

Abroad

Office of International Programs

# BUDGETING YOUR SEMESTER ABROAD

*Come budget your semester with the Financial Aid Office and The Office of International Programs!!*

**MONDAY, NOVEMBER 3RD, 2008**

**6:00 - 7:30 PM**

**LOCATION:**

**FINANCIAL AID OFFICE**

**86 BRATTLE ST.**

**PIZZA & REFRESHMENTS PROVIDED**



Contact us: 617-496-2722

Congratulations on your decision to go abroad! Spending an academic semester, year, or summer abroad is an enriching and rewarding experience, but it is important to be financially prepared. Your main costs as a student will be living expenses, including accommodation travel, entertainment, books, food and clothing. Estimates vary as to how much a student should budget for and can be as expensive as personal taste dictates. When planning your semester abroad, keep these tips in mind:

### **PRE-DEPARTURE**

- When budgeting, be as specific as possible. If in doubt, use generous estimates; it is better to budget too much money than to find yourself in a foreign country short of funds. Your “emergency” budgetary amount should be substantial and flexible. It should be based on the fact that something can go wrong and you should be prepared for it. This could mean you need it for an emergency night’s lodging, a medical bill, something to wear if your luggage gets lost, or anything else that could and might happen.
- Notify your bank that you will be studying abroad with the dates you will be abroad! You don’t want them to think that someone has stolen your card!!
- Traveler’s checks remain the safest and most reliable way to obtain cash, followed by credit cards and ATM cards. However, in most western countries it is usually easy to withdraw cash using your ATM card, which will also give you the banks more favorable exchange rate.
- Making ATM withdrawals abroad – Bank of America account holders can make free withdrawal from the following banks: If your bank is a member of the Global ATM Alliance (Bank of America, Barclays, Scotiabank, BNP Parisbas, Deutsche Bank, China Construction Bank and Westpac) you’ll be able to access ATMs at other member banks overseas for free. For other account holders, you should inquire with your home bank about similar options.
- Methods of Payment - Credit cards can be useful means of managing your budget, but be sure to pay them off as they can be an expensive form of borrowing. Be wary of finance charges your bank may apply, inquire about these rates before your departure!
- Don’t buy a new travel wardrobe or new luggage (unless you need it). You’re not going on vacation... you’re going to a foreign country to live and learn with the people, so you’ll want to dress appropriately and blend in. Fancy clothes and expensive luggage may target you for crime. Only buy things that will add to your comfort.
- Obtain some foreign currency in advance. You may not get the best exchange rate, but you’ll have money in your pocket when you arrive.

## **CREATIVE FUDRAISING IDEAS\*\***

- Waive holiday and birthday gifts and request financial gifts or loans instead
- Write a creative letter to all your relatives asking for financial support in exchange for monthly letters while abroad, and a presentation and dinner upon your return
- Organize an event where you and/or some friends donate instruction for a couple of hours (cooking, quilting, yoga, karate, computer skills, dancing, sign language, stained glass, woodworking, etc.)
- Sell coffee and baked goods with a sign stating your purpose
- Collect used books, CD's, computer software, etc. and have a sale
- Find out if your parents' employers/friends have a scholarship program for their children or find out if your employer will make a cash advance to be paid back through payroll deduction. No harm in asking!
- Save, save, save!

**Note:** It is unadvisable to count on work abroad to earn money. Even internships tend to be unpaid. Many countries do not permit foreign students to work and those that do, require work permits. We recommend you do not rely on overseas employment income when budgeting.

\*\* From the International Programs Office at UMASS Amherst  
([http://www.umass.edu/ipo/sax\\_fintips.html](http://www.umass.edu/ipo/sax_fintips.html))

## **TIPS FOR SAVING MONEY WHILE STUDYING ABROAD**

- International Student Identification Cards (ISIC) and International Youth Hostel membership
- Traveling by train, especially in Europe, is very economical. Buy a EURail Pass before you go at [www.eurail.com](http://www.eurail.com). Pick out the type of pass that best suits your need in terms of how much traveling you want to do. The great thing about the EURail Passes is that they are valid in most European countries and can save you tons of money. However, you must purchase the pass before you leave. So it's a good idea to plan ahead where you want to travel.
- Eating out while abroad is unavoidable and is apart of the adventure and fun of studying abroad. Ask locals about good, cheap places to have a meal. Have your student ID card ready and ask restaurants if they have a student discount. \*\*
- Most study abroad universities will give you directions on purchasing student discount passes for local transportation (buses and rail). \*\*

- Clothes, especially in developed countries, are extremely expensive. While it may be fun to buy a pair of European heels or a new pair of jeans, you'll find too much clothes shopping breaks the bank! \*\*
- Film or memory sticks for your camera are better off bought here and brought over. \*\*
- One of the best ways to remain money-conscious is to develop a strong sense of your local currency. Many costly mistakes are made because some students never learn what a pula or real is worth or how much 100 yen is. It's easy at the ATM to withdraw 100 euros and think \$100 USD. WRONG. Think 129 USD \*\*
- Souvenirs and gifts for family can take up a chunk of your budget. Two good sources of great gifts for family and friend are large chain supermarkets (olive oil from Italy) and high quality drugstores (soaps from France). \*\*
- Bring originals of all your prescriptions. Filing prescriptions is much cheaper without having to pay for the doctor's exam. \*\*

\*\* From The Bagley Center at Plymouth State University



Semester Study Abroad in Rome with IES Abroad									
ROME, ITALY									
<b>Expense Description</b>									
Program Fee									
Tuition									
Housing									
Meals (how many per week)	\$14,100								
Security deposit*	\$3,695								
Application Fee	3 per week								
Program Fee discount available?	\$500								
	Waived if online								
	No								
<b>Transportation</b>									
International airfare*									
Train, bus, or domestic travel to program site	\$800								
	\$70 taxi from airport								
<b>Travel Documents &amp; Immunizations</b>									
Passport, visa, photos, entry/exit taxi, etc*	\$150								
Health Insurance	\$195								
Immunizations*	N/A								
<b>Texts &amp; Materials</b>									
Books	\$300								
Art or other course supplies	N/A								
<b>Housing &amp; Meals</b>									
Housing costs not included in program fee	N/A								
Housing deposit or permit*	N/A								
Meals not included in program fee	\$200/week								
Housing and meals during breaks/Snacks	\$200								
<b>Essential Daily Living Expenses</b>									
Local transportation (bus pass, subway pass, taxi)	\$45 per month								
Communications (phone card, postage, Skype)	\$50 per month								
Toiletries and laundry	\$20 per month								
Emergency cash	\$500								
<b>Spending Money</b>									
Optional excursions, field trips, and independent travel	\$3,500								
Souvenirs and gifts	\$200								
Entertainment/Social Activities	\$100 per week								
<b>Total Estimate Cost of Attendance</b>									
	\$27,690								
Items marked with an asterisk (*) often need to be paid prior to departure and before the release of financial aid or scholarships.									

Items marked with an asterisk (\*) often need to be paid prior to departure and before the release of financial aid scholarships. This sample budget was modeled after the University of Minnesota's Budget Planning Worksheet.



**2009 Alliance Program Fees (Spring and Summer)**  
(16 week semester program - 8 week summer program)

	<u>Shanghai Fudan</u>	<u>Shanghai SUFE</u>	<u>Beijing BLCU</u>	<u>Xi'an XISU</u>
<b>Semester Program Fee</b>	<b>\$11,250</b>	<b>\$10,500</b>	<b>\$11,750</b>	<b>\$10,750</b>
	Tuition - \$9650	Tuition - \$9300	Tuition - \$10500	Tuition - \$9150
	Room - \$1600	Room - \$1200	Room - \$1250	Room - \$1600

Estimate of Additional Expenses:

Books	\$20-40	\$60	\$40	\$40
Personal	\$1,500	\$1,500	\$1,500	\$1,500
Meals	\$900-\$1,200	\$900-\$1,200	\$900-\$1,200	\$900-\$1,200
Round Trip Travel	\$1,200-\$1,500	\$1,200-\$1,500	\$1,200-\$1,500	\$1,200-\$1,500
Visa	\$130	\$130	\$130	\$130

<b>Summer Program Fee</b>	<b>\$6,325</b>	<b>\$6,500</b>	<b>\$5,975</b>	<b>\$6,750</b>
	Tuition - \$5475	Tuition - \$5850	Tuition - \$5475	Tuition - \$5900
	Room - \$850	Room - \$650	Room- \$500	Room - \$850

Estimate of Additional Expenses:

Books	\$20-40	\$40	\$40	\$40
Personal	\$700	\$700	\$700	\$700
Meals	\$300-\$600	\$300-\$600	\$300-\$600	\$300-\$600
Round Trip Travel	\$1,200-\$1,500	\$1,200-\$1,500	\$1,200-\$1,500	\$1,200-\$1,500
Visa	\$130	\$130	\$130	\$130

The program price includes tuition and fees, pre-departure materials, guidance with applying for a visa, orientation, housing, weekly activities, Chinese language textbooks, the services of a full-time Resident Director, and medical and evacuation insurance, a one-week Field Study Trip and a weekend Field Study Trip in the fall and spring semester and a five-day Field Study Trip in the summer term. Xi'an semester and summer Field Study Trips are two weeks in length.

The program price does not include airfare to China, meals, passport and visa fees, books or reading packets for courses in English, independent travel, and other items not mentioned as included.

1730 M Street, NW, Suite 707 • Washington, DC 20036 • Phone: 888-232-8379 • [www.allianceglobaled.org](http://www.allianceglobaled.org)

The Alliance for Global Education is a partnership of the Arcadia University Center for Education Abroad and the Institute for Study Abroad, Butler University.





**HARVARD UNIVERSITY**  
**DAVID ROCKEFELLER CENTER FOR LATIN AMERICAN STUDIES**  
**REGIONAL OFFICE**  
**ARGENTINA PROGRAM**

**Estimated Cost**  
**(mid February to mid July - mid July to mid December)**

**Program Cost for one Semester**

<b>PROGRAM FEES PAID DIRECTLY TO HARVARD</b>	
Study abroad program, including one week orientation and language program, special Harvard activities, seminars, internal trips, and <b>one organized trip to Santiago, Chile for 3 days</b> , term-time Internship, enrollment for credit in Argentinean Universities. Further information will be provided once you are accepted into the program	\$14,000
Harvard University Students Services Fee	\$1,058
<b>Total paid to Harvard University directly on term bill</b>	<b>\$15,058</b>
<b>INSURANCE</b>	
Health Insurance for the semester required	
a) Blue Cross Blue Shield purchased from Harvard University Health Service	\$579 (approximation)
b) Or student needs to document continuing insurance coverage	
<b>PERSONAL OUT OF POCKET EXPENSES (ESTIMATES)</b>	
Personal expenses including, books, materials, transportation, some travel	\$1,800 (approximation)
Estimated round-trip travel from U.S. to Argentina (student makes own reservations)	\$1,200
Visa Paper work in Argentina and Argentina airport fee	\$100
<b>Estimated study abroad including travel (one semester)</b>	<b>\$18,737</b>



