

Amanda Chu Economics and Finance, Year 3 Fall 2019



Part I Monthly Activity Log

August

On the first day I arrived Oslo with 3 other UST students, I checked in to the student accommodations and purchased a monthly pass from Ruter, the metro service supplier, for daily transport. Then I went to Ikea for some furniture and kitchenware. The school arranged a series of orientation events and a buddy week to get the exchange students to immerse into the new environment and culture. I got a chance to meet some other exchange students from other countries as well as the local students. They were very amiable and genial. The school also arranged some seminars regarding the course registration and school facilitates, everything was clear and instructive. I have spent some time to explore Oslo through city walk and visiting some of the attractions, Opera house and The Royal Palace in particular. I gained a more comprehensive understanding of Oslo through visiting these attractions in terms of its history and the way people live. The weather was nice and comfortable, and the daytime was long during August, I spent more of the time outdoor and enjoyed the sunshine.



September

In early September, I visited Berget to enjoy the fjord including Sognefjord and the beauty of Norway along the route of 'Norway in a nutshell'. I and a few other Hong Kong students went hiking in Trolltunga, which took us for around 15 hours. It was really challenging but unforgettable. The view from the peak was marvelous and breath-taking. Other than traveling around Oslo, I went to Copenhagen, one of the happiest cities in the world. I have joint a day tour to Roskilde, Frederiksborg, and Kronborg to navigate Copenhagen. During the journey, I visited the Copenhagen Tivoli Gardens and Blye Planet Danish National Aquarium. I have gained a more comprehensive understanding of north Europe in terms of the natural scenery and the living style of people. Compare to Oslo, Copenhagen was relatively more urban and bustle, while Oslo was relatively tranquil.



October

In October, I went to the country that I have been always longing for, Iceland. The experience in Iceland was wonderful and beyond my expectations. I and a few friends from Singapore had rent a camping car and would like to have a road trip in Iceland as the distance between each attraction is quite long while some of those were not covered by public transportations. I visited the Golden circle and blue lagoon on the first day and jointed the glacier snowmobile tour and natural ice cave tour in the coming days. Though the general price level in Iceland was quite high and the tours I joint were not cheap at all, it worths its price and it was a once in lifetime experience. Taking Blue Lagoon as an example, the ticket of it was around 700HKD but the view there was spectacular. It is unfortunate that I was not able to enjoy the northern light in Iceland, but I did it on the later trip to Finland.



November

During November, I have immersed myself in academic studies and concentrated in revision. The professors and teaching assistants were very helpful and accessible. They offered ample examples and exercise to strengthen our understanding while they also covered some real-life cases in the lecture which made the course content more practical and comprehensive. They offered extra office hours before the exam for students which was very kindhearted. November was quite packed and intensive, however, I managed to visit Oslo Winter Park to experience

skiing in Norway before leaving. It was a great experience that I could never gain in Hong Kong. I was quite confused in the beginning as I have never learned skiing before, through observing the way people did, I tried to mimic them and eventually got the skill and gained much fun from it. I tended to revisit the Park in late November, however, it was closed due to unfavorable weather conditions.

December

It was quite tense and fatigue during early December due to examinations. I visited Finland to with my family. We went to Helsinki Churches and Suomenlinna Fortress, which is one of the world's largest sea fortresses. We spent our Christmas together visiting the Santa Claus Village in Rovaniemi and the reindeer farm. I acquired a more holistic understanding of the Lapland culture and natural history after visiting the Arktikum Science Museum.

Part II General Information

Visa Procedures

If you come from a country outside the EU/EEA and wish to study in Norway, you must apply for a residence permit for studies. This is also called a study permit. You can apply for a residence permit to study at a university college or university.

For applicants from countries outside the EU/EEA/EFTA (From UDI official web: https://www.udi.no/en/want-to-renew/study-permit/):

If you come from outside the EU/EEA/EFTA area you have to apply for a student residence permit.

