

S'INSTALLER À RENNES

Settling down in Rennes



UNDERGRADUATE STUDENTS: ADMINISTRATIVE PROCEDURES

When you arrive in France the following procedures must be quickly carried out.

● Preliminary step

Except in special cases (exchange programmes), from the start of the 2018-2019 academic year most students must get proof either of the payment of the CVEC (Contribution Vie Étudiante et de Campus – Student life and campus contribution) which costs €90 or of their exemption from paying it. The presentation of this proof is an essential condition for registration at a higher education establishment.

Information and payment: veec.etudiant.gouv.fr.

● Confirmation of your registration

All establishments have their own registration procedures, which they will inform you of before your arrival in France. This procedure generally consists of two parts, administrative and academic registration, which may take place at the same time or in two separate operations, depending on each particular establishment. Whatever the procedure involved, always pay careful attention as to the papers requested as original documents are often required.

ADMINISTRATIVE REGISTRATION

This procedure is important as it enables you to get your student card. This document is extremely important as it is proof of your status as a student registered in a higher education establishment. It will be indispensable for you, especially for:

- taking your exams,
- having access to certain services provided by your establishment, e.g. library services,
- getting reductions for things like concerts, museums, and cinemas.

If, however, your card is not issued to you at the time of your administrative registration, you must ask for written proof of registration, as you will need this in order to obtain your residence permit (see below).

A word of advice. Always keep your student card on you, and make a photocopy of it in case you lose it.

ACADEMIC REGISTRATION

This second part of the registration process concerns your final choice of what subjects you wish to study, your timetable, and your registration for examinations.

N.B. Each semester in France is worth 30 ECTS credits. However, your home establishment may have different requirements.

For students on exchange programmes, the final choice of your courses in France must be validated by your academic supervisor in your home establishment.

● Validation of your visa

Students who have a long-stay visa constituting a residence permit (VLST/TS) must have their visa validated at the OFII within 3 months of arriving in France. You can do this at the CMI Rennes.

● Applying for a residency permit

STUDENTS WHO ARE CITIZENS OF A EUROPEAN UNION MEMBER STATE

You are exempt from having a residence permit in order to study in France.

MINOR AT SCHOOL

Holders of a child at school visa (*visa mineur scolarisé*) must apply for a residence permit as soon as they reach 18.

This application can be done at the CMI Rennes.

● Registration with the French social security system

If you are a new student in France at the start of the 2018-2019 academic year, and if you are not from an EU country, the European Economic Area, or Switzerland, you must register with the Sécurité Sociale on the etudiant-etranger.ameli.fr website.

Registration is free, and your reimbursements will be paid by the Assurance Maladie (health insurance).

The CMI Rennes can help you to register. Make an appointment on its website.

BEING WELCOMED TO RENNES



To help you settle down in Rennes and to make your stay a success, the CMI Rennes and its member establishments organise a welcome programme at the start of the academic year.

● A welcome on the part of your establishment

Shortly after your arrival, you will be welcomed to your establishment, and this will help you to discover your campus and assist you in taking the necessary first steps. Some establishments welcome you when you arrive. Their international offices can give you information about this.

● Reception and residence permit help desk at the CMI Rennes

At the offices of the CMI Rennes in the Cité Internationale you can get help with your administrative procedures, especially the validation of your VLS-TS and the renewal of your residence permit.

As soon as you get to Rennes, make an appointment online at cmirennnes.u-bretagne.fr to come and see us.

● International Students Day

The CMI Rennes organises a Welcome Day for you in early September at the Cité Internationale Paul Ricœur.

The programme includes a welcome reception, visits of Rennes' historic centre, and events and gifts. The day continues with a Welcome Party organised by ESN Rennes (International and Erasmus Student Network), which organises student events and parties throughout the year.

● Reception at the town hall

A welcome reception is organised in your honour in September at Rennes' town hall.

This is followed by a party night organised by ESN Rennes.

● International students football world cup

In October the CMI Rennes and the SIUAPS (inter-university physical and sporting activities service) organise an international football tournament on the Beaulieu campus in partnership with the Stade Rennais F.C.

Make up a team of 7 to 10 players and come and play for your country during a day of fierce competition.

● Cultural diary

Throughout the year the CMI Rennes organises a cultural programme for international students, PhD students, and researchers.

This includes visits at special rates to the theatre to see plays, concerts, dance, and opera, as well as visits behind the scenes, and opportunities to meet the artists. These events in addition to trips throughout Brittany will enable you to make the most of your stay!

● And also...

> Meet up in September for Tam-Tam, the welcome festival for young people in Rennes. This event is organised by the CRIJ Bretagne (Brittany Regional Youth Information Centre).

> In early January, the CMI Rennes organises a welcome evening for international students who arrive in the second term.

N.B.

If you are a student with mobility difficulties, the Handisup-Rennes association is there to help you with a variety of services concerning, for example, housing, transport, and work.

For further information:

Handisup-Rennes

9 -11 rue de Flandre - 35000 Rennes

Tel. 02 99 14 66 35

contact@handisupbretagne.org

handisupbretagne.org

ACCOMMODATION

Good to know

The CMI offers help to international PhD students and researchers in their search for accommodation.

Contact: cmirennnes.logement@u-bretagne-normandie.fr

● Looking for accommodation in Rennes

Looking for accommodation, especially at the start of the academic year, can be long and difficult. We advise you not to wait till the last minute to start looking. Here is some practical information to help you.