HARVARD UNIVERSITY  
DAVID ROCKEFELLER CENTER FOR LATIN AMERICAN STUDIES  
REGIONAL OFFICE  
CHILE PROGRAM

**Estimated Program Cost**  
(mid February to mid July - mid July to mid December)

**Program Cost for one Semester**

<b>PROGRAM FEES PAID DIRECTLY TO HARVARD</b>	
Study abroad program, including one-week orientation and language program, special Harvard activities, seminars, internal trips and <b>one organized trip to Buenos Aires for 3 days</b> , term-time Internship, enrollment for credit in Chilean Universities	\$11,000
Family Stay: room, board (3 meals a day), laundry ( <b>Payment in full of \$14,000 is required by February 1st, for Spring semester and July 1st, for Fall semester</b> )	\$3,000
Harvard University Students Services Fee	\$1,058
<b>Total paid to Harvard University directly on term bill</b>	<b>\$15,058</b>
<b>INSURANCE</b>	
Health Insurance for the semester required	
a) Blue Cross Blue Shield purchased from Harvard University Health Service	\$579 (approximation)
b) Or student needs to document continuing insurance coverage	
<b>PERSONAL OUT OF POCKET EXPENSES (ESTIMATES)</b>	
Personal expenses including, books, materials, transportation, some travel	\$1,800 (approximation)
Estimated round-trip travel from U.S. to Chile (student makes own reservations)	\$1,200
One-time fee to enter Chile from the USA	\$100
<b>Estimated study abroad including travel (one semester)</b>	<b>\$18,737</b>

HARVARD UNIVERSITY  
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Tel: (617) 496-2722  
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To: Barcelona Consortium Students  
 Re: REVISED Spring Semester 2009 Program Budget, Barcelona Consortium for Advanced Studies

<b>BARCELONA PROGRAM BUDGET</b>	
<b>Spring 2009</b>	
<b>January 9 – July 6 2009* (6 months)</b>	
*no official program end date	
<b>I. Billed by Harvard University (on term bill)</b>	
<i>Non-Refundable Program Deposit due November 5</i>	500
<b>Tuition</b>	11,845
<b>Housing (\$965/month)</b>	5,100
<b>Housing Deposit (refundable at the end of term)</b>	300
<b>Housing Registration Fee</b>	300
<b>Student Services Fee</b>	1,058
<i>BCBS (may be waived through UHS)</i>	681
<i>UHS (may be waived through UHS)</i>	713
	<u>20,152</u>
	<b>-500</b>
<b>Harvard Billing Total</b>	<b>\$19,652</b>
<b>II. Additional ESTIMATED Program Expenses</b>	
<b>Meals (\$300/month)</b>	1,800
<b>Airfare</b>	800
<b>Books</b>	300
<b>Local Transportation (\$60/month metro)</b>	360
<b>Personal</b>	2,000
<b>Additional Program Expenses Total</b>	<b>\$5,260</b>
<b>GRAND TOTAL (Harvard Billing + Additional Program Expenses)</b>	<b>\$25,947</b>

# CIEE: The Council on International Educational Exchange

## TOKYO, JAPAN

### Program Fees

This breakdown has been prepared from the program budget for the purpose of calculating eligibility for financial aid. During the course of program operations, actual figures may vary. It should not, therefore, be used as a basis for calculation of refunds. CIEE reserves the right to adjust fees at any time.

#### Spring 2009

Educational Costs (direct cost of education charged uniformly to all students; including \$1700 non-refundable Participation Confirmation Fee)	\$14,455
Housing and most Meals	\$4,000
Medical Insurance	\$45
<b>Total:</b>	<b>\$18,500</b>

#### Notes:

The CIEE fee for 2008–09 includes an optional on-site airport meet and greet, tuition, full-time program leadership and support, housing (including local commuter pass), most meals, orientation, Hiroshima excursion, required site visits and cultural activities, pre-departure advising, and a CIEE iNext travel card which includes insurance and other travel benefits.

### Estimated Additional Costs

The estimated additional costs indicated below are intended to assist students and parents in budgeting for those additional living and discretionary expenses not included in the program fee. Actual expenses will vary according to student interests and spending habits.

#### Spring 2009

Personal Expenses	\$3,500
Transportation (round-trip based on U.S. West Coast departure)	\$1,300
Additional Meals	\$400
Books and Supplies	\$300
Local Transportation	\$300
<b>Total:</b>	<b>\$5,800</b>

# University of New South Wales Proposed Budget Sydney, Australia

## Direct Enrollment S1 2008 (February 25 - July 3, 2008)

(Conversions from USD to AUD based on 0.9266 USD to 1.0 AUD – Rate as of 11/08/07)

### TUITION

S1 2008 Program Tuition		\$11,300 AUD
(Semester Tuition	\$9,500)	
(Pre-Semester Course on Great Barrier Reef	\$1,800)	
S1 2008 Potential Laboratory Program Fees		\$250 AUD
Program Health Insurance		\$185 AUD
Mandatory Harvard Student Services Fee		\$1,058 AUD
	<b>Total:</b>	<b>\$12,793 AUD</b>
	<b>Converted Total:</b>	<b>\$11,854.00 US</b>

### ROOM AND BOARD

Housing Costs (February 25-July 3)		\$5,900 AUD
Meals Not Including in Housing/Program Fee*		\$5,320 AUD
	<b>Total:</b>	<b>\$11,220 AUD</b>
	<b>Converted Total:</b>	<b>\$10,396.45 US</b>

\* Total meal cost calculated at \$280/week for 19 weeks. Each week: 7 breakfasts (\$8), 7 lunches (\$12), 7 snacks (\$4), 7 Dinners (\$16) = \$280. There are no meals included with direct enrollment.

### PERSONAL EXPENSES

Books		\$400 USD
Communications (Phone Cards and Skype)		\$300 USD
Toiletries and Laundry		\$365 USD
Entertainment, Clothing, Souvenirs, Gifts		\$400 USD
	<b>Total:</b>	<b>\$1,465 USD</b>

### TRAVEL

Roundtrip Airfare from Los Angeles to Australia		\$1,500 USD
	<b>Total</b>	<b>\$1,500 USD</b>

**ADDITIONAL NON-DISCRETIONARY EXPENSES**

Passport Fee (\$97 USD)	\$89.88 AUD
Student Visa	\$490 AUD
Local Transportation to School**	\$817 AUD
Transportation from Airport to Site	\$60 AUD
Cell Phone***	\$500 AUD
Internet Access****	\$349.50 AUD
<b>Total:</b>	<b>\$2,306.38 AUD</b>
<b>Converted Total:</b>	<b>\$2,137.09 USD</b>

\*\*Transportation from Residence at Coogee/Bondi to UNSW Campus. Weekly Bus Pass = \$43 AUD. No Concession offered by Australian government for international students.

\*\*\*Past UNSW study abroad students have cited cellular phones as a necessity and estimate costs at \$100 AUD per month.

\*\*\*\*Quoted at \$69.90 AUD per month.

**TOTAL EDUCATION-RELATED BUDGET: \$27,352.54 USD**

**NON EDUCATION-RELATED EXPENSES (for loan request)**

Other Travel	\$4000 USD
Social Activities	\$1000 USD
<b>Total:</b>	<b>\$5,000 USD</b>

**GRAND TOTAL OF ALL EXPENSES: \$32,352.54 USD**

## Accra, Ghana

### Charles Fisher-Post, Class of 2009

-In 2007, Ghana redenominated its currency, chopping 4 zeros off the end of its old currency to make \$1 US roughly equivalent to 1 Ghanaian Cedi (as opposed to 10,000). This makes converting costs in Ghana extremely easy, obviously.

-Though the currency is pegged at roughly equivalent value, obviously 1 Cedi in Ghana will get you a lot more than \$1 in the US.

### General Advice

-In bringing money to Ghana, American Express traveler's checks are still frequently accepted, especially at large, chain banks in big cities, but occasionally certain branches will decide that they can't take travelers checks that day, a rather arbitrary occurrence that can be quite frustrating to experience.

-Throughout large towns, and in Accra especially, there are a lot of small currency exchange booths which will always take US dollars and offer conversions at fairly reasonable rates.

-If you do not bring an ATM card, realize that getting money can be especially difficult on Sundays, although there will occasionally be a money exchange booth open in the more commercial areas of Accra.

-Large chain banks, such as Barclays and others from South Africa, have reached Accra and Kumasi and some of the larger towns, and may even feature 24 hour ATMs. This means that if you have a Bank of America account, or an account with some other similarly large and internationally notable bank, you should be able to access your funds without incurring enormous ATM fees, although be aware of your own bank's policy.

-When presented with a choice, always opt to get all of your money in \$1 or \$5 cedi notes. Most establishments, whether they appear to be a modern, Western-style shop, or merely the small table stand of a woman at a market, lack change, making shopping significantly more difficult than you might have anticipated if all of your money is stored in 10, 20 or even 50 cedi notes.

-Be aware that taxi drivers, in particular, will often pretend to not have change when you try to pay them before getting out, a cheap tactic to try to earn extra money that they will abandon if pressed.

-If traveling in rural Ghana, be aware that the modern currency potentially may not have circulated all the way out to the remotest parts of the country, despite government warnings about the impending complete loss of value of all old currency notes, which should have been exchanged for new notes at banks throughout the country by 2008. It might be the case, however, that in certain areas the old form of currency yet lingers in circulation—don't accept change in old notes/coins...unless you're looking for souvenirs.

-In many situations, especially where shopping or attempting to purchase a service, understand that there frequently exists a price for locals, and another, much inflated price for ignorant foreigners—especially if they appear to be wealthy. In certain instances, when say, trying to purchase something as cheap as an orange, perhaps the difference in price will be so inconsequential as to render disagreement over pricing a task not worth one's effort. Generally, though, sticking up for the principle of equal treatment for all

isn't necessarily a bad thing, while caving to the guilt of coming from an obviously comparatively opulent background may help reinforce a system where locals attempt to take advantage of foreigners—feel free to tip for friendly service, though, of course.

- Don't carry more money than you plan on spending in the very near future—you're always going to be an obvious target to any desperate, delinquent in search of quick cash.
- In the cities, and especially certain parts of Accra, people will frequently try to start conversations with you before begging for money, if not aggressively asking for money outright immediately. Realize that while perhaps it is terribly unfair that you come from a comfortable background compared to many in Ghana, simply giving money away to those who ask for it does not offer long-term benefits to local-foreigner interactions, and your own judgment of the situation of the person asking for money is every bit as likely to be prejudiced as his or her perception of your obvious wealth.

### **Bargaining**

- In all markets, in shops in rural areas, in many hostels, and in most all transportation situations, bargaining is an inevitable part of arriving at the price one is to pay for a good/service. When it is obvious that you are not from Accra or anywhere in Ghana, realize that you're a target to be told an erroneous, deliberately inflated price. Take advantage of the fact that most everyone in urban Ghana, as well as many other areas of the country speak English and are happy to talk to you, and ask a disinterested local what something should more or less cost.

- Before getting in any taxi, always make the driver agree on how much you will have to pay for the ride. Also be sure to verify that the driver indeed knows where exactly your desired destination is located—just because he's driving somewhere doesn't by default mean he knows where he's going. (taxi driving is a competitive business as you will no doubt notice when observing that more than 1 out of every 3 cars is typically a cab, so they will do most anything for business).

- If bargaining for goods seems a tedious affair, become a regular customer at some shop and friendly with the shop keepers. It's a good way to make friends and it can take a lot of the stress and hassle out of obtaining things.

- Remember that most goods are not the exclusive item of one unique seller—if someone refuses to offer you a fair price for something, simply move on. If everyone refuses to offer you a fair price, though, well, you may have been given a low-balled estimate of what something costs.

