

*Study abroad at*

## School of Business and Economics

### INFORMATION SHEET FOR STUDENTS 2022-2023

#### The city of Maastricht



Maastricht, the oldest city in the Netherlands, gained international fame as the 'birthplace of the European Union' by hosting of the European Summit in 1991, and as the city where the Treaty of Maastricht was signed in 1992.

Maastricht is centrally located in the heart of Europe, bordering Belgium (a brisk 47 minute walk or 11 minutes of vigorous bike riding away) and Germany (only 35 minutes by car), which means that Brussels is an hour-and-a-half away, Amsterdam two, Paris and Frankfurt three, and London four-and-a-half hours. There are nine airports within an hour's travel, where low cost carriers will take you to any European city in a heartbeat.

Located in the southernmost tip of the country, it has a reputation for feeling rather non-Dutch. To many Dutch people it even feels as if they are abroad and no longer in the Netherlands! They join the flocks of other tourists who visit Maastricht to go shopping, to get a taste of its laid-back and friendly atmosphere, or to check out one of its 1,660 monumental buildings.

Maastricht is a cosy city of around 122,000 inhabitants. Known for its vibrant student life, there are dozens of student associations and organisations devoted to everything from sustainability to sports, from drama to music, and to volunteering, studying, and partying.

Maastricht is the perfect setting for a university city, with many festivals and events reflecting a diversity of cultural influences, from Maastricht's famous annual Carnival to experimental theatre, from thought-provoking lectures to lively music concerts. Going out to eat or having a drink at one of our many bars and cafes, especially outside, is a favourite pastime of both students and locals.

Maastricht is also set against a backdrop of rolling hills, trails, and open countryside, making it an ideal place for sports and nature lovers alike.

## Maastricht University

Maastricht University is highly regarded in Europe for its unique teaching style and high-quality research. In fact, its School of Business and Economics (SBE) has been awarded three prestigious accreditations, resulting in the so-called Triple Crown accreditation. Only 1% of business schools worldwide have this Triple Crown, meaning that the School is amongst a very select group of institutions such as INSEAD, Vlerick Business School, London Business School and SBE's exchange partners HEC Montreal, Fundação Getulio Vargas (FGV-EAESP), and Aston Business School.



The School is a distinctly international institution with a student population numbering over 110 nationalities. Of the 4,200 bachelor's and master's students, more than 2,500 (70%) have a foreign background. Annually, SBE welcomes about 700 exchange students from over 160 partner universities worldwide.



## Problem-Based Learning (PBL) in the international classroom

Maastricht University adopted PBL in 1976. PBL tries to overcome the weaknesses of traditional education by giving the students a very active role. Students do not spend hours listening to lectures – although there are some, usually at the start of the study period - but instead, per course, attend two-hour tutorial group meetings twice a week. These meetings form the core part of the study programme and are the driving force for learning. Within the tutorial groups, problems are presented and researched as cases. The international classroom underlines the benefits in the learning process of students when they work in small tutorial groups with people from different cultural backgrounds. By approaching problems from a variety of perspectives, students become acquainted with different ways of seeing things and that enhances the quality of discussions. In this way, the international classroom prepares students for the rapidly globalising labour market.

A tutorial group is composed of 8 to 15 students plus a tutor: a staff member who guides the group process but who does not automatically give answers to the problems. It is up to the students to discover where their knowledge falls short and to fill in the gaps. To do so, students will have to spend a lot of time between tutorial meetings to read articles and books, and to do research in the university library.

More in-depth information about the Problem Based Learning is available via:  
[www.maastrichtuniversity.nl/education/why-um/problem-based-learning](http://www.maastrichtuniversity.nl/education/why-um/problem-based-learning)

## Eligibility

As exchange student, your home university must officially nominate you. We can only accept you if you major in Economics or Business (or related). If you are a bachelor's student, you have to have completed at least two semesters/one academic year of relevant study before you start your exchange programme at SBE. If you want to take master's level courses while at SBE, you have to have a valid and relevant bachelor's degree/diploma.

## English Language Requirement

Since the working language at our School is English and all courses are taught in English, all exchange students are required to have an advanced level of the English language - comparable to the level B2 of the [Common European Framework of Reference](#) - to be able to successfully complete their courses. SBE does **not** require any proof of an English language test score, but do make sure your English is up to par when you start your exchange.

