING
New TRU Financial Incentives Recently Approved	<p>PART ONE – Prior to Departure</p> <p>1. ISEP Application Fee Waiver - (\$380.00 per ISEP applicant) – cost to be absorbed by TRU World</p> <p>2. ISEP Meal Reduction - cost reduced from \$1500 to \$1250 per semester</p> <hr/> <p>PART TWO – Returning Students</p> <p>\$2000.00/student Study Abroad Ambassador Award – a competitive award designed to create a Study Abroad Ambassadorial Council – funded by TRU World – students are welcome to apply AFTER they return from their time abroad</p>	NEW INCENTIVES FOR STUDY ABROAD

*We can at least try to understand our own motives, passions, and prejudices, so as to be conscious of what we are doing when we appeal to those of others. This is very difficult, because our own prejudice and emotional bias always seems to us so rational.*

*T. S. Eliot*

## External Financial Support Available to TRU Students

1. **Japan** – JASSO Scholarships, available on a competitive basis, provide awards to Canadian students studying in Japan for up to one year. The Scholarship essentially covers the air ticket, meals, and accommodation costs for the entire duration of study. In the past 5 years, approximately 10 TRU students have been awarded JASSO Scholarships. Students with a particular interest in studying in Japan should ask for JASSO updates directly from the Study Abroad Office. A minimum cumulative GPA of 3.2 is required.
2. **Germany** – Through a program called DAAD (German Academic Exchange Service in English) scholarships for North Americans wishing to study/work in Germany are available. The scholarships are competitive (about 160 per year for all of North America in the case of the category most applicable for TRU students).
3. **Austria** – Ernst Mach Grants were available to undergraduate applicants wishing to study in Austria, but the criteria have been recently redefined to include only graduate students. Students are invited to research the grants, as criteria can change and undergraduates may again qualify in the future.
4. **Canada** - IK Barber Scholarship Society (the same gentleman who provided funding for the new House of Learning) – Through an endowment established about 4 years ago, TRU is automatically allocated a portion of scholarship funding that is available solely for study abroad purposes. At TRU, the awards are automatically allocated to the Study Abroad applicants with the highest GPA's in values of \$1000.00 per student. The number of awards available varies from year to year depending on the endowment growth rate.
5. **Canada** - Student Loans – Students who qualify for Student Loan funding while studying at TRU are able to continue that funding while they are on Study Abroad.
6. **Canada** - First Nations Band Funding – Students who are receiving funding from various bands often can continue to receive that funding while on a Study Abroad. Students receiving band funding are encouraged to have their band contact the Study Abroad Office for more information.

## Appendix A - Definitions

Bilateral	Bilateral refers to a type of exchange agreement. Specifically, the agreement is between TRU and a university in another country that permits the exchange of students for periods of 1 or 2 semesters.
Cohort	Some university programs admit their students as a group – or using another word – as a cohort. What this means is that a group of students starts a program together, and several years later, after taking most of their coursework together, graduate together. For exchange students, cohorts and modules can be positive as you join an established group of students, making it easy to make friends. See also “module” below.
Credit Transfer	All of the academic course work done abroad will transfer back to TRU and appear on your TRU transcript. The additional question is whether those transferred credits also apply to your degree program. Of course, the answer to that depends on what you studied, and what your program requirements are. This is the reason why your Program Advisor is such a vital part of the Study Abroad process, for it is the advisors who can provide advice on this question.
ECTS	European Credit Transfer System is a system adopted by many European universities to provide consistency within the European Union. In simple terms, 30 ECTS = 15 TRU Credits – so if you wish a full semester of transfer credit, you would need to enrol in course work that totals 30 ECTS.
Exam Invigilation	With permission, students can choose to depart their host university early and have their exams sent to TRU. The student then writes the exam at TRU under TRU supervision, and TRU sends it back to the host for marking. This situation most often occurs for students attending universities for a Fall semester, but who schedule their exams for January.
Exchange	A TRU student pays tuition to TRU, but applies to study at a partner university in another country through the Study Abroad Program. In the reverse, a student in another country pays tuition in that country, but applies to study at TRU. In a financial sense, the tuition has been paid – but the universities “exchange” students to permit students the opportunity to study in another country without paying high international student tuition (for example, a Canadian student wishing to study in Australia might find the tuition costs would be approximately \$15,000 per semester!!! Through exchange, these costs are waived.
Expatriate	Someone who lives and works abroad is called an expatriate. A student studying abroad is similar to an expatriate, in that there is a legal, residential status when living in another country.
Field School	TRU offers a number of special courses that are led by TRU faculty and are offered in another country. Essentially, the students and the leading faculty travel, live, and study together in another country focused on a specific academic topic. This document is not designed to detail Field School opportunities, but the Study Abroad Office can provide guidance to students interested in participating in a Field School.