- In Accra as well as many other places in Ghana that are typically attractive to tourists, merchants will be aggressive and in your face about buying their product, sometimes even grabbing you and trying to enter you into negotiations for items you have no desire to purchase. If their extreme attention aggravates you be vigilant about keeping space between you and them, realize that you don't have to say anything at all, and walk quickly. If you show any interest they will pounce, and if you even jokingly throw out an amount you'd allegedly be willing to pay, they may hold you to it, screaming and demanding that you buy the item for what you'd promised you'd pay. Just always realize that you're never obligated to do anything, and that in general Ghanaians are friendly and helpful—one aggressive merchant will not turn everyone against you but rather more

likely be the object of condemnation if he (and it's usually men) tries to make problems for you.

-Be wary of many of the tactics of the vendors, including insistence on the clearly burgeoning friendship between you, assurance that they are an artist and that the object they are trying to sell you is art, or refusal to take back from you something they offered you to look at.

### **Food/Entertainment**

-One of the necessary experiences of living in Ghana is trying out some of the street food for sale on the sides of roads—fried fish and chicken, questionable-looking spiced beef on a skewer or in small fillets grilled on some sort of make-shift contraption served with rice, fried plantains or egg sandwiches, donut-like dough balls and hot coco (which is more like oatmeal) in the mornings, fufu, red red, and many other typical Ghanaian dishes. One can frequently enjoy a large lunch or dinner at a roadside stand for 1 cedi or less—it helps, though, to frequent the same vendors regularly.

-The school itself will have at least one canteen area where quality Ghanaian meals are served at prices just slightly more expensive than one would find at roadside stands.

-Everything is cheaper in the North, food included.

-A nice meal at a restaurant in Ghana won't cost more than 10 cedi and should be around 7 or 8 cedi, although the dishes themselves won't necessarily be all that dissimilar than typical Ghanaian cuisine, if the food itself is of a slightly better quality. Unless, of course, the restaurant is French or Chinese or something

-There are a lot of Chinese restaurants in Accra, but some are clearly better than others—ask for advice.

-Occasionally you might order something off the street on a whim that looks like something you might eat, that in actuality consists of animal parts, for example, that you never before had considered edible, such as goat intestine soup. Just keep a sense of humor.

-A 24 oz. beer should cost under 1.50 cedi; beer is much easier to find at bars than in cases to purchase at shops.

-The up-scale Lebanese supermarkets that are starting to open in Accra frequently price things much more expensively than what they would cost in the United States, such as coffee or peanut butter or certain cereals, for example. Sometimes, though, the extra price is worth a comforting food.

-Often westernized, fast food places will be priced much higher than the value of the food they offer.

-Internet cafes have started to appear throughout Accra, typically costing 1 cedi for an hour's worth of net-surfing.

-Look out for events offered by area international schools. The French school in the Airport area sometimes offers free outdoor screenings of movies. Meanwhile, Busynet internet café shows movies for \$3 Thursday through Sunday night near Nkrumah circle.

-Wednesdays have in the past been Reggae nights at Labadi beach. The crowd can be pretty sketchy, though. Typically, tho', it's nice to see the ocean at night because much of the garbage debris usually in the water is harder to notice.

-There is a marked difference between walled, nice establishments and the lot available to the majority of Ghanaians, but most of these places will still be reasonably priced by American standards since they don't have to charge all that much to maintain a purely well-off crowd. However, there are clubs that have 10 cedi or more cover charges.

-If you are a guy out at night, it is highly likely that you will be approached by aggressive prostitutes offering themselves to you. If you are a girl, you very well may be hit on rather constantly and offered marriage proposals. (some girls find wearing a fake wedding ring to be somewhat helpful in deflecting male advances...but obviously it doesn't always work).

### **Transportation**

-Ghanaians traveling within cities or long distances mostly travel by "tro-tro", converted Volkswagon-type vans with as many seats crammed in as possible to allow for maximum passenger loads, discomfort, and danger to its occupants in the event of an accident. However, within a city, tro-tros are easily the most affordable option, with some rides upwards of a mile or two costing 50 Cedi cents or less. There is no network map, tho', so learning the stop system and what the various destinations the ticket-takers shout as the tro-tros pull over to pick up riders can be a bit of a challenge.

-Taxis are quite common in Accra and other cities, though frequently only slightly better maintained than tro-tros. A 5 minutes taxi ride in Accra shouldn't cost more than 2 cedi, and is probably now around 1.50 cedis, although of course be sure to negotiate your price ahead of time and be wary of special foreigner pricing. Using the plethora of cabs competing for your business as a bargaining chip is useful. Also, be prepared for cabs to constantly honk at you to try to get your attention, as if you will suddenly decide that you need a ride at that point, even when you've clearly witnessed the cab the entire time as it has approached you.

-For travel between cities, there are bus lines as well as tro-tros. For a trip from Tamale in the north to Accra in the south, an uncomfortable 12 hours journey across terrible roads, the cost will be under 20 cedis, although tro-tros are generally cheaper. Do not anticipate luxurious comfort on buses, however—most in Ghana have an added row of seats that fold down into the aisle, raising the total number of passengers able to ride the bus while guaranteeing that you won't be able to get up and stretch your legs during long, extended periods of time.

# **Amazon Region, Brazil**

**Leah Boch, Class of 2009**

## **Money**

- Traveler's checks can be exchanged at major banks. It is somewhat inconvenient as the banks are only open certain hours and depending on class schedules it can be hard to get there.
- ATM- HBCB is the bank that worked for the most people. I think this is the easiest option, just make sure to figure out how much your bank is charging you for withdrawals. If it is a flat rate, think about taking out a larger sum of money and keeping it somewhere safe, if it is a percentage you can take out smaller sums more often.

## **Transportation**

- In Belem and other major cities the buses and shared taxis are really cheap; it is just a matter of navigating the routes. Don't be afraid to ask the bus driver if they will pass your location. After 10 p.m. it is better to take a taxi, the buses don't run as often and it isn't considered safe to be on them. Luckily taxis are not too expensive, but be sure to negotiate the price of the ride before getting in.
- Getting between cities and towns in the Amazon also involves a lot of buses, shared taxis and the occasional ferry. Most of the prices are reasonable; you occasionally need to buy tickets beforehand, but just double check by figuring out where your transportation is leaving from and when you are there ask for the schedule. The only way to really find out the schedule is to go and ask. If you are in Belem, take advantage of the ferries that will take you out of the city to amazing beaches in only 40 minutes for less than \$2.
- NEVER TAKE OVERNIGHT BUSES FROM BELEM TO MARABA- There are often armed robberies.
- Flying in Brazil is also an option. Saves a lot of time and being stuck in a hot bus for hours. Go directly to the airport to buy tickets.

## **Food and Drinks**

- For lunch in Brazil there are typically two options, platos or plates and pay by the kilo. Depending on where you go both can be economical options. Typically the plates are more food than I was able to eat so I would split it with a friend. The advantage of the pay by the kilo is that you can try new things and you can take exactly what you want and go back for more if you are still hungry. Make sure you try the Brazilian BBQ. Most BBQ places are either a set price for all you can eat, or pay by the kilo.
- When you just can't take another day of rice and beans, go to the market. You can try all different types of fruit and nuts. Don't be afraid to experiment.
- Beer and cachaza (hard alcohol made from sugar cane) are the most popular drinks in Brazil. Be careful, a night out to clubs with a few drinks can get expensive fast, not for American standards, but for local standards. If you want to keep it cheap, find out

which clubs are having "student" nights and if you want to just hang out with friends stick to the local bars that sell beer.

- For a quick snack, the *salgados* sold on the street are excellent. Typically less than \$1 they are great snack served with delicious fruit juice. Another option is a *guarana*, not the soda but the natural shake; it will keep you going for hours.

### **Souvenirs**

- Go to the supermarket. You can bring home exotic smelling soaps or shampoos in addition to interesting food items that are hard to find in the U.S. The chocolates filled with different fruit preserves are a great cultural gift
- If you are looking for something a bit more permanent, the markets always have guys selling t-shirts and other trinkets. The movies on the street work in the U.S. so those are always fun gifts for roommates, most of them are in English but it isn't guaranteed. Don't be afraid to bargain, haggling over prices is half the fun.

### **Communication**

- Internet cafes are everywhere, but they may be practically hidden, so ask around your neighborhood. The connection is typically pretty good, but you will be competing for time with young Brazilian boys playing video games.
- Sykpe- this is the easiest way to call home. Phone cards are expensive and having a long conversation on a public phone is not typical for Brazilians. They like to keep it short and quick over the phone, so you will draw attention to yourself speaking English and spending a long time talking. Have your friends and family get it before you go because if you purchase a cell phone, they can use it to call you.
- If your phone is sim card compatible, contact your carrier and have them help you unlock it. This will allow you to just buy a sim card while in Brazil and you can then pay as you go. Otherwise, a new cell phone is under \$100.

### **Hotels**

- There is one youth hostel in Belem, but other than that most travelers stay in cheap hotels, which there are a lot of. Be careful though as pay by the hour hotels are also popular, so make sure you find the right type of hotel for what you are looking for.
- You can call ahead and make reservations, but unless you are traveling during a popular time, like carnival you can typically just show up.

# Beijing, China

Rachael Lau, Class of 2009

## Tips on Beijing:

- Beijing is really safe and feels safe. There are not many violent crimes but rather petty ones like theft. I felt safe walking around at 1am by myself. Keep in mind that it is a city and with city comes its problems.
- Do not take black taxis or heiche!!! These are not black colored taxis but rather unlicensed taxi drivers whom one negotiates a deal with to take them to a certain destination. Since there is no legal contract and they have no boss, they can renege on their agreement, take you to some secluded area, rob you, beat you or even rape you. My friend was robbed at knifepoint. Rape however is punishable by death so the incidents of rape are very low.
- Do not tip.
- Learn to be pushy or else you will get pushed. This applies especially in the subways. Lines do not really exist but they are trying to instill a “sense of civility” and have days where they practice standing in line.
- Do not be surprised by people spitting and in the summer men pulling their shirts up over their big bellies.
- For the most part, people are very polite and civil, especially in the student areas.
- Be careful when asking for directions because people have the best intention but often give blatantly wrong directions because they want to appear helpful. In some cases, they will call over a friend, who then calls over a friend and this process may take a while when you are in a rush. This is not to say don't ask for directions, do. Just be cautious.
- For those of you planning on buying your entire wardrobe in China, bring some clothes just to be safe. It's often difficult to find correctly fitting clothes, especially for taller, larger people who do not fit the general Chinese body type.
- People, once they find out you are from Harvard treat you very differently. They expect you to be the authority on all American issues, so be very careful of the kind of impression you give them. They will take your word as the truth. Be ready to answer all sorts of questions ranging from your impression of the current president, the war in Iraq, your view on Tibet and so on.

## General Budgeting Tips:

- Allot yourself a set, reasonable amount of money that you are going to spend each week. It helps to physically make bundles of that amount. Each week, only dip into that bundle. It helps keep yourself disciplined and not exceeding that amount.
- Don't carry a lot of money in your wallet and be discrete when taking your money out. People watch to see how much you have. (this is true in any country)
- Just because everything is cheaper than it is in the United States doesn't mean it is a good buy. Consider the quality and how long the item would last. Think, do I really need or want this or do I just think that it is a good deal?

- If you are a Bank of America customer, you can withdraw money from any China Construction bank or ATM without a transaction fee. Otherwise, most ATMs will charge a \$5 withdrawal fee for each transactions
- Travelers Checks, while a good safety option are difficult to exchange into Chinese currency. It is not taken at many locations (usually only hotels) and to have it exchanged in banks is a long tedious process. The easiest way is to use an ATM and take out regular large amounts as to incur the least amount of transaction fees.