Our educational system - Problem Based Learning (PBL) - requires you to actively take part in the tutorial meetings. The PBL method is explicitly student-centred rather than teacher-centred, and the students are expected to take the initiative. Speaking up and actively taking part in discussions is a crucial part of the system and this will also influence your final grades. Therefore, it is extremely important that you have an excellent knowledge of both written and spoken English.

## Disability Support

Maastricht University's Disability Support provides a range of services to students with disabilities. If you have a disability that requires arrangements to be made with regard to education at our School, please let us know via [iro-incoming-sbe@maastrichtuniversity.nl](mailto:iro-incoming-sbe@maastrichtuniversity.nl) prior to departure. Alternatively, you can reach out directly to UM's Disability Support via [disability@maastrichtuniversity.nl](mailto:disability@maastrichtuniversity.nl). Again, do so well in advance to ensure the appropriate services are in place by the time you start your education at our School. It always a good idea to let us know you reached out to Disability Support for support, so that we follow-up on your request in case something does not go as planned.

## Nomination by home university

<b>Fall semester 2022</b>	<b>deadline 15 April 2022</b>
<b>Spring semester 2023</b>	<b>deadline 15 September 2022</b>

After your home university submitted your nomination, we will provide them with instructions on how to register and apply online. They will forward these to you.

## Online registration and application by students

<b>Fall semester 2022</b>	<b>deadline 01 May 2022</b>
<b>Spring semester 2023</b>	<b>deadline 01 October 2022</b>

After you have finished your online application, we will process this as soon as possible. You will receive an email informing you about the approval of your admission, if applicable, what is missing or incorrect and the next steps to take.

We will send your acceptance letter by email about two months before the start of your study and stay in Maastricht.

If applicable, Maastricht University's Visa Office will contact you regarding the visa and/or residence permit application.

## Academic Calendar

The academic calendar at SBE is divided into two semesters, a fall and a spring semester. Each semester is further divided into three different course periods:

1. Course periods 1, 2 and 3 for the fall semester.
2. Course periods 4, 5 and 6 for the spring semester.

Course periods 1, 2, 4 and 5 consist of seven education weeks and one exam week.

Course periods 3 and 6 consist of two weeks of so-called skills training; *these are not compulsory for exchange students.*

Academic Year					
Fall semester			Spring semester		
Period 1	Period 2	Period 3 (skills training)	Period 4	Period 5	Period 6 (skills training)

### Fall semester

<b>Compulsory Introduction Days</b>		01 September	–	02 September 2022
<b>Period 1</b>	Education	05 September	–	21 October 2022
	Exams	24 October	–	28 October 2022
	Resits	09 January	–	13 January 2023
<b>Period 2</b>	Education	31 October	–	16 December 2022
	Exams	19 December	–	22 December 2022
	Resits	11 April	–	14 April 2023
<b>Period 3</b>	Skills	16 January	–	27 January 2023

### Spring semester

<b>Compulsory Introduction Days</b>		02 February	–	03 February 2023
<b>Period 4</b>	Education	06 February	–	31 March 2023
	Exams	03 April	–	06 April 2023
	Resits	19 June	–	23 June 2023
<b>Period 5</b>	Education	17 April	–	09 June 2023
	Exams	12 June	–	16 June 2023
	Resits	10 July	–	14 July 2023
<b>Period 6</b>	Skills	26 June	–	07 July 2023

## Courses

### Study load

As exchange student, you can only register for a maximum of two courses per period (max. 13 ECTS credits) with a minimum of one course per period (5/6.5 ECTS credits), and only one skills training per period (4 ECTS credits). As mentioned earlier, skills trainings are not compulsory for exchange students. At SBE, we consider a fulltime study load per semester to be four courses and one skills training.

Period 1: maximum two courses (max. 13 ECTS credits), minimum one course (5/6.5 ECTS credits)

Period 2: maximum two courses (max. 13 ECTS credits), minimum one course (5/6.5 ECTS credits)

Period 3: maximum one skills training (max. 4 ECTS credits)

Period 4: maximum two courses (max. 13 ECTS credits), minimum one course (5/6.5 ECTS credits)

Period 5: maximum two courses (max. 13 ECTS credits), minimum one course (5/6.5 ECTS credits)

Period 6: maximum one skills training (max. 4 ECTS credits)

### Important note:

Most SBE courses are worth 6.5 ECTS credits. In some study programmes (e.g. MSc in Economics and BSc in Business Engineering), however, the number of ECTS credits per course is slightly different. Most of those courses are worth 5 ECTS credits.