Inbound Student	An exchange student studying for 1 or 2 semesters at TRU from one of our bilateral or ISEP university partners
ISEP	Complementary to bilateral agreements (see above) is the International Student Exchange Program (ISEP). TRU, as a member of ISEP, is able to offer students well over 200 choices of universities in other countries to consider for exchanges. The ISEP exchange experience is IDENTICAL to the bilateral experience for the student while living abroad – the differences lie in slightly different paperwork, different deadlines, and a different financial model. More on ISEP can be found throughout this guide.
ISEP Direct	“Direct” is a way of saying that, if you wish to pay high international student tuition, you can study at an ISEP partner university. Because of the high cost, TRU recommends students focus on ISEP Exchange. The exception might be summer programs offered by ISEP partner universities. Though there is a cost, for students who are able only to consider a short term summer experience abroad for personal reasons, this is an option to consider.
ISEP Exchange	“Exchange” is another way of saying that the tuition is waived at the host university. TRU students are encouraged to seek out and verify that all of their choices are ISEP Exchange universities (and again, there are well over 200 to choose from!).
Module	At TRU, students can choose from a variety of courses, and often can schedule them in an individual way. In other words, you may need Course X, but exactly when you take it often has some flexibility. In other universities, the entire program may be set out in advance. In Year 1 Semester 1 you will take a specified list of courses. Then in Year 1 Semester 2 another list... and so on. Each of these “lists” are sometimes called modules. As an exchange student, you are generally required to accept ALL of a module (in other words, you can’t pick and choose from different modules). Hand in hand with this type of situation is that you will be joining a “cohort” of students progressing through the program.
Outbound Student	A TRU student who is going through the application process to apply for a bilateral or ISEP exchange
Pass/Fail	Credits earned at a university in another country through the Study Abroad Program are entered on to student transcripts at TRU as a Pass or a Fail. Passing marks therefore, are not used to calculate GPA. Only courses taken at TRU are used in the GPA calculation. Most students find this to be a positive benefit. Naturally, all students receive a transcript from their host university with the actual grading, and can use it, if desired, to demonstrate academic achievement.
Rebound Student	A TRU student who has studied for 1 or 2 semesters as an exchange student at either a bilateral or ISEP partner university, and has now returned to TRU to continue studying
Student Mobility	Student mobility refers to the array of opportunities abroad – exchanges, field schools, practica, internships, and so on. In some universities, mobility can more narrowly mean “exchanges” only.

Study Abroad	At TRU, the words “study abroad” are used to make reference to all student opportunities in other countries – exchanges, field schools, practica, internships, and so on. Note that the words “study abroad”, “student mobility” and “student exchange” can mean slightly different things in different countries.
Study Abroad Ambassador	Once a student has successfully completed 1 or 2 semesters of study at a partner university in another country, and has returned to TRU, that student can apply for a competitive award of \$2000.00 called the Study Abroad Ambassador Award. Recipients of these awards form a consultative student council charged with supporting and growing student participation in the Study Abroad Program. The Ambassador Awards are generously funded by TRU World.
Visa	<p>Once a student has been formally accepted by a host university in another country, they are provided an “acceptance letter” which is a required document in order to apply to the host university government for a student or resident visa. Essentially, a visa is an approval to live and study in that country. Each country has different requirements, application forms, processes, and costs involved with obtaining legal status as a student.</p> <p>If you wish to research the visa process for a specific country, these are the steps:</p> <ol style="list-style-type: none"> <li>1. Go to <a href="http://w01.international.gc.ca/Protocol-Protocole/Missions.aspx?lang=eng">http://w01.international.gc.ca/Protocol-Protocole/Missions.aspx?lang=eng</a></li> <li>2. Select your country of interest</li> <li>3. Each country has a different online system, but look for words like “consular services” “visas” “student” or “residency”... Once you find the correct page, read the requirements and process for that country. This same document should tell you if the host government permits you to work in their country.</li> </ol> <p>A reminder - applying for a visa is one of the last steps before leaving Canada! You cannot do it in advance! You MUST be accepted by your host university AND have received an official acceptance letter, before applying for a visa.</p>

*It isn't easy being green.  
Kermit the Frog*

## Appendix B - List of Bilateral and ISEP Exchange Partners – September 2011

There are 40 countries (and more under discussion) to consider for exchange! If you have always dreamed of visiting a certain part of the world, or just want a quick overview of what choices you have, this list is for you!