#### Communication:

- China-Mobile is the most used cellular network. Students with T-mobile should contact T-mobile to get instructions and the pin to unlock the phone. Once in China, simply buy a sim card with money on it, insert into your phone, unlock the phone and you should be up and running. If you do not have a provider that uses sim cards or will not unlock your phone then buy the cheapest phone possible. Again, bargain and bargain hard. They will intentionally make the prices extremely high. Add money in increments as you go along.
- Calling home: Skype to Skype is free but the connection was often unclear. Using Skype to a cell phone or land line is only two cents per minute, much less than using a cell phone and a calling card.
- Many dorms are equipped with a landline. In order for you to call out you must set up some extra service but it is free for you to receive. Have family or friends call from their location with a phone card is also relatively inexpensive.

#### Health:

- The pollution in Beijing is extreme. If you have allergies or asthma, be sure to bring necessary medications. Sand storms are common in the spring and also pose breathing challenges depending on the severity of the storm.
- Get used to squat toilets and bringing your own toilet paper wherever you go.
- Women: bring tampons! (you will not find tampons with applicators in China.)
- Bring full prescription of medicine. Not only is it a hassle to get it refilled, communicating what exactly you want may be difficult.

#### Traveling:

- Always bargain, that includes for hotel rooms, sometimes meals in local eateries (avoid this in established restaurants). You'll be surprised that they actually will come down on prices.
- Avoid train ticket scalpers. Although they often are legitimate, they can often give you fake tickets. They are very persistent, but be firm and resolute. Make sure you buy your ticket from an authorized dealer or the train station itself and get a receipt. Although you are charged a transaction fee, you have the peace of mind that you have not been scammed.
- It's best to travel with at least one other person. This way you can look after each other's belongs when using the bathroom etc.
- Trains are equipped with hot water, so bring lots of snacks, especially instant noodles. Also, running water sometimes runs out so if you like to brush your teeth or wash your face on long journeys, plan to bring extra water.
- For the most part, trains are safe but as in all situations, be very cautious of your belongings. There have been stories of even shoes being stolen as people slept

- There are a bunch of different types of tickets you can buy, hard sleeper (yingwo), soft sleeper (ruanwo), hard seat (yingzuo), soft seat (ruanzuo). The hard sleeper and soft sleeper beds are exactly the same; the difference is that there are 6 beds to a compartment in the hard sleeper and 4 in the soft sleeper. The soft sleeper also has a door that closes the compartment. Hard and soft seats are exactly that, seats. They resemble airplane seats.

#### Eating:

- Although many people warn travelers not to eat the street food, in my opinion, it's an absolute must. Look for malatang (various vegetables, meats, mystery items in a spicy soup), jian bing (an egg, scallion, spicy sauce crepe like item), jiaozi (dumplings), and these baked sweet potatoes. I do not suggest having street food as your first meal, but as you gradually get accustomed to the food, try some!
- Western food is usually American prices as well as drinks in clubs. Drinks in bars tend to be considerably less than in the States.
- During my stay, because Beijing was getting ready for the Olympics, they were being very strict about who was in the city. Therefore people were sometimes randomly stopped on the street by police and asked to show identification (passport or ID). Although this practice is probably phased out since the Olympics have passed, it is still a good idea to always carry a copy of your passport.
- In the Wudaokou area which is where BLCU is and close to Beida and Tsinghua, there is a variety of foods like Japanese, Korean, Italian and so on. Eating out, despite being in China can get expensive, even for American standards. Eating in the dining hall saves money.
- The dining hall is loud, noisy and appears a bit dirty. Don't be put off by this. The food is actually really good for a cheap price. They put MSG in everything so say "bu yao weijin" if you do not want them to add MSG.
- Always wash fresh fruit and try to eat fruit that you can peel.
- Western snacks are available but at a high price, often more expensive than in the US. A box of generic corn flakes cost \$4 while some brand names cost \$7.
- If possible, buy food items at a local grocery store, not the convenience stores on campus. That way you'll save money. It may be a bit of a hassle, but much worth the money saved. Cooking is a real option. It also saves a lot of money.

#### Around Campus:

- Bikes are plentiful and cheap, but they get stolen all the time. It is safe and convenient to ride it on campus but exhilarating and a bit scary to ride on the street. Chinese drivers come extremely close to bike riders at high speeds.
- There are laundry mat that do your laundry for about \$10 for two loads or you can wash on your own. Chinese machines tend to stretch out the clothes so do not bring clothes that you hope to preserve. Dryers are available but most people air dry their clothes.
- On the BLCU campus, there is a gym and a track with a turf field. People play pick up soccer there every day. The gym has the basic equipment with treadmills, free weights and machines. They also offer classes like belly dancing, abs, kickboxing and so on. There are numerous gyms around the city as well with higher quality facilities.

## **Cairo, Egypt**

**Alison Tarwater, Class of 2009**

While all of your friends are lamenting the exchange rates and handing over their dollars for thinner packs of euros, you can rejoice for being in one of the cheapest cities in the world...and a great, huge, bustling, fun one at that. There isn't any huge monetary downside to Cairo, but keep in mind that traveling is a great part of being in the Middle East, and even though its cheaper there, it still adds up!

### **General Advice:**

- Everything is cheaper in Cairo, but that doesn't mean that its as cheap as it should be. Bargaining is standard for everything that doesn't have a price tag. Restaurants and western-style shops are pretty much the only place you cant bargain: markets, taxis, trips, hotels, and almost anything else you can buy in Cairo won't have a straight price.
- ATMs are all over, but will charge high fees. Check with your bank to see if you have an exchange deal with one—it will save you lots of money in transaction fees. Otherwise, make sure to check your transaction fees and currency conversion fees-some banks are higher than others.
- The more Arabic you speak, the cheaper things get. You can bargain in English-the market stall owners speak more languages than most UN workers-but the prices will start and end higher than in Arabic. The more your attire and looks resembles an Egyptian man or woman, the cheaper your prices will be. If you have blue eyes, blond hair, and a tank top on, prepare to become the spectacle of the market.

### **Bargaining:**

- If you don't bargain, you will probably spend a thousand dollars more than you should, and that is assuming you don't go to markets much.
- It can be stressful, or it can be rather fun. Just relax and remember you can always walk away.
- Keep things in perspective. Prices in Egypt are very cheap. The difference between 10 guinea for a taxi ride and 5 guinea is not very big in dollars, but it does add up. Decide what you can afford to pay and stick to that- there are always more taxi drivers or vendors with other, potentially cheaper prices.
- Market vendors in Egypt are really friendly. Expect to spend up to two hours bargaining. You will talk, tell a sob story about how you have no money, chat some more, drink tea together, play a game of backgammon, and maybe discuss the quality of different pieces---all before even really beginning the true bargaining. If you want to bargain, decide ahead of time if its worth the long haul. I enjoyed bargaining, but some people decided that saving time was more important and did less bargaining.
- Here's the bottom line: Before you start bargaining, seriously think to yourself what you'd be willing to pay for that item. Make an offer that you think is as low as possible without insulting the seller. Then increase your offer by as small increments as possible (usually 25-40 percent of his first price), claiming that each price is your "final price" (they'll be doing the same). Once you reach your true "final price," STOP. If they won't agree to sell it to you, start to slowly walk

away. They might call you back, or they might not. It's better to leave and try at a different stall or try on a different day, rather than leave with that uncomfortable feeling that you've gotten a bad deal.

### **Food/Entertainment**

- Not all street food will make you sick, and it's ridiculously cheap (think less than \$1 USD for lunch). And, if it does make you sick...well remember that pretty much everyone gets sick in Cairo pretty often. However, some safe things to get on the street are usually: Koshari, Fool, Pita sandwiches, peelable fruits, and ice cream. Avoid anything with ice or water, fruit juice, and meat that has been sitting outside, chilling with the flies. Anything that has touched or been near the Nile is a definite no..
- Look for the holes in the wall. Zamalek is full of overpriced places (though they are still relatively cheap by our standards), but Mohandiseen and even Midan al-Tahrir area have tons of cheap options that won't get you sick. Get used to lots of Shawarma, falafel, fool, and koshari.
- 98% of Egyptians do not drink, and the two percent that do either have a private stock or very bad taste. Egyptian alcohol is notoriously terrible, and you can't buy foreign alcohol in the country. Drinkies is the local alcohol shop, but be careful with the hard liquor—its not that pricy but its reputed to be potentially dangerously unhealthy (though this could be an urban legend). The wine will stain your teeth. It is that bad.
- Clubs in Cairo often have cover charges, which are usually less than 10 dollars but enough in guineas that you will be annoyed and feel ripped off. However, clubs are often the only places to get good alcohol, so if Drinkies isn't doing it for you, the Corniche al Nile and the major hotels (4 Seasons) have full service bars...for higher prices (3-6 dollars a drink).
- While some Egyptians will hit the club and movie scene, most of them spend time in local ahwas (coffeehouses), smoking sheesha (flavored tobacco), drinking tea and juice, and playing backgammon. This is the most economic option by far—a whole sheesha and fresh mango juice costs about 2 dollars-maybe 3 at an expensive place.

### **Transportation**

- Cairo's transport system consists of the metro, the minibuses, the taxis, chickencarts, bikers, and walkers. All in the same pile (except the metro). The metro costs about 10 cents but doesn't go that many places. The minibuses are cheapish but pretty hard to navigate. The taxis are cheap, everywhere, and require bargaining. A taxi ride from the Four Seasons near Giza to Zamalek costs about 20 guinea, and one from Midan al Tahrir to Zamalek is about 5-7 guinea.
- Most students in Cairo travel to the Sinai, Jordan, Israel, Marsa Matrouh, Alexandria, Aswan, and Luxor. There are buses everywhere for reasonable prices, though it can be hard to find the bus station. Minibuses will take you anywhere at absurd speeds for prices that are realllly cheap if you have a larger group. You can

also often hire private taxis to take you longer distances-it will be more expensive than the other options, but it leaves whenever you want to.

- Remember to carry around small change with you. Riding taxis means bargaining each time, and if you don't have change, the taxi drivers will just charge more- bring with you exactly how much you want to pay!

### **Communication**

- Internet is fairly cheap in Egypt, though if you are living in an apartment it probably will not have internet unless it is on the more upscale side of town. The libraries on old campus (and presumably new campus as well) have computer labs that you can use, though bringing a laptop makes that significantly easier.
- Phones in Egypt: are fairly easy to find, and most likely your phone won't work here. However, the communication market in Egypt is quickly expanding, so talk to someone who was there as recently as possible to get an idea of what the market and prices are like before you go.

# GABORONE, BOTSWANA

Jamie Greenwald, Class of 2008

## **Tips/Info on Budgeting in Botswana**

**Transportation:** Utilize public transportation when applicable, and SAFE! Taxis are the most accessible/efficient form of transportation. Cabs in other countries may seem incredibly cheap compared to cabs in the US, but they still add up. Expect to spend about 4 USD on transportation a day. Also, they are more cost-effective than buses when traveling in groups of 3 or 4).