One ECTS credit equals 28 hours of study, which means that one regular course at SBE equals 182 hours of study, 42 of which should be considered contact hours.

Some course titles can be found twice in the online exchange course database; once with an **EBC**.... code and once with a **BENC**.... code. Know that the BENC courses are part of the new Business Engineering programme and are worth 5 ECTS credits. The period, course content and prerequisites can differ from the EBC course description (although the title is the same). So carefully check the information per course.

### Important

Since the maximum workload is 2 courses per period, adding a BENC course to your curriculum might result in less than 30 ECTS credits for your exchange semester:

e.g. in one period:

2 EBC courses = 13 ECTS credits

1 EBC course + 1 BENC course = 11.5 ECTS credits

Two BENC courses = 10 ECTS credits

**So please carefully check the study load requirements from your home university before registering for the courses.**

### Information on courses

In the [online exchange course database](#), you can find all the information you need about SBE's bachelor's and master's courses, such as the course coordinator(s), learning outcomes and competences, number of ECTS credits, literature and prerequisites. If the information in the course database is not enough, you may contact the relevant course coordinator at SBE. You will find the e-mail address in each course description.

### Course selection

**Exchange students can only select and register for courses from the [online exchange course database](#).**

Prerequisites: when you select your courses, you will notice that some assume knowledge of topics covered in other courses. If you do not meet these requirements, do yourself a huge favour and *do not register for the course*, because you will very likely find yourself struggling to pass the course! Ultimately, it is your responsibility to make sure you have the knowledge needed to follow courses.



Level: As an exchange student, you are expected to take second and third year courses at SBE. However, we do offer some first year courses that are also open to exchange students. If you want to combine a second or third year course with a first year course in the same course period, you do have to keep in mind that some of your tutorials might take place at the same day and the same time. This could also happen with the exam schedule. This is very unfortunate, as we cannot alter the course and exam schedule because of this.

Skills training: Focusing on the mere acquisition of knowledge is not sufficient if you are a student of Business and Economics. You have to be able to work in all kinds of organizations, which implies that you need to possess social and communication skills. Quantitative skills (such as accounting, financial arithmetic, operations research, statistics, and mathematics) as well as computer proficiency and basic knowledge of information science, are also indispensable. SBE offers you the opportunity to obtain or work on these skills in course periods 3 and 6.

**Important note:**

**For master's level students there are no skills trainings available in period 6. Master's level students may register for bachelor's level skills trainings when they have the approval of their home university.**

For master's level students only: If you want to take master's level courses while at SBE, you have to have a valid and relevant bachelor's degree when you start your exchange here. Alternatively, your home university may issue a letter certifying that you will have obtained at least 180 ECTS credits, worth three years of study in the relevant field (economics, business, marketing, etc.) by the time you start your exchange semester at SBE. If you want to take a bachelor's level course and a master's level course in the same course period, you do have to keep in mind that some of your tutorials might take place at the same day and the same time. This could also happen with the exam schedule. Sadly, we cannot alter the course and exam schedule because of it.

### Course changes

Maastricht University uses the Problem Based Learning Method, where the average group size is 15 students. A lot of planning goes into finding enough rooms and teachers/tutors, and to making sure each tutorial group is about the same size. This means that **students are not allowed to switch courses after the course (de)registration deadline**. Once the course registration deadline has passed, the system closes automatically and you can no longer register or deregister for courses. Up until the deadlines though, you can register, deregister and switch at will.

### Course (de)registration periods and deadlines

Again, you can only (de)register for courses during the course (de)registration periods.

As long as you register for courses before the course registration deadline, participation is guaranteed.

Education period 1	01 June 2022 – deadline 15 July 2022
Education period 2	01 June 2022 – deadline 18 September 2022
Education period 3	01 June 2022 – deadline 13 November 2022
Education period 4	01 June 2022 – deadline 04 December 2022
Education period 5	01 June 2022 – deadline 26 February 2023
Education period 6	01 June 2022 – deadline 23 April 2023

**Important note:**

**If you have to consult your home university about what SBE courses to take, or if you need to get approval of your home university for your SBE courses, make sure you do so before the course registration deadline.**

### Course schedule

About two weeks before the beginning of each course period, you can check your timetable via the Student Portal. If you notice an overlap in your timetable please contact the International Relations Office immediately via email: [iro-incoming-sbe@maastrichtuniversity.nl](mailto:iro-incoming-sbe@maastrichtuniversity.nl).