	Bilateral	ISEP (International Student Exchange Program)
<b>Argentina</b>		Universidad Blas Pascal Universidad Católica de Córdoba Universidad de Palermo Universidad del Salvador
<b>Australia</b>	Charles Sturt University Curtin University Southern Cross University University of Canberra University of Tasmania University of Western Sydney	Deakin University - Geelong Deakin University - Warrnambool La Trobe University - Bendigo La Trobe University - Melbourne Swinburne University of Technology - Hawthorn Swinburne University of Technology - Lilydale Swinburne University of Technology - Prahran University of Southern Queensland - Toowoomba University of Western Sydney
<b>Austria</b>	FH Joanneum University of Applied Sciences Management Center Innsbruck FH Salzburg University of Applied Sciences Private University Seeburg Castle University of Applied Sciences Wiener Neustadt	Johannes Kepler Universität Linz Karl-Franzens-Universität Graz Technische Universität Graz
<b>Botswana</b>		University of Botswana
<b>Brazil</b>		Fundação Armando Álvares Penteado

	<b>Bilateral</b>	<b>ISEP (International Student Exchange Program)</b>
<b>Chile</b>	Universidad de Santiago de Chile Universidad de Vina del Mar	Pontificia Universidad Católica de Valparaíso Universidad Católica del Norte - Antofagasta Universidad Católica del Norte - Coquimbo
<b>China</b>	Tianjin University of Technology	Jiangxi University of Finance and Economics (JUFE)
<b>Colombia</b>	EAFIT	Universidad Icesi
<b>Czech Republic</b>		Masaryk University
<b>Denmark</b>		Aalborg University
<b>Estonia</b>		University of Tartu
<b>Finland</b>	Turku University of Applied Sciences	Aalto University School of Science and Technology Abo Akademi University - Abo Campus Abo Akademi University - Vasa Campus Lappeenranta University of Technology University of Eastern Finland - Joensuu University of Eastern Finland - Kuopio University of Helsinki University of Jyväskylä University of Oulu University of Tampere University of Turku
<b>France</b>	ESDES School of Management: (Universite Catholique de Lyon) Universite d'Angers	Institut d'Études Politiques de Rennes Lille III (Université Charles de Gaulle) Pierre Mendès France (Université de Grenoble II) Université d'Angers Université de Caen Université de Franche-Comté Université de Nantes Université de Nice Université de Picardie Jules Verne Université de Rennes 1 Université de Rennes 2 (Haute-Bretagne) Université du Havre Université Jean Monnet de Saint-Etienne Université Paul Cézanne (Aix-Marseille III) Université Paul Valéry (Montpellier III)

	<b>Bilateral</b>	<b>ISEP (International Student Exchange Program)</b>
<b>Germany</b>	University of Cologne University of Applied Management University of Erfurt FH Osnabrueck University of Applied Sciences University of Health and Sport Fredrich Schiller University of Jena	Gottfried Wilhelm Leibniz Universität Hannover Philipps-Universität Marburg Technische Universität Carolo-Wilhelmina zu Braunschweig Technische Universität Dortmund Universität Trier
<b>Hungary</b>		University of Debrecen
<b>India</b>	Madras Christian College	
<b>Indonesia</b>		BINUS University
<b>Italy</b>	Università Cattolica del Sacro Cuore	Università Cattolica del Sacro Cuore Università degli Studi di Trieste
<b>Japan</b>	Bunkyo Gakuin University JF Oberlin University Hirosaki University Kyoto Sangyo University Toyo University	Chukyo University Kansai Gaidai University Nanzan University Nihon University - Mishima Ritsumeikan Asia Pacific University Tokyo International University
<b>Korea</b>	Dong-A University Kyung Hee University	Ajou University Ewha Womans University Keimyung University Korea University Yonsei University
<b>Liechtenstein</b>	University of Science and Technology	
<b>Lithuania</b>		Vilnius University
<b>Malaysia</b>		Universiti Pendidikan Sultan Idris
<b>Mexico</b>		Instituto Tecnológico y de Estudios Superiores de Occidente Tecnológico de Monterrey (ITESM) - Monterrey Universidad de Guanajuato Universidad de Monterrey Universidad La Salle Universidad Popular Autónoma del Estado de Puebla Universidad Regiomontana
<b>Morocco</b>		Al Akhawayn University
<b>Netherlands</b>	AVANS Hogeschool NHTV Breda University of Applied Sciences	Leiden University Tilburg University
<b>Nicaragua</b>		Universidad Americana

