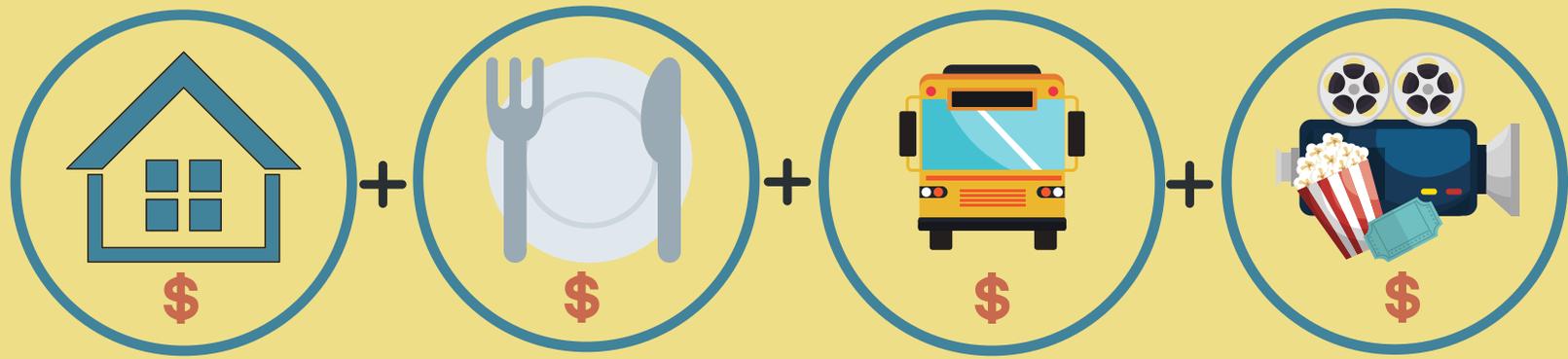


MONEY MATTERS

**A RESOURCE GUIDE
FOR HOW TO LIVE
ABROAD FOR LESS**

UCSC Global Learning



Cost of Living Abroad

To live abroad for less, it's important to first consider the cost of living of a study abroad location. You can save money by choosing a program and location where the cost of living (including housing, food, transportation, etc.) can be less expensive than Santa Cruz. Find information on UCEAP's most affordable destinations by visiting <http://eap.ucop.edu/FinancialOverview/Pages/top-10-most-affordable-programs.aspx>

Low-Cost UCEAP Destinations Around the World



Barbados



Hong Kong



Brazil



Mexico



China



Singapore



Costa Rica



Taiwan



Ghana



Thailand

WORKING ABROAD

Working while abroad can be an invaluable way of earning extra money, integrating into the local culture, learning the local language, making new friends, expanding your professional network, and coming away with unforgettable stories and memories! Read below for tips on working while studying abroad.



Where Can You Work While Studying Abroad?

If you want to work while studying abroad, it is important to consider which countries authorize foreigners to work legally on a student visa (as not all countries permit this). Below is a list of some UCEAP destinations that will allow study abroad students to work. Please note, however, that you must check with the embassy of your destination for the official policies on legally gaining compensated work experience on a student visa.

Australia – The student visa allows students to work part-time in Australia - up to 40 hours every two-week period while classes are in session, and unrestricted hours during any scheduled term break. Students should read the details carefully at <http://www.border.gov.au/Trav/Stud/More/Work-conditions-for-Student-visa-holders>.

Denmark, Norway, Sweden – Students with a residence permit are allowed to work 20 hours per week.

France – Students may legally work in France as long as they hold a valid titre de séjour. It may take four months or more to receive your titre de séjour after your arrival in France, so working may be more feasible for year-long students. Find more information at <https://www.campusfrance.org/en/working-student>

Germany – Students on semester or year programs that obtain a German resident permit can work up to 20 hours per week. Find more information at <https://www.daad.de/deutschland/in-deutschland/arbeit/en/9148-side-jobs/>

Ireland – Study abroad students can work in Ireland if they are studying for at least one academic year. Students are limited to 20 hours per week during the academic term. Find more information at <https://gradireland.com/careers-advice/for-international-students/employment-rights-for-international-students>

Italy – Students with study visas are allowed to work up to 20 hours/week.*Students on quarter programs cannot legally work in Italy, but some do get babysitting jobs. Find more information at https://ambwashingtondc.esteri.it/ambasciata_washington/en/visti

Japan – You may work up to 28 hours per week, provided you receive the proper employment permits from the Japanese Immigration Office. It is illegal for foreign students on a student visa to work without this permit, even tutoring English. It is not permissible to miss a class, field trip, or other academic activity because of a job. Any student who does take a job must inform the employer that there will be times when he or she will miss work due to classes, field trips, etc.

