

## **Interesting studies, fantastic people, better job [WHAT TO EXPECT FROM ERASMUS+]**

Students who participate in students' exchange, definitely have more chance of finding a better job than students who haven't had such an experience. Here are a few tips regarding the preparations for the Erasmus+ program - what to take into consideration and what to expect.

### **What exactly is Erasmus+?**

Erasmus+ began in 2014 and replaced the previous projects from the Lifelong Learning Programme. Over 2 thousand academies from the whole of Europe take part in it. It is available for students and scientific workers of higher education institutions, who are in possession of Erasmus Charter for Higher Education. Students perform a part of their studies abroad.

In Poland, the Foundation for the Development of the Education System is in charge of supervising this scheme. Only last year the European Commission spent over 100 million euros on performing this program in Poland. Currently, the total budget for the years 2014-2020 is 1.68 billion euros.

### **Where to go for the exchange?**

The exchange of students and scientific workers begins in September. However, the decision about participation needs to be undertaken earlier. Admissions begin in February. At this point, you should decide where you want and can go. Specific information regarding this topic is given by the employees of the academic departments responsible for students' exchange.

The knowledge of foreign languages is crucial when making the decision. If your knowledge of English is at a B1 level, you should be able to participate in the any exchange without any big problems. It may be different in France. It can appear that in order to communicate properly you will need at least basic knowledge in French. It is possible that partnership academies offer additional courses for people willing to learn the country's native language.

### **Preparing a budget**

It is worth knowing that your participation in Erasmus is only partly financed. The grant is only given in order to finance the higher costs of living abroad. Thus, it does not cover all the expenses regarding travel and the stay itself. You can receive the most (500 euros per month) if you choose to study in the United Kingdom, and the least (300 euros per month) in Bulgaria.

The exchange must be between three months and one year long. The awarded grant is given in advance. However, there are cases in which the total amount is not transferred to the indicated account at one time. Some academies pay the first part (most often approximately 70%) before departure, and the rest of the money is given after providing the cash settlement. Thus you should calculate properly how much the whole experience can really cost and whether you will be able to afford it.

## **How to get there and where to stay?**

The means of transport needs to be organised and paid for by you. If you're thinking of flying, the rule is simple – the sooner you book the ticket, the less it will cost. When doing it at the beginning of the holiday season, it is possible to save up to 50%. A flight from Warsaw to, for example, Paris, can cost approximately 300-400 PLN. Travelling by bus is cheaper (around 250 PLN), but it takes approximately 20 hours.

Renting a room for one person in Paris costs 500 euros. The cheapest accommodation can be found beyond our southern and eastern borders. One room in Prague or Bratislava costs approximately 200-300 euros. It is even cheaper in Vilnius – approximately 180 euros. The most popular and cheapest accommodation for students are the halls of residence. Even the smallest flat is too expensive for students, especially if you add the deposit which is usually one month's rent.

Food and public transport should be an important part of your budget. It is worth knowing, where to eat a cheap and tasty dinner, which kind of monthly ticket to buy, and also checking the prices in particular shops. You can find many valuable tips on student forums.

It is worth exchanging the currency in Poland before you leave. The best offers are presented by online currency exchange offices. The most popular among them, Cinkciarz.pl, offers free transfers to 28 banks, and currency rates, which are significantly better than those offered by banks. Also, the currency card offered by Cinkciarz.pl is worth having a look at. It allows you to pay with either the euro, pounds or dollars, and save on the costs of conversion. You can get it without the necessity of opening an additional bank account, and it does not require regular minimum payments.

## **Schedule and the ECTS points**

After you have arrived to your destination, you should head to the academy and visit the department responsible for the Erasmus+ program. The employees or students (tutors) will help you settle any formalities, advice about where to find your accommodation, and even walk you around town. It is important to adjust your schedule to the schedule of your academy in Poland. You must remember that when on exchange you are obliged to perform the plan of the ECTS points.

## **Why is it worth going?**

Last year, on the 25th anniversary of the Erasmus program, the European Commission published a report entitled „Erasmus Impact Study”. The document says that the participants of the students’ exchange have 50% more chance of finding a better job than the students without such an experience. Employers value most of all curiosity of the world, knowledge of foreign languages, ability of knowing their personal strengths and weaknesses, tolerance and independence.

The report of the European Commission also shows other achievements of the Erasmus program. An increase in the effectiveness of teaching has been noticed in the case of academic teachers. Thanks to foreign cooperation and research, scientific workers develop their horizons, and take bigger notice of the usefulness of knowledge passed on by them. What’s more important, approximately 40% of Erasmus participants are ready to move abroad. Young people are open to different cultures, and more eager to create a relationship with people they have met abroad. They also make many contacts, which can be used in their future job.

## INFORMATION ABOUT THE BRAND

Cinkciarz.pl provides online FX services, using state-of-the-art FX technology for everybody, including individuals, entrepreneurs, travelers and those repaying loans in foreign currencies.

Cinkciarz.pl presents the most favorable rates of all the 24 currencies in its offer. Categories of services offered are: online currency exchange (in three transaction models) and currency cards. The transactions can be concluded via internet transfers from any bank account 24/7. Cinkciarz.pl is the first FX company in Poland to join the SWIFT organization which includes only the largest banks and financial institutions.

The company is also amongst Bloomberg data and analysis suppliers. Cinkciarz.pl EUR/PLN forecasts have been awarded first place in the world for four consecutive quarters in Bloomberg's rank Best EMEA Currency Forecasters Q3 2013 and the first place for the CZK/EUR and ZAR/USD forecasts for the first three quarters of 2014. The forecasts of Cinkciarz.pl's analysts for the currency pair CZK/EUR have also been awarded the first place in the world for 2015 Q1.

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