	<b>Bilateral</b>	<b>ISEP (International Student Exchange Program)</b>
<b>Norway</b>	University of Stavanger	
<b>Poland</b>		Wroclaw University
<b>Spain</b>	Universidad de Extremadura Universidad Autonoma de Barcelona Universidad Autonoma de Madrid Universidad Europea Miguel de Cervantes	Universidad de Almería Universidad de Málaga Universidad de Vigo Universidad Pública de Navarra Universidade de Santiago de Compostela Universitat de les Illes Balears
<b>Sweden</b>	Halmstad University Kristianstad University University of Gavle	Karlstad University Linnaeus University - Kalmar Linnaeus University - Växjö Lulea University of Technology Mälardalen University University West
<b>Switzerland</b>	University of Applied Sciences Northwestern University of Applied Sciences HTW Chur Zurich University of Applied Sciences	Universität Bern Universität Zürich Université de Fribourg, Suisse
<b>Taiwan</b>		Providence University
<b>Thailand</b>		Thammasat University
<b>Turkey</b>	Istanbul Technical University	Okan University
<b>United Arab Emirates</b>		American University of Sharjah
<b>United Kingdom</b>	Bournemouth University University of Chichester University of Salford UHI Millennium Institute University of Wales: Trinity Saint David	University of Central Lancashire University of Chester University of Sunderland
<b>United States of America</b>		Please see <a href="http://www.isep.org">www.isep.org</a> There are more than 100 listed institutions in the USA
<b>Uruguay</b>		Universidad Católica del Uruguay
<b>Vietnam</b>	International University: Vietnam National University HCMC	

## Appendix C - Financial Planning

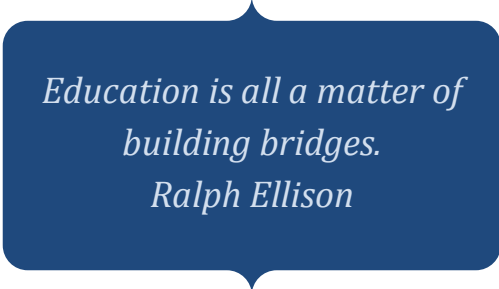
### Investing in Yourself

Thompson Rivers University collectively applauds your decision to seek post-secondary education. The benefits and rewards of this choice will impact your future in a positive way.

You are now considering adding an additional element to your portfolio of education – time spent studying in another country under TRU’s Study Abroad Program.

This section is designed to assist you with assessing and planning the financial aspects of your time abroad – and to assist in comparing it to the costs had you remained in Canada for your entire education.

Most students find that studying abroad costs about the same as studying at TRU. Others find it actually costs less, saving them money in their overall educational costs, particularly if you choose a country where the cost of living is much cheaper than Canada. Others find their costs may increase if they choose a country with a very high cost of living, and they need to weigh that against the benefits that Study Abroad provides.



*Education is all a matter of  
building bridges.  
Ralph Ellison*

But first, let’s be fair... This section is limited to assessing your student costs – tuition, housing, food, and basic transportation. If you choose to expend extra time and money travelling as an extension to your Study Abroad experience, these are additional costs that are your choice, and are not directly related to your study program. But that said, many students do take advantage of their new geographical location to see and experience new things, and consider it part of the overall benefits of Study Abroad.

## Assess your current situation

Most students live in residence or private accommodation while studying at TRU, and are responsible for their living expenses, such as food and laundry. For the time you are abroad, these costs are now paid to a foreign residence or apartment, and you are shopping for food in a foreign market, and doing your laundry in the local facility. Whether you pay to do laundry in Kamloops, or pay in another country, it's a cost. Many students find that these costs are often about the same abroad as in Kamloops.