**Communication:** Google Chat was the best way to communicate with family/friends in the States. It is FREE!

**Extracurricular Travel:** This is the most expensive aspect of studying abroad in Africa. Due to the minimum amount of competition in the airline business, flights throughout Africa are AS expensive or even MORE expensive than “similar” flights would be in the US (if this comparison even makes sense) In order to assure safe, and comfortable travel, expect to spend around 100-200USD on a short-medium trip, and more for longer trips. As is true when traveling anywhere throughout the world, there ARE ways to do things very cheaply, i.e. staying in cheap, cheap, hostels, traveling by minibus (usually a combination of several minibuses to get to your final destination), etc.

**Food:** Unless you strictly stick to “street-food”, the price of food is comparable to what you may expect in the US. Tip: buy the ingredients to make the traditional foods from the grocery store (they are usually sold in bulk) and try cooking some of these dishes yourself. If you have access to a kitchen, COOK! Buying things from the grocery store will ultimately be cheaper, in most cases, than ordering the same thing in a restaurant or cafe. Pack a lunch. Instead of buying lunch out everyday while on the run, consider instead packing a sandwich, fruit, and snack.

**Entertainment:** Again, prices are comparable to what you may expect in the US. Movie ticket prices may be around 4-5 USD instead of 8-10USD (that you would find in the US), but the difference is not by much. Drinks are also about 2 USD cheaper than you would find in the US, and yes, there are still “covers” on a lot of entertainment venues.

**School Supplies/Books:** This was the main “cut-back” in expense compared to spending the semester in the States. Do not expect to spend nearly as much on books as you do here. In most cases, you may not buy any books at all.

**Living Expenses:** This is covered by the program, and DOES tend to be cheaper than the housing expense in Boston, as you would expect!

## Havana, Cuba

David Rockefeller Center for Latin American Studies

Olivia Brown, Class of 2008

**Program Fee:** All through Harvard, and total cost is lower than a semester at Harvard so all is covered by financial aid if applicable.

**Health Insurance:** Be sure to cancel your \$700 student health fee, or face paying \$1300 total for access to UHS in Cambridge while abroad! Eek!

**Text and Materials:** You might need about \$10 for printing papers (max), any personal printing or photocopying can be expensive, so perhaps budget another \$20 or so if you think you might need it (I photocopied a lot of music to take back with me for example), but there is no need to photocopy otherwise.

**Food:** \$2 a day covers lunch and a soda (\$1 for an entire lunch consisting of rice and beans, meat and salad, and \$1 for a can of soda or a juice). Dinner out can range from 30 cents for a street pizza, to \$20 for a meal at a tourist restaurant, but dinner in the residence is sufficient so there is not much reason to eat out when you are in town.

**Drink:** Mojitos cost 20 cents at Cuban restaurants. A big bottle of rum ranges from about \$2-7. Beer is \$1.

**Local Transportation:** \$2-4 per day, 2 cents a day if you take the bus, and add an extra \$5-10 a week in case you need to take a tourist cab

**Communication:** Spent on phone credit to keep in touch with the program and friends

**Toiletries and Laundry:** \$20 for toiletries as most brought from US. Toiletries in Cuba cost the same as in the US, \$40 to pay someone to do laundry (there are no Laundromats or available washing machines, so either wash by hand or pay someone \$3-5 per load)

**Optional Excursions:** This covered one day trip to a neighboring province with guided horse-back excursion and cave exploration, and one 3 day, 2 night road trip with rented car (~\$300 including gas) including excursions, housing and food etc. These trips can be done a little cheaper, but this was very close to as cheap as possible. Renting a car can be much cheaper if the cost is split between people (this is a budget for one person paying for the car alone), but renting a car proved to be the best method for traveling because of the state of Cuban public transportation.

**Social Activities:** Free apart from going out to concerts/bars. Clubs cost between \$1 and \$10. You will be surrounded by tourists and upwardly mobile Cubans (i.e. Cubans involved in foreign business of some kind) at any place that charges anything above \$2 or so. Even those that charge below are a stretch. Museums and movies cost about 8 cents per visit with a residence or student ID (Cuban, which you will have) so go to as many as you like. Popcorn costs 20 cents. Likewise the big ice cream complex in the middle of Havana by the university sells 5 scoop bowls for 20 cents, which is pretty sweet.

**Miscellaneous:** Bring more than you think you will need, and save some to spend at the end on a trip or something you've wanted to do for fun. You never know what you will need, so I would bring about \$400 extra on top of your planned budget, or bring it up to somewhere around \$1800, so that you don't run short.

## Milano, Italy

Chanequa Campbell, Class of 2009

**General Advice:** Milano is only a city of about roughly 2 million people and by the end of two weeks there, you may feel like you have seen everything there is to see, HOWEVER, I implore you to take the time out to really discover each of the cities distinctive areas (La Fiera, Corso Buenos Aires, Navigli, Duomo, Porta Venezia, La Brera, Corso Como, etc) as they all have something pretty cool and unique to offer, and are quintessentially Italian!! Remember you have to book an appointment to see Michelangelo's Last Supper (Santa Maira Della Grazie, vicino Cadorna) at least a month before you plan to actually go see it!

**From the Airport:** You will find that you have tons of options for getting into the city from any of the three main airports in Milano (Malpensa, Linate, and Orio al Serio (Bergamo)). There will be multiple coach bus services that will offer to take you directly into the city and these are usually the most convenient way to travel (with buses coming and going as the fill but certainly at least every 15-20minutes for most of the day) and the cheapest (will cost around 6-8euro depending on the ticket). It is worth going for the 3 for 2 price with these tickets as you will certainly use the bus service to get to and from the airport again. There are also local trains from Centrale you can take to Bergamo (about an hour away), a city bus en route to Linate, and the Malpensa Express from Cadorna.

**Getting Around:** As a native New Yorker, I found the subway and bus maps in Milano to be quite helpful and relatively easy to read. If you have an address or a location, I would encourage you to try to figure out the directions yourself as this will be the best way to learn the city (after all, you will most likely end up frequenting the same places often). But I did find that people were incredibly helpful with directions and any local roommates or friends will be a great resource...if you're in public and lost, or need directions, for a famous place such as the Duomo, "*Dove il Duomo* (or insert other destination here)?" (Where is the Duomo) should get you by...a typical response might be "*Vada sempre diritto!*" (Straight Ahead).

**Transportation (in the city):** You can purchase an unlimited monthly fare card for about 17euro a month, and your school or program should be able to assist you with securing this student card and rate before your arrival! (It may take a full month if you wait until you arrive!) The card can be used on any tram, metro, or bus throughout the city as often as you like. Investing in the student card is a great way to save money as each trip on the metro will cost 1euro for each leg of your trip (you can get away with not paying for the tram or bus in Milano but I would not ADVISE this as the fine for this may be about 50euros, however, you usually have the option of buying a ticket on board). Overall I found the system to be very reliable (that is when the metro is in fact open and not on strike as it is threatened to do every few days, so be mindful of the Italians and their strikes! as there will normally be an advanced warning so you can plan your schedule around the strike that may...or mostly may not occur!)

**Transportation (out of the city):** Literally, a train from Milano Centrale can take you anywhere in Europe you would like to go, and for the most part is pretty reasonably price. You can buy a ticket for any train in the station literally until any moment before the train leaves. It is ALWAYS cheaper to buy a ticket in the station before boarding the actual train where you a subject to random inflationary fees. You can register on

[www.trenitalia.it](http://www.trenitalia.it), or just use it as a resource to plan trips. For some local destinations like Lago Como, you would take a train from Milano Cardona (also where you find the Malpensa Express (11-14euro roundtrip) which takes you directly from Malpensa airport into the city.

**Text and Materials:** I would set aside about \$50-75 for hidden class fees, especially if you will be taking an art or fashion class as things such as colored pencils, or photocopying artwork will certainly cost a bit of money!

**Food:** Ask for recommendations and you shall receive! I truly think Milano runs a full and decent gamut on food choices: Italian (clearly!), Mexican (try Mexicali at the Maciachini stop on the yellow line), Indian (try a local spot across from Frida bar/lounge at the Garibaldi stop on the green line), Chinese (be wary! but the Duomo and Paolo Sarpi have some good cheap places), Japanese (Armani's Nobu at Montenaione off the yellow line), Greek (ask me and I'll give better directions but you will find a few options in Navigli, off the Porta Genova stop on the green line), and I could go on and on and on...but you will have options! Also be aware that sitting down inside a place will likely cost you 1-2euros where as eating at the bar is usually free. Also tipping is not customary as it is almost always included in your bill.

**Drinks:** Even for the most seasoned drinkers out there, Italian drinks are by definition, just much stronger than most drinks over in the US. The custom over there is less to drink to get drunk, but more of drinking to socialize. Italy is the country where wine is still cheaper than water (\*if you ask for water at a restaurant, you will be charged!) and both can be bought at the local supermarket for cheaper prices. The average drink at a bar in Milano may be about 5-7euro, and at a club about 7-10euros.

**Aperitivo:** Italians love apertivos!! An apertivo will usually run you about 5-7euros for a "drink" (alcoholic or non-alcoholic) and is an all you can eat buffet. There will be good aperitivo places and bad aperitivo places, Bartender (at the Pasteur stop off the red line) offers a lot of hot and cold varieties and has some pretty \*interesting\* drinks, and a personal favorite DESEO on Corso Sempione (you can take the 1 tram to the end of Parco Sempione, about 5 minutes from Cadorna station) has pretty much the best Italian foods of any aperitivo in Milan. You will find aperitivo options every day and usually every type of sit down place offers this option as it is a pretty customary Italian thing to do, I ate out pretty often, but you should definitely budget for this option, and it is a great way to meet up, hang out, and be entertained with friends!

**Gelato:** Do this, it is good for the soul and spirit!! I like to break down my Gelato's into "ice" and "ice cream" flavors but whatever floats your boat, you will love this desert. A great place to go is CHOCOLAT (in Cadorna off the red line) and they clearly specialize in "chocolates" which I personally don't eat but all my friends LOVE it!

**Supermercato:** The supermarket is an excellent way to save money and I would implore anyone in Milan to find a local supermarket they are comfortable with (Di per Di and PAMs are personal favs!) and get familiar with the tellers! It is very easy to develop a local familiarity or patron relationship with your neighborhood supermarket. It is certainly the cheapest way to eat and a box of pasta is only about 60euro cent! Also remember local customs like putting plastic over your hand before touching anything and self-weighing your own vegetables and fruits, and printing a sticker BEFORE you get to the register!

**Communication:** I *STRONGLY* advise waiting until you arrive in Milan to purchase a local SIM card as the cheapest way to save! While your program (and parents and friends) may feel better with having a sure fire way to reach you when you arrive in Milan, your first month bill for even the most responsible and frugal phone users will be at least \$100, or more. Outside contractors and American companies offering devices are really terrible with rates, travel, and billing. Obtaining a local SIM card and phone number is a very easy process and can be done at any shop (like Vodafone) on the corner. Once you have a number you can get a “ricariche” from any Tabbachi (convenient), the telephone company store, vending machines, or outside booths around the city for anywhere from 5, 10, 15, or 20 euros. You simply scratch the back and input the numbers and the phone will recharge. This is a great way to build “communication” into your budget, you can text locally for cheap (the standard way of keeping in touch), and ALL incoming calls will be free, and you will be subject to the cheaper rates of the area! Also, keeping in touch long distance via SKYPE, Windows Live, or Aim are also great cheap ways to be in touch with home, and you will find cheap local internet cafes (ask around).

**Toiletries and Laundry:** Toiletries can be expensive so bring as much from home as you can. Italians generally do laundry in their own homes and hang out clothes on a line to dry. There are a few laundromats around but they can be expensive.