### Course manual

Usually about two weeks before the beginning of each course period, you will also find the online course manuals in the Student Portal. Sometimes though you will only receive the course manual at the start of education. The course manual includes a description of the course, an overview of the objectives, the literature used, a clarification of the assessment criteria, and an explanation of how the final grade will be calculated.

### Course attendance and participation

You have to attend your tutorial groups and are expected to participate actively. In fact, this will have an impact on your grade for that course. The majority of SBE courses have a 100% attendance requirement, which means that you cannot miss one single lecture or tutorial. If you do not meet these requirements, you face the consequences, one of which could be that you will no longer be able to pass the course successfully and thus will not receive any credits for the course- even if you ace the exam.

### Course examination and resits

The assessment method differs per course. In most cases, you have to pass a written or oral examination at the end of the course. Again, you will find this in the online exchange course database as well as in the course manual.

Once you have registered for a course, you are automatically registered for the first corresponding exam.

If the final result for the first exam is an **insufficient grade**, you are automatically registered for the resit (= second chance to pass the exam). If you do not want to participate in the resit, you will have to deregister yourself via the Student Portal during the course examination (de)registration period.

If the final result for the first exam is a **NG** (No Grade), you are *not* automatically registered for the resit and you will have to register for the resit yourself via the Student Portal during the course examination registration period. You are not allowed to do a resit for a course you got a pass for, or a grade 5.5 or higher.

### Course examination (de)registration periods and deadlines

Exams period 1	26 September	– deadline 02 October 2022
Exams period 2 (+ resits period 1)	21 November	– deadline 27 November 2022
Exams period 3	09 January	– deadline 15 January 2023
Exams period 4 (+ resits period 2 & 3)	06 March	– deadline 12 March 2023
Exams period 5 (+ resits period 4)	08 May	– deadline 14 May 2023
Exams period 6 (resits period 5)	03 July	– deadline 06 July 2023

### Examination and resits schedule

About two weeks before the beginning of each course period, you can find the examination schedule in the Student Portal. The schedule for resits will be published in the week after the (de)registration period for course examination.

If you pre-book your return flight, keep in mind that the examination schedule is always subject to change at late notice. Also, although the exam week dates are given, the individual exam schedules are not.

#### Important note:

As a rule, if you want to take a resit (= second chance to pass the exam) you *have* to be present in Maastricht to take part. If you have already returned to your home country, we will not fax, send or e-mail the exam to your home institution.

That being said: if you still have to take *exams of your home university*, make sure you take them before you come to Maastricht as it is *not possible* to take them while you are here in Maastricht.

## Results and grading system

Every course has its own requirements you need to meet in order to pass the course, and these are always mentioned in the course manual.

Within 15 working days after the examination, you can find the official results published on the Student Portal. Grades are rounded to one decimal, on a scale from 0.0 to 10.0 (a 10.0 is very rarely scored!). A grade of 5.5 is considered a pass; anything lower is a fail. The grading scale as applied by SBE, is to be interpreted as:

10.0	Exceptional
9.0-9.5	Excellent
8.0-8.5	Very Good
7.0-7.5	Good
6.0-6.5	Satisfactory
5.5	Sufficient
≤ 5.0	Insufficient

Other indications used:

Pass	Sufficient to exceptional; performance meets the minimum criteria.
Fail	Insufficient; performance does not meet the minimum criteria.
NG	No Grade; usually because of an unjustified absence.

### Important note:

For most skills trainings you only get a pass or fail, and not a grade.  
Only the pass or fail result will be shown on the grade transcript.

## Grade transcript

Please keep in mind that once you have registered for a course it will always show up on your transcript at the end of your exchange, unless you deregister for the course before the course (de)registration deadline.

The grade transcript will contain the names of the courses you took, plus the Dutch grade and the number of ECTS credits you earned.