Returned students say that, all in all, food and housing cost about the same at most of our partner institutions, and in some cases, particularly in the developing world (for example, China) costs can be dramatically lower when compared to TRU. Of course, this assumes that you will ingeniously and resourcefully use local markets, and prepare your own food rather than frequenting tourist style restaurants!

If you are a student currently living at home, and are enjoying free room and board while you study, you of course are going to incur food and housing costs that you did not face before. But, looking at it another way, many students must live away from home to study at TRU, and bear these costs for their entire educational period. You need do this only for the time you live abroad!

*Travel is fatal to prejudice, bigotry, and narrow-mindedness, and many of our people need it sorely on these accounts. Broad, wholesome, charitable views of men and things cannot be acquired by vegetating in one little corner of the earth all one's life.*

*Mark Twain*

Other students are "locked in" to financial obligations that cannot be suspended while abroad. For example, if you have a financial obligation toward a mortgage, that cost will continue while abroad. In addition you will have to pay for housing abroad. Few students are in this type of situation, but those who are may wish to discuss this in more detail with the Study Abroad personnel.

## Independent Living Skills

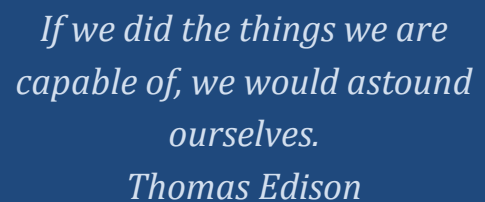
Can you cook? No, really! Can you cook???? Can you purchase food at a market and assemble reasonable meals that are nutritionally sound?

Can you do laundry? No, really! Can you do laundry??? Or are you at risk for shrinking all your clothes or having them all turn an embarrassing shade of pink!

How about managing your money??? Do you understand how to make sure the money you have first covers all the most important issues: food, shelter, transportation, and safety? Or are you chronically broke, and always having to borrow more money?

These are important life skills – and the better you manage the basics, the easier time in another country will be! Strolling the local markets, inspecting produce you’ve not seen before, and examining labelling in another language can be fun! It’s part of the experience.

If you want to successfully live abroad, choose to devote effort now to learning and perfecting the basic life skills that will smooth your way and keep a smile on your face.



*If we did the things we are  
capable of, we would astound  
ourselves.  
Thomas Edison*

## Exchange Rates - Currency Conversion – Cost of Living – What does it all mean?

As of this writing (August 2011), 1 British pound = 1.5 Canadian dollars approximately. Does this mean everything in Britain costs 1.5 what it does in Canada? No, not really. A different example shows why this is not the correct logic. 1 Japanese yen = about 1 cent Canadian... Does this mean things are equal in cost between Japan and Canada? No.

When thinking about how inexpensive (or expensive) a destination will be, there are several factors that, when combined, tell the story.

1. The exchange rate is the exchange rate... it is a fact, and tells you NOTHING about costs
2. The exchange rate TREND is more revealing... for example, there was a time, not long ago, when 1 British pound = 2.5 Canadian dollars... that change tells you that you can now buy MORE pounds with fewer Canadian dollars (which is usually a good thing)
3. You need to also have a sense for the cost of living in a country. How much do things cost? The fundamental questions might be “if I buy X in the UK, how much will it cost? What does that equal in Canadian dollars? And is that cheaper or more expensive than if I bought it in Canada?” This concept is called “cost of living”, and you can Google it and get all types of opinions and guesses. It is not an exact science, and there is really no reliable comparative source of information.
4. If you hear someone say “I went to Country X, and it was soooo expensive”, this impression may be the result of several factors – fundamentally an unfavourable exchange rate trend with the Canadian dollar, and a high cost of living. Put the two together, and the impact can be profound on your budget. Add rapid, out of control inflation, and it can be paralyzing. But offsetting all of that, you will be living as a RESIDENT, not just a tourist passing through. You will learn to live like the locals, using local markets and services, not those for tourists that are often at higher costs.
5. All of this said, students should understand that TRU World personnel understand these concepts, and currently virtually none of our exchange opportunities should put a student into a dire financially unstable economic environment. Students are expected to be like the locals – buy in markets, cook their own food, manage money. A student living in a small city in France and living in residence can get by quite nicely on about the same money as they would need here in Kamloops. However, it is quite a different matter to be a tourist in the heart of Paris dining on fine wines and rich French cuisine! Students are expected to live more like the ordinary locals, and with this in mind, to practice restraint and frugality to manage their money.