**Cheap Airlines for Optional Excursions:** discount-airlines may be your friend, AFTER you factor in the cost of getting to and from the airport in any respective city, but Milano has an excellent hub of cheap airlines (RyanAir, EasyJet, Flybe, and websites like [www.skyscanner.it](http://www.skyscanner.it) or [www.meridiana.it](http://www.meridiana.it) are great ways to compare flight prices too)!

**Social Activities:** It is typical of many Italian students to go out almost every day. Milan has a good deal of things to do from concerts, to shows (La Scala), and clubs! Clubs will cost about 10-15euros but definitely look for student nights and sign up with local club promoters who claim to work with International Students because they are actually legit! There is an international student night EVERY night and they offer great deals for students (club entrance and 3 DRINKS (I promise you will rarely get to the 3<sup>rd</sup>) for about 10 or 15 euro). These events are a great way to make friends with students at different programs (Erasmus, IES) or from different schools (Cattolica, Bocconi, Università di Milano), both of the foreign and local variety, throughout the city. *Corso Como* (Garibaldi metro stop off the green) is where you will find football stars, tv personalities, and other celeb types at bars and clubs! While there will be VIP areas of the clubs, EVERYONE pretty much frequents the same places on a given night so your chances of making some \*nice\* friends is pretty high. SO Luminal on Sundays in Corso Como (if you like Hip Hop), Old Fashion on Wednesdays (techno, club, house) in Parco Sempione in Cadorna, and The Club (yes, “The Club” is a club) on Thursdays in Moscova (if you like techno, house, pop, mainstream), etc etc is a safe way to build this into your budget and never miss out on any fun!

**Miscellaneous:** You may find that NOT that many Italians speak English in Milan, although you recognize American actors, agents, brands, foods, clothes, and sports in a good deal of places. Try to speak the local language, it is useful and fun, and a really beautiful language, but you can get by without knowing any Italian in most places, or just by learning a few key questions and responses : [ but don’t be complacent and comfortable, many people will try to speak with you or understand your Italian, even if it isn’t the best, so put yourself out there and make a friend in their language (^\_^)

# Paris, France

Brianna Goodale, Class of 2009

## Tips on Paris:

- Divided into 20 arrondissements or neighborhoods, Paris appeals to a diverse crowd. The metro runs until 1am on weeknights and 2am Friday and Saturday, enabling late night exploration. The further out from the city center (the 1<sup>st</sup> or 2<sup>nd</sup> arrondissement typically the less wealthy and perhaps less safe the arrondissements become; I would not recommend wandering the 19<sup>th</sup> or the 20<sup>th</sup> at 3 or 4am.
- Taxi rides can be quite pricey; rather than immediately hop into a cab, consider where you want to go and the feasibility in walking there. Most tourist/student centers are in the city center, typically no more that 30-45min. apart by foot.
- Appreciate time to walk from place to place; invest in a good iPod or music player. A little American/English company in your daily meanderings can help nourish a homesick soul
- Find and learn the bus routes early on; included in month and Navigo passes, the bus system often connects neighborhoods that would require many transfers to traverse on the metro. Furthermore, you get to tour Paris, passing famous monuments as you weave through traffic. Sightseeing and getting somewhere-fancy that!
- Do not make eye contact on the metro or in public spots; certain individuals will interpret this as a come-on, soliciting their unwanted attention.
- French people rarely wear tennis shoes or sneakers on a daily basis; if you want “comfy” shoes, invest in Converse. Alternatively, my host mom would encourage me to bring dressy heels or flats in my purse & wear athletic-friendly shoes when walking across town.
- Some French waiters or waitresses, especially as tourist season picks up, will address you automatically in English, picking up the foreign vibe from your slight accent or American attire. By responding in French, several times if necessary, you will encourage the servers to slip back into their native language and recognize you as a better than the average tourist.
- Fashion dictates French wardrobes; wearing any sort of jean skirt or T-shirt will instantly denounce you as American. While not necessarily desiring complete assimilation, you will receive fewer condescending looks if you attempt to look nice every day. Without fully relinquishing my Harvard sweatshirt, I made more efforts to wear more formal attire to class.
- Some formal French families observe strict manner rules; my Count and Countess host parents found it offensive when I did not blow dry my hair or went barefoot in the house.
- Paris does not run on Harvard Time; there is no seven-minute rule. My host mom hated that I would show up late everywhere; she started harrying me to leave earlier.
- The French remain highly interested in American politics and culture; my host parents knew almost more than I did about the Democratic primary elections and wanted to hear my thoughts on them.
- French culture can come off chauvinistic, especially among the elderly. My host dad expected my host mom to cook dinner nightly, do his laundry, and would continually

talk down to her in front of others. I felt uncomfortable at times but my program coordinators reminded me French gender relations differ from American customs. There exists no Title IX or Title VII to ensure equality on all playing fields; taken aback by the French (male) coach organizing our weekly soccer games, I could not believe he refused to let a girl play goalkeeper.

### **General Budgeting Tips:**

- Allot yourself a set, reasonable amount of money that you are going to spend each week. Keep track for the first few weeks how much you spend on food, drinks, activities, mail/cell phones, metro cards, and other activities. Making an excel spread sheet to automatically tally amounts for you can help you see where you spend your cash and whether or not you want to make adjustments.
- Don't carry a lot of money in your wallet and be discrete when taking your money out. People watch to see how much you have.
- If you are a Bank of America customer, you can withdraw money from any BNP ATM without an International banking fee. Other ATMs can charge you variable fees from \$5-10. You will still be charged a minor percentage deduction (around 3%) for out of country withdrawals but the BNP-Bank of America partnership definitely saves you money in the long run. I would even consider becoming a BoA member if you are not already; they have partnerships with Italian and German banks as well, allowing you to save money if you decide to travel outside France during the semester.

### **Communication:**

- Most students buy pay-per-minute reloadable phones from either SFM, Orange or TeleFrance; a few American friends bought a tri-band phone in the US before they left, allowing them to use it from abroad and keep their home/American number. The reloadable French phones are the cheaper option, however; buying the initial phone costs 20-40Euros and you can buy minute cards in 10, 15, 25, 50, and 100Euro increments generally (depending on the company you go with). The more minutes you buy at one time, the longer you have before they "expire." To reload your minutes, you simply buy another minute card at any Tabac or post office. By calling the given hotline and entering the PIN, minutes get added to your phone.
- Texting rather than calling friends proved a much cheaper way to communicate. While free to receive incoming calls, dialing out from your cell phone will eat up your minutes VERY quickly.
- Some French families have Internet while others do not; verify with your host family and/or landlord before leaving.
- My host parents had a cable line from AOL that could call the continental United States for free, a very lucky and very nifty thing to have.
- Calling home: Skype to Skype is free and with a web cam almost as fantastic as seeing a family member or loved one in the flesh. Using Skype to a cell phone or land line is only 2 cents per minute, much less than using a cell phone and a calling card.

### **Health:**

- Women might want to consider bringing their own tampons; few tampons with applicators exist in France or Europe at large for that matter.
- Bring full prescription of medicine. Not only is it a hassle to get it refilled, communicating what exactly you want may be difficult. French pharmacies are set up

differently from their American counterparts, however; whereas most effective drugs or antibiotics require a doctor's prescription in the United States, French pharmacists receive special schooling to know what to suggest for certain ailments. They found me medicine for my pink eye and advised remedies for my chronic upset stomach.

- Walking-in to medical clinics when sick, you may have to wait up to 4 hours before getting help. Explaining your symptoms in French may present difficulties; if so, the American Hospital of Paris in Neuilly, just outside Paris proper, has bilingual doctors who can help.
- When buying antibiotics at the Pharmacy, ask for a receipt and reimbursement insurance form; you will have to pay upfront but your insurance company will reimburse you once you return, provided you have the right documentation. The same theory applies if you seek out doctoral or hospital help; ask for a receipt and a signature/stamp saying you paid in full. Some insurance companies have international partnerships with French doctors; finding the French providers on their website may help facilitate the reimbursement process when you return.

### **Traveling:**

- Look for cheap airplane tickets on Ryanair.com, Skyeurope.com, and easyjet.com if you want to travel for spring break. My program's room and board did not cover housing during Spring Break; it was cheaper to actually leave Paris than remain for two weeks. I spent less on hotels and food in Barcelona and Italy than I would have had I stayed in Paris.
- It's best to travel with at least one other person. This way you can look after each other's belongs when using the bathroom etc. Plus it's more fun to share adventures with another person.
- For the most part, trains are very safe, but as in all situations, be very cautious of your belongings. There have been stories of even shoes being stolen as people slept.
- The TGV is an extremely fast, high-powered train that traverses France in mere hours. While a bit more expensive than the wandering old cars, it makes week-end getaways to Arles, Avignon, Nantes, Bordeaux, or Brittany possible.

### **Eating:**

- Going out and drinking in Paris expensive!! A typical beer cost 9Euros on top of the already hefty 10-15Euro cover charge. By the end of the semester, my friends and I resolved to socializing over 1Euro champagne from the supermarket; we saved money, and it actually tasted good.
- Some campus cafeterias (the CROUX) offer cheap meals (about 6Euros) for three-four courses. The food was decent and an acceptable way to pinch pennies to make more decadent meals affordable.
- Consider buying groceries from the supermarket weekly and packing your own sandwiches/snacks. You can still incorporate local produce/French items. Franprix is cheaper than Monoprix. I would often buy their generic dough; for less than 2Euros, the bread comes ready to bake. Pop it into the oven for 10minutes and voila! Sandwich bread to go! Another friend of mine would also buy mini Petite Ecoliers cookies & have them as her daily snack. Vive French food!!
- Look for places with menu fixe or consider lunch specials around 5Euros (drink, sandwich and dessert).

## **Rome, Italy**

### **Hue Le, Class of 2009**

- The good news: You're in Rome!
- The bad news: You're in Europe; the dollar to euro exchange rate is high but it's getting lower as we speak. In spring 2008, it peaked at \$1.50 for 1 euro but it is now around \$1.25 for 1 euro.

### **General Advice:**

- Always think twice about the price before purchasing. The price in euro does not directly translate to the same in dollars.
- It's fairly easy to find ATMs that you can access. But before you go, check with your bank to find out the surcharges for withdrawing money abroad. Also, make sure you tell your ATM card and credit card company that you'll be in Rome so that they won't cancel your card since you don't normally use it in Europe. In terms of withdrawing money, I always withdrew about 200 euro (most of the times the max at ATMS) and saved it at home, carrying around only what I needed.
- You can use your credit card at most established institutions including restaurants, grocery stores, and clubs.
- Be polite, yet skeptical of strangers. Cab drivers know they can take advantage of tourists, and some can rig their meters to go too fast. Watch out for your bags when travelling, especially on the tourist-packed metro and buses.

### **Food/Entertainment**

- There are different types of food places: trattoria, pizzeria, ristorante, bar, etc... The bars are not what you would think of as bars in the US – they serve delicious panini and espresso. Often, you should just eat your sandwich and sip your coffee at the bar because when you sit down, you are charged more for the food. Pizzerias are great because you can just select which kind of pizza you want, tell them to cut the amount you want, and purchase it – they sell it by weight. Trattoria and ristorante are more elegant.
- Note that restaurants charge you for water and bread – there is nothing free in restaurants except for maybe the salt and pepper. There are also oftentimes cover charges for a restaurant for each person – it is around 2 or 3 euro.
- Ask around for cheap places to eat. There are definitely some good cheap restaurants around. Oftentimes, my cheap food included getting a panini from a bar for 2 or 3 euro.
- Stay away from restaurants in tourist areas – they are often much more expensive than normal and do not taste as good. These areas include the line of restaurants on each side of Piazza Navona and the ones around the Coliseum.
- Try buying groceries at the open door markets or grocery store and cook delicious food at home. There is a market in Campo de' Fiori every morning but prices are

often higher there because it is in a touristy area. A lot of times, each neighborhood has its own market – just ask around. Also, you can get delicious, freshly baked

bread as bakeries delicious meat and cheese at the deli man to make your own sandwiches.

