

Study abroad at School of Business and Economics

INFORMATION SHEET FOR STUDENTS 2023-2024

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

Eligibility

As exchange student, your home university must officially nominate you. We can only accept you if you major in Business or Economics (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 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 prior to departure. Alternatively, you can reach out directly to UM's Disability Support via 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)

Fall semester 2023	deadline 15 April 2023
Spring semester 2024	deadline 15 September 2023

After your home university submitted your nomination, you will be informed about the online registration and application procedure.

Application (by student) and admission

Fall semester 2023	deadline 01 May 2023
Spring semester 2024	deadline 01 October 2023

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.

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

We will send your acceptance letter by email about three months before the start of your exchange.

Academic Calendar -> DATES STILL SUBJECT TO CHANGE

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

Compulsory Introduction Days		31 August	–	01 September 2023
Period 1	Education	04 September	–	20 October 2023
	Exams	23 October	–	27 October 2023
	Resits	08 January	–	12 January 2024
Period 2	Education	30 October	–	15 December 2023
	Exams	18 December	–	22 December 2023
	Resits	08 April	–	12 April 2024
Period 3	Skills	15 January	–	26 January 2024

Spring semester

Compulsory Introduction Days		01 February	–	02 February 2024
Period 4	Education	05 February	–	28 March 2024
	Exams	02 April	–	05 April 2024
	Resits	17 June	–	21 June 2024
Period 5	Education	15 April	–	07 June 2024
	Exams	10 June	–	14 June 2024
	Resits	08 July	–	12 July 2024
Period 6	Skills	24 June	–	05 July 2024

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.

Course offerings

In the [SBE 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.

The SBE online exchange course database for 2023-2024 will be available as of June 2023.

Course selection

Exchange students can only select and register for courses from the [SBE 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 → dates still subject to change

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 2023 – deadline 15 July 2023
Education period 2	01 June 2023 – deadline 17 September 2023
Education period 3	01 June 2023 – deadline 12 November 2023
Education period 4	01 June 2023 – deadline 03 December 2023
Education period 5	01 June 2023 – deadline 25 February 2024
Education period 6	01 June 2023 – deadline 21 April 2024

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.

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 → dates still subject to change

Exams period 1	25 September	– deadline 01 October 2023
Exams period 2 (+ resits period 1)	20 November	– deadline 26 November 2023
Exams period 3	08 January	– deadline 14 January 2024
Exams period 4 (+ resits period 2 & 3)	04 March	– deadline 10 March 2024
Exams period 5 (+ resits period 4)	06 May	– deadline 12 May 2024
Exams period 6 (resits period 5)	24 June	– deadline 27 June 2024

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 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 90 days, all non-EU nationals need a **residence permit**. Please check the webpage of our Visa Office for more information:

<https://www.maastrichtuniversity.nl/support/your-studies-begin/coming-maastricht-university-abroad/visa-and-residence-permit>

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.studyinnl.org/plan-your-stay/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!

Although, Maastricht University cannot assist you in finding accommodation, we do want to offer you some tips and advice. Please visit the following website:

<https://www.maastrichtuniversity.nl/housing-maastricht-10-useful-tips-and-warnings>

Maastrichthousing

There are many organisations offering student accommodation in Maastricht. You will find the most comprehensive search engine on <https://www.maastrichthousing.com>. This platform offers rooms that are available through private landlords, housing corporations and the UM Guesthouse.

UM Guesthouse

Most exchange students end up staying in the UM Guesthouse (C or P building). The UM Guesthouse offers furnished single and double rooms and studios at 13 locations in Maastricht. The main buildings are located near SBE and are easily accessible by bike or on foot.

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.

If you want a room in the UM Guesthouse, go to <https://www.maastrichthousing.com>. To book a room you first need to register and pay the one-time membership fee. You can only respond to an offer after your payment has been processed. The membership fee is non-refundable.

Unfortunately, we cannot guarantee that all students who apply for a room in the UM Guesthouse actually get a room there. Applications are processed on a first-come-first served basis, and we have no influence on that process

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 their room in Maastricht. Note that although this website provides many accommodation options, only the UM Guesthouse has this easier cancellation policy.

Other housing options

We advise you to check the options "Housing corporation" and "Private market" (tick the boxes) via the search engine on <https://www.maastrichthousing.com>. There will be interesting offers as well; e.g. the studios available at the Sorbonnelaan, <https://www.hureninsorbonnelaanmaastricht.nl/en/>.

You may also browse the internet yourself.



Some students choose to live in Belgium, where accommodation may be cheaper and it is possible to commute by bike to Maastricht. However, if you do so it means that you will need to register yourself with the Belgian municipality, and may face additional bureaucratic steps that are not covered here, since this is the Netherlands. **Bear in mind that if you are a non-EU student and you have a residence permit for the Netherlands, you cannot legally live in Belgium or any other EU country (such as Germany, which also borders the Netherlands).**

Important information about housing when living and studying in Maastricht

Please check the website: <https://mymaastricht.nl/>

On this website you will find the following topics:

- Introduction to housing in Maastricht
- Finding a room
- Housing expenses
- Household essentials
- Recycling and trash disposal
- Rights and obligations as tenant
- Safety in Maastricht
- Living in Maastricht

We recommend you acquaint yourself with this information.

Mymaastricht.nl is the one-stop information platform to help international students find their way in Maastricht. All content is in English and covers health, transport, housing, finances as well as sports, media and community in Maastricht.

Avoid getting scammed

Tips to avoid getting scammed on the Dutch 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.
- Always check the credentials of the person offering a room; e.g. ask the person to provide a telephone number. Landline phone numbers in Maastricht start with 043 or +31-43 when the country code of the Netherlands is added. Google whether a name has been used before in a fraud scheme. Ask if you can register with the council at the address. If not, that is a red flag.
- Never trust people who claim not to be able to arrange a viewing; e.g. because they are not in the Netherlands.
- Never transfer money in advance
- Never transfer money to Western Union, PayPal accounts or to foreign accounts.

Please take the following dates into account when booking housing:

Note that you need to make sure you arrive in Maastricht before education starts (Thursday, 31 August 2023, compulsory introduction).

The last day you have to be present at our school could be:

Last day of the exam week (27 October or 22 December 2023), last day of the skills weeks (26 January 2024), last day of the resit week (12 January or 12 April 2024).

Warning:

Please note that the International Relations Office at SBE cannot and will not interfere on your behalf in case of problems, issues or even legal disputes, neither with the UM Guesthouse, Maastrichousing, nor with housing agencies, landlords, local students subletting their room or apartment or otherwise. Instead, consult with your own lawyer or check the website <https://huurteam-zuidlimburg.nl>.



Estimate costs of living in the Netherlands

Your daily expenses include accommodation, insurance, books and study materials, groceries, transportation, clothing and personal care, leisure, and other expenses. Experience has shown that students living and studying in the Netherlands spend approximately € 1,200 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.

If you plan to travel during your study, make sure to include these costs in your budget plan.

Bring enough cash in euros to cover your expenses for the first few days. To check the current exchange rates have a look at the website <https://www.xe.com/>.

Check the use of your debit or credit card within Europe / Maastricht. Moreover, make sure you have a debit or credit card you can use in the ATM's in Maastricht or to pay for in stores. ***Note that in grocery stores you cannot pay with your credit card.***