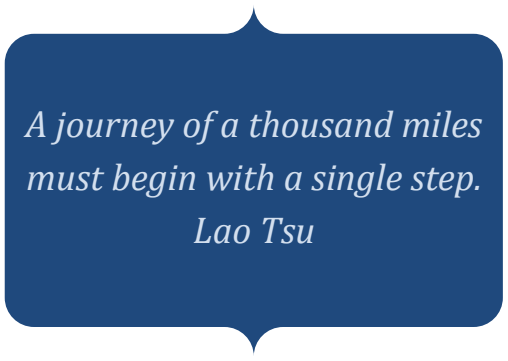
*The World is a book, and  
those who do not travel read  
only a page.  
St. Augustine*

## Can you live frugally if the ultimate rewards are life-altering?

If you want to live and study abroad, start changing your spending patterns NOW! Every single penny you save now, potentially could be spent on something amazing abroad (a train ride into Paris, fish and chips in London, a climb of the Great Wall in China!) and students repeatedly advise that once they became attracted to the concept of Study Abroad, saving money became easy, even fun – because they had an AMAZING goal!

The same concept applies when actually living abroad – wandering foreign markets and preparing your own meals in a funky little abode in some cool place on the other side of the planet just makes being frugal worth it!

Also, you will become a resident (as opposed to a tourist) and being imbedded in the local culture will give you the benefits of the locals – you will learn how to do things cheaply, where to shop, how to shop, and how to use the local transport like a pro! This is why LIVING in a particular place can actually be significantly cheaper than breezing through it as an uninformed tourist.



*A journey of a thousand miles  
must begin with a single step.*  
Lao Tsu

Returned students also note another possible financial consideration: while abroad, TRU does not recommend that students drive, and the reduction in costs involving registration and gas when students convert to public transportation can be a significant cost saving.

This whole process is exceedingly empowering. Returned students often comment on the character building and heightened self-esteem they acquired while mastering the art of surviving and thriving in another country.

## Revenue Compared to Expenses! It's Like a Little Financial Statement!

Take a little time to think through your financial resources (revenue), and your expenses (costs)... Use the following as your guide.

### Revenue

Presumably, all or most of the sources of cash that you would have to study at TRU are still available to you should you decide to Study Abroad: Student Loans, parents, savings, bursaries, scholarships, investments, inheritances...

There are two ADDITIONAL bits of cash to consider – the roughly \$700.00 per semester in fees you save AND the automatic TRU Study Abroad bursary that you will receive – it varies from about \$500 per student to as high as \$1500 per student, depending on the number of applicants. Those two things together are often enough to cover your airfare!

Now think about other types of revenue: Can you “save” a little extra by living frugally? Could you take a part time job or a semester off to work and add some cash to your pot?

If you use, or plan to use Student Loans, they apply to a Study Abroad semester in almost exactly the same way as they apply to study here at TRU... But there are a few important issues – study dates, semester breaks, and so forth - that can have an impact. Please go and make an appointment with Financial Aid to make sure you do everything correctly regarding Student Loans.

### Expenses - The “Per Diem” Concept for the Basics

Trying to figure out how much money you need to study abroad can seem impossible. It's not! You just need to break it down into parts. And the easiest way is to think “per diem” (per day). First, stop to think about your spending here at TRU – per day.

Then count how many days you will be out of the country. What will your accommodation, local transportation, laundry, technology, and food costs be per day (remember the concept of “cost of living”...)? Then multiply days by costs per day... and that is your basic starting point.

If you are applying for the ISEP Exchange Program, your accommodation and food costs are pre-paid here at TRU, then provided for you abroad. That makes figuring out the basic costs even simpler.

## Expenses - Academic Costs

When you Study Abroad, you always pay your tuition at TRU. So that cost is the same, regardless... But there is a huge bonus!!! Because you are not on campus, you do not have to pay many of the ancillary fees you normally do – and for most students, their combined tuition and fees is about SEVEN HUNDRED DOLLARS PER SEMESTER LESS than if you were here at TRU. That’s money saved that can go directly toward your expenses to live abroad!

## Expenses - One Time

Some expenses are unique to Study Abroad and need to be considered. These may include:

Air Ticket (do you or your parents have frequent flyer points you could use to reduce this cost?)