Requirements of the student:

- You must pay an application fee.
- You must have been admitted to a university college or university.
- You must study full-time.
- You must have enough money to live on, at least NOK 121 220 per year. This money may consist of student loans, grants, own funds that you have in a Norwegian bank account or the deposit account of the educational institution, or a combination of the above. If you have already been offered a part-time job in Norway, the income from this work may be included. (Please note that if you do not have a bank account in Norway you may use the bank account at the institution where you are going to study. You must contact the institution where you are going to study for any details regarding this arrangement.)
- If you have to pay tuition fees, you must also have money to cover this.
- You must have somewhere to live.
- The circumstances in your home country must indicate that it is likely that you can return home when you have completed your studies.
- Requirements relating to the study program
- The place of study must be included on the Norwegian Agency for Quality Assurance in Education's (NOKUT) list of approved (accredited) universities, university colleges or specialized university institutions (external website).
- Rights and obligations for applicants who are granted a study permit
- You cannot be self-employed or run your own business in Norway
- If you are granted a study permit, you are automatically also granted permission to work part-time for up to 20 hours per week in addition to your studies and full-time during holidays.
- Your spouse or cohabitant and children can usually apply to come and live with you in Norway. If your family members apply at the same time as you, you will receive the answer to your applications at the same time.
- The period you have this permit does not count if you later wish to apply for a permanent residence permit.

You will be asked to document that you have funds enough to cover subsistence at NOK 121 220 for the academic year 2019-2020. If you have been admitted to an institution that charges tuition fees you will also have to document that you are able to cover this extra cost. As a general rule, the Norwegian Directorate of Immigration requires the money to be deposited in a Norwegian bank account.

Orientation Activities

On the first day at BI, there were a combination of academic and social events to help me transition to the new life as a bachelor student at BI, including

- Matriculation Ceremony
- Practical Information on Studying in Norway
- Meet the Associate Deans and members of the Student Boards

- Introduction to Norwegian Culture A Survival Guide
- Barbeque in Frogner Parken

Finance & Banking (including currency / expenses)

Currency in Norway: NOK (around INOK=0.88 HKD)

Credit card is widely accepted in Norway, it is convenient for me to a credit card with carrying little cash for the daily transactions.

	NOK	HKD
Flight ticket		6500
Visa	5300	
Insurance		4000
Accommodation	4190*5=20950	
Transport	450*5=2250	
Laundry	350	
Travel	40000	
Daily	10000	
Total	78850	10500

Total HKD79888 for the entire exchange trip.

Accommodations

There are 3 types of accommodations that exchange students can choose from including BSN, SIO, and BJO and I went for SIO.

My room type: single room, shared kitchen and shared toilet with 5 others tenants

SIO would have sent you email months before the start of the semester and you have to register before the deadline to guarantee a place. Detailed and clear instructions will be provided in the email, just make sure you check your mailbox timely.

The location of the hall is convenient is close to the school, only one metro station away. The hall is clear and new, it is very satisfying in general. The only thing to say is that there is no elevator in the dorm, which means you will have to carry your luggage all the way and you might need some help for that.

There is a supermarket (REMA 1000) near the dorm which sells grocery at a really affordable price. 2 other supermarkets (KIWI and COOP Mega) locate near the metro station.

Courses Registration

There are emails with detailed and clear instructions regarding course registration.

Courses details including the lecture schedule and syllabus will be provided a month before the start of the semester, there will be updated from time to time you will have to keep an eye on that. In case there is a time crush between courses, you will need to send an email to the school to explain the situation and request for course swap. The staff is very friendly and kind to help you with all the problems.

Teaching & Assessment Methods

I have studied 4 courses (30 credits):

ELE3715 - Logistics & Marketing Channels

The course has little workload, no assignment but a field trip. The final exam takes up 100% of the grade.

The class is in medium size and the lecture is PowerPoint based with calculation

EXC3671 - Corporate Finance

The course has little workload, no assignment or field trip. The final exam takes up 100% of the grade.

The class is in medium size and the lecture is PowerPoint based, with calculation as complement.