Korea – You must have a D-2 or D-4 visa, be a year student, and be employed only during your second semester at Yonsei. You must also have the approval of the Seoul UC Study Center and a permit from the Immigration Office. Students may engage in part-time work for non-academic credit of no more than 20 hours a week

South Africa – If you have a valid study permit, you are allowed to work part-time for no more than 20 hours a week (although not during academic vacations). If you plan to work as part of your studies or to get work experience, you will need to apply for permission from Home Affairs

UK – Study abroad students can work legally if they are studying on a tier 4 student visa. Find more information at <https://www.gov.uk/tier-4-general-visa>

What Kind of Job Can You Get While Studying Abroad?



Internships



Working an internship is a good way to gain practical experience relevant to your degree. You should first decide what kind of specific work you want by focusing on the skills you have and want to gain. Good places to find internships are your university's career center, your professors, classmates, local networking groups in your field, or by simply paying a visit to organizations you'd like to work for.

On-Campus Jobs



On-campus jobs are a great opportunity to meet local students and improve your language skills. Make sure to check if your study abroad university has a center for work-study or simply ask local students about opportunities to work on campus!

Restaurants



Working in a restaurant can be an enjoyable job that allows you to socialize with locals and practice the local language, if applicable. When applying, be sure to bring your CV and evidence that your visa allows you to work in the country legally.

Teaching or Tutoring English



In many countries, there is a high demand for English teachers. You can pursue both formal and informal avenues for teaching. Chat with your professors or local classmates to yield leads!

Tourism

Working in tourism while abroad, whether as a tour guide, at a hostel, etc., can be a great way to not only make local connections but to meet people from around the world! Many tourism organizations seek candidates with strong English language skills.



General Budgeting Tips



Below you will find some general tips to help you stretch your dollars as far as possible while abroad.

- ✓ **Use a credit card with 0% foreign transaction fees.** This will save you on both ATM fees and conversion rates.
- ✓ **Budget your personal expenses.** Make a budget of your personal expenses abroad like food, transportation, entertainment, etc. so that you aren't tempted to overspend.
- ✓ **Be smart about local transportation.** If you take a taxi, be sure to agree on a price or make sure the driver turns on the meter. Alternatively, take public transportation (like the bus or metro) over a taxi when possible.
- ✓ **Eat where the locals eat.** This is the best way to eat delicious, authentic food inexpensively. To test a restaurant, look inside: if you see tourists, move on, but if you see locals, you're in the right place.
- ✓ **Avoid unnecessary ATM fees.** It is often a good idea to take out the maximum amount that you can at the ATM, which you can stash and use over a period of time (ATM fees can add up very quickly).
- ✓ **Get off the beaten path.** You are guaranteed to find lower prices at places not crowded with tourists. Don't be afraid to explore something completely new and different; studying abroad is what YOU make of it!
- ✓ **Stay updated on exchange rates.** Exchange rates fluctuate often. Avoid falling victim to bad or unknown rates by getting the XE Currency App on your phone to access current exchange rates. Also, use an ATM or credit card (with 0% foreign transaction fees) rather than exchanging bills.
- ✓ **Walk through your town or city when possible.** You can save money by walking to destinations instead of taking public transportation (which can add up quickly). Moreover, you will get a good workout. However, ALWAYS practice safety precautions!
- ✓ **Go on free walking tours.** These tours are by donation only and are a great way to learn the history of your city, often from local guides. Moreover, guides are available to recommend places to eat and other activities to do.
- ✓ **Be kind always.** Kindness is valued by all and may literally save you money when dealing with vendors of all kinds.