Although SBE does use the European Credit Transfer System (ECTS), we do not use letter grades. We suggest the following conversion table:

Dutch Grade	ECTS Grade	Explanation
8.5 – 10.0	= A	= Excellent
7.5 – 8.4	= B	= Very Good
7.0 – 7.4	= C	= Good
6.5 – 6.9	= D	= Satisfactory
5.5 – 6.4	= E	= Sufficient
1.0 – 5.4	= F/FX	= Insufficient

We will send an electronic version of your grade transcript directly to you and your home university.

Exchange students who have spent the fall semester at SBE will receive their grade transcript in January / February. Exchange students who have spent the spring semester or entire academic year at SBE will receive their grade transcript in July / August.





## Immigration matters

Nationals of the following countries do not need a **long-stay visa** to study in the Netherlands: Members of the EU, EEA, Switzerland, UK, Australia, Canada, Japan, Monaco, New Zealand, South Korea, USA and Vatican City State. A long-stay visa is necessary for nationals of all other countries (if you are a Chinese national make sure you carefully read the information about the Nuffic certificate\* on the next page).

For a stay of more than three (3) months, all non-EU nationals need a **residence permit**. Please check the webpage of our Visa Office for more information: <http://www.maastrichtuniversity.nl/visa>

**If applicable, Maastricht University's Visa Office will contact you regarding the visa and/or residence permit application via your Maastricht University email account. If you hear from them, we urge you to respond as soon as possible and to provide them with the necessary documents. After your file is complete, do know that it can take 8 weeks to process your visa application!**

Students needing a long-stay visa: you are not allowed to enter the Netherlands without it. Also, it is not possible to be in the Netherlands and wait for your visa there. If you miss more than one week of tutorials because of visa problems, you can no longer take part in the class.

### **Important note:**

**If your long-stay visa is not ready in time, do not apply for a short-stay visa instead. If you do so anyway, Dutch Immigration Laws will force us to cancel your student registration and you will not be allowed to follow courses.**

### **\*Nuffic Certificate – for Chinese nationals only**

All Chinese nationals (even if they are currently living outside China) who wish to enrol in an English-taught programme at a Dutch higher education institution and want to get a long-stay (entry) visa, *must* apply for a so-called Nuffic Certificate. Hong Kong (SAR), Macau (SAR) or Taiwan (ROC) nationals do not have to get a Nuffic certificate.

The Nuffic Certificate is a document issued by Nuffic (Netherlands organization for international cooperation in higher education) that confirms

- the validity of students' diplomas and degrees, and
- their English language proficiency test scores. The minimum language requirement is a TOEFL iBT (only the iBT version is accepted) score of at least 79 *or* an IELTS (academic) score of at least 6.0.
  - Chinese nationals who study at one of our partner institutions in Hong Kong (SAR), Macau (SAR), or Taiwan (ROC), or a partner in an English-speaking country (e.g. Australia, New Zealand, United States, Canada, or Singapore) where education is completely in English, do not have to submit English language proficiency test scores to get a Nuffic certificate. Instead, when they apply for the Nuffic Certificate these students can request an exemption for the English language test because they are currently studying at a university located in Hong Kong, Taiwan, Macau or in an English speaking country. If this applies to you let us know, and we will inform the Nuffic organization that you are eligible for the exemption for the English language test score part of the application for a Nuffic certificate.
  - All other Chinese nationals must submit English language proficiency test scores.

We strongly recommend that you apply for the Nuffic Certificate at least four months prior to your intended departure for the Netherlands.

The entire application procedure for the Nuffic Certificate can be found via <https://www.studyinholland.nl/>

→ Plan your stay → Visas and permits → Nuffic Certificate for Chinese students

## Housing

Finding a suitable place to stay in Maastricht can be difficult and time-consuming, especially since student housing is not arranged by the university and therefore your own responsibility. In Maastricht, we are also facing a general shortage of student housing. Hence, as soon as we have (conditionally) approved your application, it is time to start searching!

*Some tips & tricks:*

### **Maastrichthousing**

#### *UM Guesthouse*

Most exchange students end up staying in the UM Guesthouse, which offers short-term housing with furnished single and double rooms as well as studios at multiple locations in Maastricht. The main locations (buildings C and P, on Brouwersweg 100) are located very near SBE and are easily accessible by bike or on foot. Minimum stay is 3 months, maximum 12 months. You can book a room via [Maastrichthousing](#) (affiliated with Maastricht University); you have to register as user first and pay the fee (non-refundable). Given that applications are processed on a first-come-first served basis - and we have no influence on that process - we cannot guarantee that all students who apply for a room in the UM Guesthouse actually get a room there.

