

## University of Calgary 2015

In the spring of 2015 I got an email that I got elected to study abroad. I was one of the lucky people who got to go to Calgary, Canada. During the fall semester in 2015 I went abroad to study at the Haskayne School of Business(University of Calgary). Going on an exchange has been one of the best choices in my life. Even though it's really hard to describe in words what I've gone through I will try my best to help you decide whether to go abroad and if you want to go to Canada.

After receiving an email in which was stated that I was elected to go to Calgary there were a few things I had to do: book a ticket to Canada, figure out whether I had to take a TOEFL/IELTS test and arrange a room. Because I only went to Canada for four months I didn't have to arrange a student Visa, you only have to get this when you stay in Canada for more than six months. After a couple of emails I also figured out I didn't need to take a TOEFL/IELTS test since I was from the Erasmus University (students from other Dutch universities did have to take a language test). After reading some student reports I decided to take a room on campus. During my stay I was really happy with this choice since most exchange students lived on campus. Most exchange students live in Cascade Hall but there're also loads living in Aurora. I applied for a room on campus in the spring but when I arrived in Calgary I noticed I actually didn't have to rush with applying for a room since there were still apartments free because they newly build Aurora. I also booked my flight in the spring, this was a good choice since tickets get more and more expensive when you're getting closer to the summer. I booked a ticket with a stop of five days in New York(the ticket stayed the same price as when flying directly to Calgary) on my way to Canada and returned to the Netherlands at December 23e.

After having spent five awesome days in New York I arrived at Calgary airport. At the customs I had to show my official transcripts of the University of Calgary and there I was, finally officially in Calgary. Since I had loads of luggage I told my new home address to a cab driver and he took me to Cascade Hall. At Cascade Hall there were students waiting to help me with my luggage and give me my room key. The week after my arrival I got to meet a couple of other exchange students and I went to the introduction week organized by the university. This week was great for meeting people but the introduction week itself was mainly meant for first year students so most exchange students stopped going to the activities after the second day.

After introduction week the classes started. I took four courses: game theory, futures and options, advanced financial management and security analysis and investments. All four courses were worth three Canadian points, this is equal to six ECTS. Futures and options was the same or a slightly harder level than the courses at ESE but the other three courses were easier. Even though the other courses were easier all courses still took me more time since you have to make loads of assignments and weekly quizzes for the courses. Most students from other Dutch universities got eight ECTS per course for this reason. The courses were thought in classes of thirty students so it was easy to ask question to your professors if needed. I will give you a brief summary of what the courses are about:

The course Futures & Options introduces you to the derivative market. It teaches you what types of derivatives exist, how to value them and how to use them to reach a certain investment goal. Game Theory & Strategic Thinking for Social Sciences is shows you what games you get to deal with in your daily life, how to interpret these games and tells you whether and how you can influence the outcomes

of these games. At Advanced Financial Management you learn about the basic components in finance such as investments and financing decisions and uncertainty and risk management mostly from the point of view from a manager inside a firm. During the course you have different projects wherefore you had to solve questions using excel. Finally, Security Analysis & Investments teaches you about Financial Markets, Capital Allocation, Diversification, Optimal Portfolio, Capital Asset Pricing Model, Market Efficiency, Arbitrage, Multifactor Models, Security Valuation and Derivatives. The course improves your knowledge about theory, applications, and empirical evidence concerning investments in the financial markets.

Living in Canada for four months of course also brought loads of expenses. The food and drinks in Canada are way more expensive than in the Netherlands but the clothing and gas were relatively cheap. In the table provided underneath you can see what expenses I made and the income I had during my stay in Canada, all amounts are provided in euro's.

<b>expenses</b>		<b>income</b>	
Flight	600	DUO	1120
Housing	2400	Scholarship	500
Meal plan	1500	Money parents	3900
Other food/drinks while in Calgary	800	Housing allowance from room at home	320
Hiking trips	550	Public transport compensation	360
Snowboarding	1100		
LA	450		
NY (excluding flight)	600		
<b>Total</b>	<b>8000</b>	<b>Total</b>	<b>6200</b>

Even though living in Calgary cost me loads of money it was definitely worth spending it. During the week I had classes every day but I also partied or did drinks with other exchange students twice a week. You have a pub on campus where loads of students go on Thursday night. Parties in Canada already start at eleven cause the bars close at two and there's quiet hours in residence after eleven. I really had to get used to this at the beginning but actually it's quiet nice cause you can still do something the next day. You also have a gym, swimming pool and even an ice rink on campus so you won't get bored. As a student of UofC you also get a public transportation pass wherefore you pay 100\$ at the beginning of the semester so that don't have to pay for public transportation in Calgary during your stay. This is really convenient since you have to take the C-train, which is comparable to the subway, to go downtown. Going downtown will take you about twenty minutes. I went to downtown Calgary approximately once per week just to walk around and enjoy the city and sometimes to go to a bar or party.

I found Canada the most beautiful country to live in and Calgary is a great starting point for many trips. During my exchange I went on a trip almost every weekend. The beginning of the rocky mountains was only a one and half hour drive. In the Rocky Mountains you've got different national parks, the closest is Banff which has wonderful mountains and loads of ski hills. Another national park in the Rocky Mountains is Jasper. This national park is about six hours driving from Calgary but it's definitely worth the drive. Even the view from the car is amazing and when you're walking up the mountains a

spectacular view is guaranteed. Edmonton is only four hours away and you're in the Badlands with just a three hour drive.

I won't try and write more about how my experience was in Calgary cause I could continue on for hours and still I wouldn't be able to express what a wonderful experience it was to me. For me Canada was the perfect place to have gone because besides its beautiful nature the people are extremely nice. Canadians are super polite and are always willing to help you. What I mainly want to say by writing this is; even if you don't choose to go to Calgary I would really recommend you to go on an exchange cause you'll develop yourself in ways you can't even imagine right now and I'm sure that no matter where you go you'll have the time of your life.