

University of Western Ontario

In the fall of 2016 I participated in a four month exchange program at the university of Western in London Ontario (about a 2-hour drive away from Toronto). During this exchange I met a lot of new people from all around the globe and got to experience some of the Canadian student life and on top of that I also had enough time to travel and see a bit of both Canada and the USA.

Preparation

Once you get accepted the Western exchange office will start sending you emails about what you need to do next in the application process, they are very nice people and if anything is unclear you can just send them an email and they will help you with everything. Let's start by getting in to the country. When you have a EU-passport it's easy to get into Canada as you won't even need a study permit or visa (for a stay under 6 months), the only thing you need to apply for is an ETA which you can do online and will take about 5 minutes of your time. Unfortunately, as we can see in the US, these things might change and it is thus always a good idea to check the Canadian government website!

The next thing you want to arrange is your accommodation in Canada. You can either live in a residence hall on-campus or find a place yourself off-campus. I chose the latter and thus went on a hunt for a place off-campus. A good place to start is the special website portal the university itself offers. On that website you'll probably find a lot of listings who only want full (study-) year tenants, don't get discouraged by that as I know a guy who still got the place for just one semester! I managed to get my place from www.kijij.ca, which is like the Canadian eBay (or Marktplaats.nl for the Dutchies). There are a lot of rooms and apartments on offer which you can reply to, but I chose to write my own 'ad' saying that I was an exchange student and 'in dire need' of a room for just the fall semester. I got a lot of response to this ad and in the end I had the choose between 4 places! If you also choose to write an ad yourself it's a good idea to post a picture of yourself in it so that they know you're not some scammer.

Once you have your flights, documentation and accommodation there are only some small things you need to keep in mind. You will want to have a credit card, sub-let your own room, stop your OV-card and phone plan and get a travel adapter. I would also recommend to subscribe for courses as soon as you can as popular ones fill up fast!

Arrival

I arrived in Toronto about a week before the start of the semester. There are a couple ways to get from Toronto to London. The cheapest is to take a greyhound bus but this will only take you to downtown London which can be a bit inconvenient with all your luggage. I chose to take a RobertQ bus which is a bit more expensive but will drop you off at the address you need to be.

The university organises an introduction week called the O-week but I would not recommend participating in that as it is mainly focused on freshmen and you don't need to have an O-week pass to go to all the bars in downtown London. The university also organise two exchange student introductions which are worth going to as they will take you through all the general things you need to know like adding or dropping courses and such.

Courses

The ESE will require you to take at least 12 ECTS in economics, which gives you the possibility to take some courses in any field you like. However a lot of courses have prerequisites you might not meet and this can mean you will be denied to take this course, so keep that in mind. Furthermore UWO requires you to take at least 4 0.5 credit courses (0.5 credit = 6 ECTS). I found that the courses in general were fairly easy and as you only need 50% to obtain a pass it requires a little bit less studying.

I took the following courses to fill up my elective space:

ASTRONOM 2021A search for life in the universe

An interesting course about the possibility of life in the universe and the best possible candidates close to us. This course was set up for students not majoring in (astro)physics and thus required no real mathematical skills.

ECONOMIC 2191A risk & financial institutions

In this course you will go through all the possible risk factors a financial institution may have, like credit risk, market risk and off-balance sheet risk for example. You will do some (simple) calculation examples but you will also see the more theoretical requirements a financial institution faces like the Basel 3 agreement.

ECONOMIC 3332A financial economics

Great course with a great teacher! This course was a bit more challenging but very well explained by the teacher (dr. Bester). In this course you will see various topics in financial economics in depth like the derivations of portfolio theory or (binary) option pricing.

FINMOD 2555A corporate finance

This course will take you through the financial decisions a financial manager at a big firm faces. It will discuss topics like investment decision rules and the capital structure of the firm, and focus on their application.

Finances

Daily life in Canada was slightly more expensive than here. It is hard to give a very detailed description of the costs you will face as the life of an exchange student can differ quite a lot from week to week. The general expenses I had for the 4-month stay are shown in the table below (in Canadian dollars):

Expenditures	\$-amount
Rent	\$ 2.000,00
Food	\$ 1.000,00
Flight(s)	\$ 1.000,00
Mandatory	\$ 2.000,00
Bus Pass + Student Card	\$ 224,88
Student Card	\$ 31,00
UHIP (insurance)	\$ 204,00
Total	\$ 6.459,88

I have also spent quite a substantial amount on travelling and such (>\$2000) which can really impact your budget but also varies from person to person. It is however nice to have some 'buffer' available for this. In euros the above total would amount to around 4600 euros.

Daily life

A big difference is that almost everyone uses the public transport system (bus) to get where they need to go as there are no real biking facilities like the Netherlands in the city. In a normal week I would be on campus for 3/4 days a week and spend most nights hanging out with my roommates or other exchange students. As London is a true student city the nightlife is also a big thing and open almost every night of the week! If you can you should also go to some real Canadian house parties as well as they are a lot of fun!

As mentioned before I also travelled around and visited cities like Toronto, Chicago, Montreal, New York and a couple more! You can get almost anywhere using the greyhound busses and for a reasonable price. If you also want to explore some of Canada's beautiful nature you can join the Outdoors Club as they organise trips to various national parks.

All in all an exchange program is, regardless of the location, an experience that you will never forget. You should grasp every opportunity you get to travel or to do other fun activities, and make the most of your time there!