EXC3612 - Investment Analysis

This course's objective is to provide a deeper understanding of the financial markets, the securities that are traded on these markets and choices and issues of concern to all investors. We focus on three elements. (a) The investment environment: the different securities traded in the markets, where they are traded and how they are traded. (b) Security valuation: what drives the value of the different securities and how to account for these. (c) Investment process: how should investors select and construct their investment portfolio.

The course has a heavy workload, 2 assignments take up for 30% of the grade. The final exam takes up 70% of the grade.

EXC29011

EXC2901 - Norwegian Culture and History

The course has little workload, no assignment but a field trip. The final exam takes up 100% of the grade.

Sports & Recreation Facilities

There is a gym room on the campus and also one in each hall. You are required to subscribe to their membership in order to enjoy their service, and there are some courses you could join for free, for example, TRX after subscribing to their service. The school provides much room for study and group discussion. You can enjoy your time with friends after the lesson on the campus.

Health & Safety

SIO provides medical and dental services for students at a relatively affordable price. You would have to make an appointment beforehand.

Food

I cooked by myself most of the time as eating out is quite expensive. It costs me around 30-70kr to cook at home but more than I 00kr to eat in restaurants. However, there are few affordable restaurants near campus and the dorm, selling Japanese food mainly. You could try it out if you want to eat out.

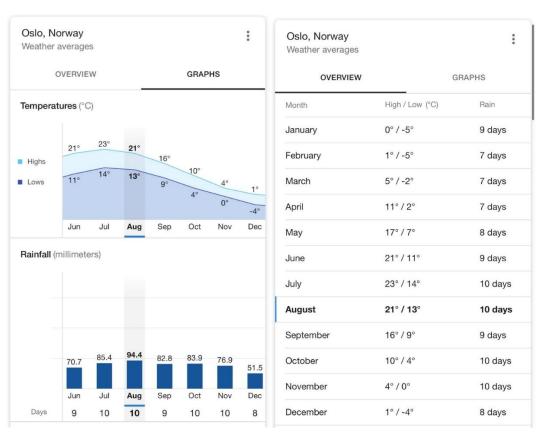
Transportation

I traveled mostly with the metro and bus using the monthly pass of Ruters, it costs me 450kr per month (student fair). You could travel by tram, bus, and metro with the monthly pass in Zone I. You would need to purchase an extension ticket if you would like to travel to another zone. It is quite convenient.

Communication

Most of the Norwegians speak fluent English and you could communicate with them in English, however it would be good to know some basic Norwegian slang as it helps better connect with them.

Climate



The weather was quite warm and sunny and the daytime is quite long when I first arrived in Oslo in August. However, the weather got cooler and cooler since then and started to snow in December. The temperature hit the trough in December and the daytime became super short, the sun sets at 3pm usually.

International Services & Activities

There is a talk during the orientation week for the international student to prepared with the lifestyle and culture in Norway. The staff of the international office is always there to offer you help during your exchange period. The staff is friendly and kind.

Social Clubs & Networking Opportunities

There a Facebook group for the exchange student to communicate and to know each other. You could get to know the updated information of the social activities and form study groups there. There is a monthly dinner organized by the school for the exchange student to network and gather.

Cautionary Measures

You would need to update your travel pass every month, else you would face a fine (950kr) when there is an inspection.

Useful Links and Contacts

Travel checklist to Norway: https://www.travelschecklist.com/fco_travel_advice/norway

Its learning: https://bi.itslearning.com/

BI Student Portal: https://at.bi.no/

SIO Housing: https://www.sio.no/en/

NSB Train: https://www.nsb.no/

Ruter: https://ruter.no/en

BI International Office's email address: international.office@bi.no

Items to bring

Clothing

Scarf

Hat

Gloves

Wind and Waterproof Jacket

Light Down Jacket

Rain Gear

Fleece Sweater

Sporty tights or activity trousers

Sports BH

Hiking Shoes - GORTEX - Waterproof shoes

Essential Items

Passport

Credit Card

Router

Travel Adopter

Sunglasses

Sun cream

Water Bottle

Socket