- There are many bars in Campo de' Fiori – most of the times, this area is full of American students studying abroad. Another big bar and club area is San Lorenzo.

### **Transportation**

- If you are there for more than a month, think about buying the monthly bus/metro pass. It is only 30 euro and gives you unlimited access to all busses and metro. A single ride ticket costs 1 euro. When you get on the bus, validate your ticket. Oftentimes, transportation officials will go on the bus to check people's tickets to make sure they have one and that it's been validated. If they find you without a validated ticket, they will fine you a hefty sum.
- If you're traveling around Italy and Europe, Rome is a great place to use as your hub. Many flights come in and out of Rome, making it cheaper than some other areas. You can check Ryanair.com for cheap flights but be weary of the location of their airports as it sometimes is far from the center of a city. Within Italy, the train system is terrific. You can also get train passes to travel to other places in Europe but I found it cheaper to buy flights or travel via train in Italy.

### **Communication**

- If you have a world phone, you can bring it to Italy and purchase a sim card for 10 euro. From the sim card, you will receive a number and 5 euro credit. Each call you make or receive costs roughly .15 euro so watch out for that. You can always recharge your phone with credit by buying a card at a tabacchi (cigarettes and other conveniences store). You can also text message – this is normally cheaper than direct calls.
- If you don't have a world phone, you can buy one there as well and go through the same process.
- A lot of students also purchased phones and plans from a company sponsored by their program. This works as well but be careful of your usage because a lot of people acquired huge bills without knowing.

# San Jose, Costa Rica

Leah Boch, Class of 2009

## Money

- ATMs are the easiest way to get out cash. I never had a problem taking out cash at an ATM and I used multiple ones over the course of my trip.
- If you are going to be in a city you might be able to use traveler's checks by exchanging them at the bank.

## Transportation

- Buses in the city are inexpensive and easy to use once you have a sense of the different routes.
- Buses in between cities are also fairly simple. Depending on where the bus goes, they leave from different parts of the city. Just ask a local, they are always happy to point you in the right direction.
- Taxis are great for getting around, especially when you have a lot of luggage or if you are out late at night and need to get home. You can typically bargain with the driver for a more reasonable price.

## Food and Drinks

- You can eat for cheap in Costa Rica. Any of the small restaurants will have huge plates of food for less than \$3. Pizza and anything that isn't part of the normal local cuisine will be a bit more expensive, but won't break the bank.
- I went to markets to buy fruit because it was cheaper and fresher than super markets, but I also bought a lot of yogurt and cereal in the super markets when I needed a change from rice and beans.
- Most Costa Ricans in the rural areas drink beer, but other drinks are available. In the cities the clubs can get more expensive.

**Lodging:** There are youth hostels everywhere you go in Costa Rica. The hard part is choosing which one you want to stay at, some are more social than others, some allow drinking or even have bars, while others are a bit stricter. You can typically find a place to stay for around \$15 a night.

**Communication:** Internet cafes are in all of the towns and cities. When you get into the rural areas you are lucky if there is a public phone in the village. The cafes are pay by the hour. It is typically \$2-3/hour. Some of the cafes are skype compatible, so it is worth setting up a skype account beforehand.

## Entertainment

- As Costa Rica is a tourist destination, there are tons of eco-tourist opportunities. While at times a bit pricey, zip line tours are really fun, but if you want a more economic option, you can always just walk around the Monte Verde National Forest, or Manuel Antonio National Park in addition to just enjoying the beautiful public beaches.
- Although not considered noteworthy in the world of scuba and snorkeling, many of the coastal regions of Costa Rica do have good reefs. In some of the more rural areas you can just rent the gear and find a local fisherman just to take you out there, which is typically cheaper. Otherwise you can go on a tour.

## Shanghai, China

### Carlton Forbes, Class of 2009

The Good News: You're in China! The US Dollar goes a long way here. The Bad News: You're in Shanghai! This is one of the more expensive cities in China. It's no Hong Kong, but it's still easier than you think to spend a lot of money in this city.

#### General Advice:

- Don't automatically think things are cheap – especially items that need to be imported or aren't highly in demand in China. This includes cheese, wine, many types of juices, etc.
- It's fairly easy to find ATMs that you can access. If you are a Citibank customer, you can probably find a Citibank ATM at some of the bigger malls. I know Cloud 9 (*Longzhimeng*) has one. Withdraw a big amount each time to avoid ATM fees. My standard routine was to withdraw 2000 RMB (about \$285 USD) at a time, then keep it all in an envelope in my room and take out 200 RMB at a time to carry. Some of the bigger stores, like Carrefour, take credit cards – but don't count on it.
- Be polite, yet skeptical of strangers. Some people in Shanghai will try to con you out of your money. You can look up some of the well known cons, but they often involve young looking students asking if they can practice some English with you, then inviting you to a tea ceremony or an art gallery opening and then charging you a large large fee. Also, be cognizant of the meter while in a taxi cab - especially, traveling to and from airports. Cab drivers know they can take advantage of tourists, and some can rig their meters to go too fast. Ask for a receipt, and if you think you paid too much, call the cab company. If your Chinese isn't good, ask someone else to call for you.

#### Bargaining:

- This is a crucial skill to learn in China. You can pretty much bargain the price down anywhere that doesn't have the prices displayed (ask a friend if you're still not certain).
- It can be stressful, or it can be rather fun. Just relax and remember you can always walk away.
- Try to keep things in perspective. If you're bargaining for a DVD, the difference between paying 10 RMB and 5 RMB is less than a dollar – and this is how the salesperson makes a living, so maybe it's ok if you don't get the absolute lowest price. BUT, the difference between a 350 RMB purse and a 75 RMB purse is much higher, and it begins to add up if you go shopping a lot.
- People in Shanghai think Americans are wealthy, so they will automatically ask for a higher price from you - often TEN TIMES higher than they would sell it to someone from Shanghai. (It helps if you speak with them in Chinese)
- Here's the bottom line: Before you start bargaining, seriously think to yourself what you'd be willing to pay for that item. Make an offer that you think is as low as possible without insulting the seller. Then increase your offer by as small increments as possible, claiming that each price is your "final price" (they'll be doing the same). Once you reach your true "final price," STOP. If they won't agree to sell it to you, start to slowly walk away. They might call you back, or they might not. It's better to leave and try at a different stall or try on a different day, rather than leave with that

uncomfortable feeling that you've gotten a bad deal. Every time I put on one of my fake polos, I remember getting ripped off at a fake market in Beijing.

### **Food/Entertainment:**

- Not all street food will make you sick, and it's ridiculously cheap (think less than \$1 USD for lunch). Feel free to buy food off the street if you can peel it (fruits) or if they serve it to you while it's still steaming hot (noodles, etc). It might be a good idea to avoid eating street food that contains meat, especially if they just have the meat sitting in a bowl out in the open.
- Ask around for cheap places to eat. There will definitely be some good cheap restaurants around college campuses. One of my favorite spots was a restaurant in Yu Gardens that sells *xiaolongbao*, little soup-filled pork dumplings. They have a counter outside the restaurant where people will often line up and wait for a long time to buy them.
- Clubs in Shanghai often cater to ex-pats (foreigners), and they'll charge ex-pat prices (really really high). This is especially the case in clubs close to The Bund (*Waitan*). Ask around for spots where you can get all you can eat/all you can drink for some flat rate.
- I never went to the movies, but I heard they were kind of expensive. In my opinion, it makes more sense to just buy the film when DVD sellers start carrying it (i.e. – immediately) and then invite friends over for a movie night. Sometimes it's wise to wait a week or two until DVD sellers are carrying better quality versions. Otherwise you might buy a DVD only to find that it doesn't work or it's all in Russian (this happened to me when I bought Kung Fu Panda... I've yet to see the real movie).
- Become familiar with well-known Shanghai specific websites. Two great resources are [www.smartshanghai.com](http://www.smartshanghai.com) and [www.shanghaiist.com](http://www.shanghaiist.com).

### **Transportation:**

- If you'll be in Shanghai for a long time, buy a transportation card. It makes it easier to take the bus and the subway, and it works in cabs!
- Sometimes you can find a cheap plane ticket, but for closer cities (like Hangzhou), try taking a train. Keep in mind that there are a number of different kinds of train tickets. From cheapest to most expensive, you can get a hard sitter, soft sitter, hard sleeper, or soft sleeper. For long rides, a hard sleeper can be a nice balance of comfort and price, especially if you're traveling with a group of other students. It's kind of awkward to be in a sleeper car with five other random dudes.
- If you're coming into the city via Pudong airport, take the MagLev. It's cheaper than a cab, faster than a cab, and really cool. From the end of the MagLev you can easily take the subway to your destination or take a cab and pay a much lower fare than if you had taken a cab the whole way.

### **Communication:**

- Your cell phone probably doesn't work in China, so you'll need to buy another one. I'd advise buying the cheapest you can get a hold of – you're here to study, not to impress people with all the bells and whistles your phone comes with. You can probably find one for \$20 USD or less.
- In Shanghai, you typically buy the phone and SIM card separately. It usually comes with 50-100 minutes on the SIM card. You can reload your minutes at phone kiosks around the city.

## **St. Andrews, Scotland**

**Mark Crocker, Class of 2009**

### **Food:**

- Unfortunately the old saying that British food is...lacking is true, you might not notice it for the first month, but after a little you will grow tired of the fried fish, fried vegetables, and even fried pizza. The food served in the dorms is reported to be slightly below Harvard dining hall standards, and there are very strict times when the dining halls are open (some say this creates a sense of community, while others argue it causes a feeding frenzy)! I decided to live off campus and I mainly cooked for myself. Cooking for yourself is a good way to either save money or spend way too much. Personally I opted to save some money and mostly ate pasta (a pound of pasta in Scotland is pretty similar in cost to a pound of pasta in the US). The local grocery store was reasonably priced; most of the students at St. Andrews live in flats so the store is student friendly. Just as a friendly warning I do not recommend British beef, it is a bit over priced and lower quality to what you are used to seeing in the U.S. On the other hand the Salmon is both delicious and relatively inexpensive. On average I spent around 30 pounds on food a week (this does not include going out).
- Restaurants in St. Andrews are, on average, a bit more expensive than restaurants in Cambridge (at least when the exchange rate is 1:2). The main restaurants in St. Andrews I frequented can be separated into three groups, British Pub, Indian, and Thai. The Pubs all serve a very similar menu, featuring such great Scottish dishes as Fish n' Chips and Haggis (which is actually not too bad). There are also a couple of fast food restaurants, but these are mostly Chip shops or Kebab stands, if you want a good bacon double cheeseburger, you're going to have to wait to get back to America. On average expect main dishes to be between 10-15 pounds and drinks between 3-5 pounds.