#### Policy UM Guesthouse:

As for booking accommodation, the UM Guesthouse will not ask students to pay a deposit but rather a down payment that is equal to the last 30 days of their stay. *Students can cancel their booking at the UM Guesthouse free of charge until one month before their actual arrival at the UM Guesthouse and the down payment will be refunded.* This provides a hassle-free option for students to already secure a room in Maastricht. Rooms at the UM Guesthouse are booked through Maastrichthousing. Note that although this website provides many accommodation options, only the UM Guesthouse has this easier cancellation policy.

#### Services UM Guesthouse:

- Own reception, helpdesk and technical services
- 24/7 on campus surveillance with direct contact to Guesthouse staff
- Cleaning of all common areas (kitchen, showers, toilets, etc.)
- On campus availability of a General Practice Center, Pharmacy and Travel Clinic
- Large outside area with lawns, tennis courts, basketball field and parking places on Annadal Campus
- ATLAS, the home of Erasmus Student Network (ESN) is located on campus
- The rental price includes electricity, heating, water, taxes, cleaning, etc. No additional bills.

#### *Private lease*

If the UM Guesthouse is fully booked, or if you prefer to stay elsewhere, you can still use [Maastrichthousing](#); just click on the option 'private market' or 'housing corporations'. Do note that most private landlords offer only contracts for a year, and that most housing corporations mostly offer unfurnished housing.

*You may also browse the internet yourself.*

#### *Belgium*

Some students choose to live in Belgium, where accommodation may be cheaper and still within commuting distance (by bike). However, if you choose to do this you will have to register yourself with the Belgian municipality, and may face additional bureaucratic steps that are not covered here. **Also, if you are a non-EU student and you have a residence permit for the Netherlands, you are not allowed to reside in Belgium or any other (bordering) EU country.**

#### **Legal aspects, regular and irregular housing expenses**

Make sure you find out what to expect when it comes to the legal aspects of renting accommodation and the regular and irregular housing expenses, so that you will be able to avoid unnecessary bills or disagreements when you leave. For more information, check [MyMaastricht](#).



## Avoid getting scammed

Here are some tips on avoiding scams in the rental market:

- Does the offer sound too good to be true? Then it probably is.
- Always check the address of a room that is on offer; e.g. via Google, Google Maps, or better yet, Google Earth, so you can check if you are not renting a garage or something by mistake.
- Ask if you can use the address to register with the municipality. If not, *huge* red flag.
- Always check the credentials of the person offering a room; e.g. ask the person to provide a telephone number and have someone else call to verify. Landline phone numbers in Maastricht start with 043 or +31-43 (31 is the country code of the Netherlands).
- Google the name to find out if it was ever used in a fraud scheme.
- Never trust people who claim they cannot arrange a viewing, there is always a way.
- Never *transfer money in advance*, not to Western Union, not to PayPal accounts, not to foreign accounts; Just.Do.Not.

## Please keep the following dates in mind when you book a room:

Do yourself a favour and make sure you arrive in Maastricht *at least one day* before the compulsory introduction days. The last day you have to be present at our School is the last day of the exam week or skills weeks. (Again, if you want to take a resit you have to be present in Maastricht. In this case, the last day you have to be present at our school is the last day of the resit week). Please check the academic calendar for the relevant dates.

## Finally:

Please note that a rental contract is between you, and the person/organisation renting out their property. This means that the International Relations Office at SBE cannot and will not interfere on your behalf in case of problems, issues or even legal disputes. Not with the UM Guesthouse or Maastrichthousing, nor with other housing agencies, landlords, local students subletting their room or apartment, or otherwise. Instead, consult with your own lawyer or check the [Housing Helpdesk](#).

## Costs of living in the Netherlands

Your daily expenses include accommodation, insurance, books and study materials, groceries, transportation, clothing and personal care, leisure, travel and other expenses. Experience has shown that students living and studying in the Netherlands spend approximately € 1,100 a month.

This estimate does not include tuition fees for the semester at SBE (because you pay your normal tuition at your home university), immigration fees and unforeseen costs, and should be used as a general indication of the costs of living.