Student or Resident Visa

Passport

Medical insurance (allow about \$2.00 for each day you are out of Canada)

Vaccinations (if necessary)

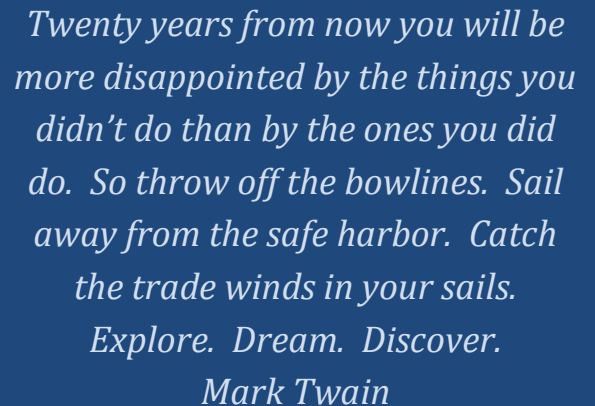
Transportation from airport to campus

Accommodation damage deposit (refundable because, of course, you will leave things in good shape)

## Expenses – Extraordinary

Do you plan or hope to travel and explore your new area? Then subtracting the costs that are unavoidable (discussed above) from the amount of revenue (money) you have, will give you an idea how much “fun” money you have left. Knowing this often becomes a further incentive for students to begin saving TODAY for their adventure of a lifetime!

Some students simply didn’t have much extra cash when they planned to go abroad, but they went anyway – and the experience of living and studying in a foreign country was so profound and amazing that they really didn’t care if they couldn’t afford many extras. The experience itself was already more than they could have imagined!



*Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.*  
Mark Twain

## Financial Planning Worksheet

This is a very simple worksheet to use together with the previous few pages to help you think through the financial planning for Study Abroad. When you are done, and have thought it all through, and written it down, you may be surprised to see that the EXTRA costs of studying abroad (compared to what you would have spent to live in Kamloops and study at TRU) are not that much different – especially when compared with the lifelong benefits and experience you will derive!

<b>ADD Your Financial Resources (Revenue)</b>	
Student Loan	
Support of your parents or family	
Savings	
Bursaries (remember you automatically get \$500 to \$1500 from TRU Study Abroad!)	
Scholarships	
Investments	
Inheritance money	
Extra money you can save by starting to live frugally TODAY!	
Other sources of cash	
<b>TOTAL REVENUE</b>	
<b>SUBTRACT Your Costs (Expenses)</b>	
The Basics (accommodation, local transportation, laundry, technology and food per day multiplied by the number of days out of the country)	
Academic Costs (remember, these are about \$500 LESS per semester than if you studied at TRU!)	
One Time Expenses	
Air Ticket	
Student or Resident Visa	
Passport	
Medical Insurance (allow \$2 per day)	
Vaccinations (if necessary)	
Transportation from airport to campus	
Accommodation Damage Deposit	
Other One Time Expenses	
<b>TOTAL EXPENSES</b>	
<b>BALANCE (Revenue Less Expenses) – This is the cash you have left once all the basics are covered. You could use it to travel!</b>	

## Working Abroad

When thinking about working abroad, here are a few points to consider.

If your financial situation absolutely requires that you work part time while studying abroad, and if you don't work, you can't afford to go – THEN GO AND WORK!!! It is possible!

In fact, some students say the experience of working abroad, even if it was not a career oriented job but rather “just a job” to provide a little cash, was in itself a wonderful learning experience.

Other students say they prefer the freedom to be able to travel, or to explore, and that a job limits that too much. It's a very individual topic, as you can see!

But in the end, there is one very important consideration – and that is whether the government of your host country will permit you to work while studying as an exchange student. Some countries will not permit you to work, while others will. It is different for each country and changes from time to time. It is your responsibility, if you absolutely need to try and work while abroad, to make sure it is legal for you to do so. This can be researched only by reading the rules and regulations attached to the student or resident visa of your country of interest. For guidance, look in the Appendix A Definitions under “visa”.

As an example, this is the link that takes you to the page regarding studying in Australia that specifically says you CAN work part-time while studying.

<http://www.studyinaustralia.gov.au/Sia/en/StudyCosts/Visa.htm>

All that said, just because it is legal for you to work does not automatically mean you will find a suitable job!

**Notes**