### **Social activities:**

- GOLF!! St. Andrews is possibly the greatest golfing destination in the world, not just the courses, which are impeccably maintained, but the sheer volume of history is awe inspiring. Student rate golf passes are incredibly reasonably priced, between 50-100 pounds depending on what courses you want to play gets you unlimited access for the entire year. Either bring your own clubs for an additional air fair charge or buy a set on e-bay once you arrive. I found a complete set for about 45 pounds on e-bay, they were old but so is the Old Course.
- St. Andrews is also an incredibly beautiful town, beaches, rolling hills, and a ruined cathedral (a most see) all offer great attractions for a post-tea afternoon stroll. The beach is also an excellent place to go for a run.
- St. Andrews is rumored to have the greatest number of pubs per capita in the world. This very well may be true. My flat was sandwiched by two pubs and just on my block there must have been at least five. There really is a pub for everyone. Every year or so the "in" pub for St. Andrews students changes. This is the place to go when you want to meet people, dance, and find out about after parties, but everyone should have their own personal favorite pub. All pubs will serve food to some degree, some have full menus including fish n' chips, while others will only serve

nachos (a Scottish favorite). Along with food all pubs serve drinks, beer comes in the British pint and half pint sizes, while mixed drinks are strictly measured by the British weights and measurements act. A pint will cost between 2.50 and 4 pounds while a mixed drink usually costs between 3 and 6 pounds, prices and selection are highly variable so I strongly recommend shopping around the pub market for awhile before you find the one that feels right and does not rip you off.

- Pub Games – A great part of the British social/drinking experience are Pub games. These cost between 1-2 pounds for a variable number of “plays”. Winning will often result in between a 3 to 5 pound gain while some jackpots can get up into the 25 pound range. Unfortunately most of the trivia in the Pub Games is very much Britain oriented, but if you have some special area of knowledge (like movies) you may be able to chime in with a correct answer and make some friends.

- Movie tickets and drinks from the store a similar in price to those in the U.S. though some movies have two “levels” of tickets available, expensive tickets for big chairs or inexpensive tickets for my cramped chairs. I recommend the inexpensive ones, the nice chairs are not worth an extra 3 pounds.

### **Shopping:**

- I did not shop much outside of the grocery store. I got a few souvenirs for my parents, friends, and family, but for the most part nothing much. I expect shopping is again more expensive than in the US, but this is highly dependant on the current exchange rate.

### **Travel:**

- Public transportation is relatively inexpensive in St. Andrews, but not altogether that great. St. Andrews is a small town but it does have a bus station, which can get you to a train terminal, which can get you to a train station, which can get you to an airport...eventually. Make friends with some one who has a car, but be aware if your “friend” is taking you to the train station they may seriously be expecting to be compensated for the gas...not kidding.

### **Communication:**

- I recommend getting a cheap cell phone, it's a great way to keep track of the names of all the new people you meet. Expect to pay between 20-30 pounds for a cell phone and coverage for a term. Remember it is always less expensive to be called than to call.

# **Sydney, Australia**

**Colette Hinckley, Class of 2009**

## **Food:**

- Depending on your living situation, you can expect to cook and prepare about half your meals. The grocery stores in Sydney are easily accessible and very similar to American grocery stores. They are, however, a bit more expensive for basic items! (i.e. expect a \$6 AUD box of cereal, \$5 AUD gallon of milk). They have great produce, fish, and meat (try the kangaroo! It's like very lean, high-protein beef).
- Restaurants are a bit more expensive than in the US, but similar quality and menus. There are lots of Asian restaurants (more Thai than Japanese/sushi bars) and seafood places (think fish'n'chips). Some Italian, burger joints, & pizza. If you live along the coast, expect to find one or two favorite places that you will frequent often with friends. Budget a good amount of money for dinner and drinks with friends. The "BYO" restaurant is everywhere—you grab your friends and some wine/beer and then head out to eat!
- Restaurants in the main tourist areas are extremely expensive. If you are planning to go out to Circular Quay, The Rocks, or Darling Harbour, you may want to eat dinner at/near home and then go out to the bars only to save money.

## **Social activities:**

- The best part about being in gorgeous Sydney is that so many of your activities are FREE! No charge for hiking the coastal cliffs, playing in the ocean, or walking through the beautiful downtown and harbour. And if you are planning on surfing, you can expect a wide range of prices for wetsuits and boards (I know someone who got a used wetsuit for \$25, otherwise they range from \$100 – a few hundred). It's common to organize a game of pick up soccer, Frisbee, paddle ball, etc. on the beach! Take advantage of the beautiful weather and get outside as much as you can!
- Alcoholic drinks are expensive. Expect \$15-20 for a cheap bottle of wine, \$10-15 for boxed wine ("goon"), over \$30 for a case of beer, and \$10-15 for a drink at the bar. Cover charges at the bars range from 0 to \$15.
- A night at the movies (ticket + popcorn) cost me \$20
- Ferry tickets and bus tickets are pretty cheap, under \$10. Take a ferry to Manly Beach and explore more of Sydney's coast! Plan on utilizing the bus as much as you can—they are very efficient and cost \$3-4. Taxis are great for late night rides. From the coast (Coojee, Bondi, etc.) it costs about \$25-30) to get downtown (split among 4 friends- not bad!)
- Some "must-dos" in Sydney are expensive, such as the BridgeClimb where you climb across the top of the Sydney Harbour Bridge. This was an amazing experience, but costs \$200. Research these activities beforehand and budget appropriately!

## **Shopping:**

- Plan on spending quite a bit on souvenirs for yourself and your family and friends. There are amazing markets in Sydney. It's not so much about bargaining, but you can expect prices ranging from "a good deal" to expensive. Lots of beautiful wares,

especially at The Rocks Market and Paddington Market. I spent around \$400-\$500 on souvenirs alone!

- Clothes and basic amenities are definitely overpriced. The Aussie version of H&M/Forever 21 is the best place to shop for women (called Supre), and there is no real equivalent for males. Come with all the clothes you'll need and want! On that note, also pack all the toiletries, medications, daily essentials as they cost twice as much in Sydney (i.e. mascara costs about \$20 in Sydney! Towels at Target were about \$35!)

**Travel:**

- Traveling during your time abroad is essential! In Sydney, there are two budget airlines that are very common, especially travel throughout Australia and to New Zealand—Virgin Blue and JetStar (owned by Qantas). Expect a round trip to/from Melbourne to cost you around \$100. Expect \$400-500 to get to Christchurch, New Zealand, and \$300-400 to Fiji. However, there are lots of travel agents that are ready to cater to us international students and there are lots of discount packages and student travel group weekend outings. The Outback is extremely expensive, so plan accordingly \*now\* if you want to visit the Red Centre.

- Easy access to many Southeast Asian countries like Thailand, Cambodia, Laos, Vietnam, and Indonesia. Decide where you want to go, what travel is important to you, and plan ahead of time!

- It is possible to rent a car during your stay in Sydney and drive up and down the East Coast (Canberra to the south, Surfer's Paradise/Byron Bay/Brisbane to the North). Consider this an option! The ability to drive on both sides of the road is a life skill.

## Tokyo, Japan

Duration of Semester Stay: February 21 – August 14

Dollar to Yen conversion rate during that time: 115 – 120 yen to the \$1.

(I found it easier to think about 100 yen as a \$1 – saves a little bit of money, too)

If I could do it again, I think I would have done just fine with \$500 a month for food, souvenirs, and the great shopping. Speaking of shopping, it's good to be aware that it might be difficult to find clothing in your size. Shoes, for example, can be really inexpensive and fun, but if you wear larger than an 8 in ladies, you're not going to have much luck.

**Money or lack thereof:** Japan is a cash society! Get used to having about 20,000 – 30,000 yen (a little less than \$200 – 300) on your person at all times. Most places won't take your debit/credit card. If you do want to take out cash, hit up the nearest post office or Citibank. Be careful though – check what the withdrawal fee from your bank will be. I ended up having nearly \$10 deducted every time I took money out.

### **Things I did that you probably shouldn't:**

- My program (CIEE Tokyo) recommended that we bring about \$3000 - \$4000 just for personal spending money (our sponsored trips, housing, and meal plans were already paid for). I came with about \$3100, but forgot to factor in the \$1200 Student Services fee for Harvard (my parents get a yearly loan as part of my FA package, so the FAO gave me that check to pay for remaining CIEE program fees, and apparently, this Student Services charge). I actually got off the plane with about \$1900.
- My laptop, which had been having serious problems for about half a year, finally quit on me in my first week at the dorms. My parents paid for a new one, but that meant I couldn't really ask them for money later on.
- I was due to leave August 2, but missed my flight. I was originally going to have to pay \$2000 for a one way to the US, but in the end it cost me near \$1500 – the price of a new ticket, living in hostels, eating at the nearest 7/11, and getting to and from the airport – to get back to NY again. Don't miss your plane. Especially in August. It is not fun.

**Convenience Stores (*Conbini*):** are amazing and everywhere. You can eat pretty tasty food (I recommend 7-11's yaki soba) and they'll even warm it up for you. You can also use them to pay cell phone bills or buy tickets to sporting events. This may or may not be relevant for you, but it is surprisingly difficult to find proper lotion at these places.

**Transportation:** The train is essential to life. Almost everyone in this crowded city, from kindergarteners to salarymen to college students like you, has at least a half-hour commute to work or school. There are a ton of different train companies and a complex grid of lines, but you can now use *Suica* or *Passmo* cards (they work just like T passes) to transfer painlessly between most systems. Also like Boston, trains shut down around midnight and start up again around 5:30. Taxis are ridiculously expensive if you miss your last train, so try to find a manga café or hit up a karaoke bar. 6000 yen for a cab back to your dorm or home stay or 2500 to kick it in a Big Echo karaoke room for the night... you do the math.

**Cell phones:** American/international cell phones generally don't work there since Japanese cell network is on a completely different system. You're going to want to get one, though – they're absolutely necessary for coordinating any kind of rendezvous with success, and the phones themselves are pretty tricked out. If you're going to be there for the semester, try getting one from AU. They'll give you a student discount (so the monthly fee will be around 2000 yen) and the cancellation fee (since you buy a 1-year contract) is only 3000 yen. Docomo is a good company to try as well. Your plan will likely have a negligible amount of minutes (ours was 50 per month), but you won't really need to use them– the texting features are much more convenient.

**Entertainment:**

- Let's be honest: Japan is something of a drinking society. Of course, it's completely okay to say no to alcohol (drinking age is 20, though no one ever asked for my ID... :), but it will definitely be around you.

- Clubs - The big ones (Club Asia, Ageha, etc) charge a 3000 cover, which may include a drink ticket.

- *izakaya* (kind of like pubs) – have certain times of the night where you can pay a flat rate, usually 2 – 3000 yen, to eat and drink all you want from a special menu. This is an especially good way to spend a night if you have a large group of people.

- Karaoke! – it's *the* thing to do. You pay per hour, and the prices range from as low as 100 to as high as 1500 yen/hr, depending on the time of week and the area you'll be singing in (so it'll be cheaper going on a Wednesday afternoon in Saitama than a Saturday night in Shibuya). A lot of places also require that you buy some sort of drink, or will add a small service charge to the bill.

- Movies are a good diversion, too, and it's a slightly different experience seeing them in Japanese theaters. They are also almost prohibitively expensive – regular tickets go for 1800 yen (about \$16). You can probably only get a student discount (*gakuseiwari*) if you have a Japanese student ID. But if a) you go to a movie on its opening day or b) are a woman at the theater on a Wednesday in Tokyo, you can get your ticket for 1000 yen. It can become crowded, though, so try booking your seats online!