ASK FOR INFORMATION FROM THE INTERNATIONAL OFFICE OF YOUR HOST ESTABLISHMENT

Accommodation for international students, PhD students, and researchers may be available at your host establishment. It could be CROUS accommodation, but not only.

CROUS ACCOMMODATION

This is the cheapest accommodation in Rennes, but to be eligible for it certain criteria have to be met. University halls of residence are located near the Rennes campuses and university restaurants.

What type of accommodation?

- > Room: To rent from 01/09 to 30/06
 - Standard room: 9m², single bed, table, chair, shelves, washbasin, wardrobe. Communal areas: bathroom, kitchen, and workroom. All inclusive rent: €165/month.
 - 'Confort' room (better-equipped): from 9m² to 12m², single bed, table, chair, shelves, washbasin, wardrobe, refrigerator, small private bathroom with shower and toilet. Communal areas: kitchen and workroom. All-inclusive rent: €244/month.
- > Studio flats (reserved for PhD students with student status): to rent from 01/09 to 31/08
 - Studio flat and T1: from €255 to €367
 - T1 bis (30m²): T1 bis flats are available for couples, from €346 to €435.
 - A few T2 (40m²): Priority is given to couples or single people with children.
- > Specially-adapted studio flats for disabled people or people suffering from an incapacitating disease are also available in certain halls of residence.

Application procedure

> **Stay of over a month:** only for students and PhD students with a student card.

- *You are going to start your stay at the beginning of the academic year in September*

Students registered with a programme linked to an international agreement (an intergovernmental programme which entails the awarding of a grant by the French or other government or an inter-university programme) must contact the academic coordinators of the agreement.

International mobility students who are individually registered for the second year of a master's degree or a doctorate must make their application on the CROUS website: crous-rennes.fr (headings: International / Logement). The application must be made before 31 May of the year that they intend to start their university course.

- *You are starting your stay during the academic year*

It is possible to apply for CROUS accommodation during the academic year, depending on what is available. Enquire your host establishment's international office if you are doing an undergraduate or master's degree, and at the CMI Rennes accommodation office (cmirennnes.logement@u-bretagne-normandie.fr) if you are a PhD student.

> **Stay of less than a month:** students, PhD students and researchers.

Book directly on bedandcrous.com with an international bank card.

International PhD students and researchers: the Cité Internationale welcomes you!

This CROUS hall of residence in Rennes city centre is for the exclusive use of international PhD students and researchers (short and long stays). Furnished studio flats with kitchen and bathroom.

Rent:

Single studio flat: €489/month

Double studio flat: €579/month

For more information cite-internationale.crous-rennes.fr

TEMPORARY SOLUTIONS

Si If you have not been able to find accommodation through your host establishment or CROUS, we advise you to find and book temporary accommodation of at least 15 days. It is difficult and risky to agree to rent accommodation in Rennes from your home country without having visited it. It will be simpler to look for somewhere to live when you are actually in Rennes (see below).

Here are a few temporary accommodation solutions in Rennes.

For small budgets

> **Auberge de Jeunesse** / (youth hostel)
Tel. 02 99 33 22 33 / fuaj.org/Rennes
10 Canal Saint-Martin - 35700 Rennes
€22.90/night + breakfast

> **Foyers de Jeunes Travailleurs** / (young workers' hostels)

Accommodation for young people aged under 30. Different types of accommodation are available to suit your budget.

Les Amitiés Sociales

Tel. 02 99 53 00 00 / fjt-rennes.com
Résidence Habitat Jeunes Préville
Tel. 02 99 14 21 00 / fjt-saint-joseph-preville.com
22 bd Marbeuf - 35000 Rennes

> Hôtel HISSEO

Tel. 02 99 14 49 68 / hisseo-rennes.fr
45 boulevard de Solférino - 35000 Rennes
From €19/night

Some of Rennes' higher education establishments have studio flats or bedrooms available for short stays.

> INSA de Rennes / Beaulieu Campus

insa-rennes.fr/hebergement-court
From €14/night for a single room and €24/night for a studio flat with kitchen and bathroom

> Agrocampus Ouest / Villejean Campus

agrocampus-ouest.fr

The *pavillon de passage* provides temporary accommodation for PhD students and researchers only

€55/night, €374 for 2 weeks, and €483/month
Student halls of residence (subject to availability)
€26/night, €193/fortnight, and €335/month

For bigger budgets

The Rennes Tourist Office has a list of the various types of temporary accommodation, e.g. hotels, camp sites, and gîtes, in Rennes.

For further information: tourisme-rennes.com.

● I'm looking for somewhere to live in Rennes

IN A PRIVATE STUDENT HALL OF RESIDENCE

There are several private student halls of residence in Rennes. The rents are higher than in CROUS or publicly-funded accommodation. Booking is mostly done directly online on each residence's website.

> Résidence KLEY

Tel. 02 00 30 20 23 / kley.fr

> Résidence Les Belles Années - Breizh Campus

Tel. 09 69 32 19 69 / lesbellesannees.com

> Résidence Les Estudins Bretagne

Tel. 09 69 39 22 00 / estudines.com

You will find a complete list of Rennes' private halls of residence on the CMI Rennes website.

RENTING FROM PRIVATE LANDLORDS

You can rent your accommodation from a private individual:

> **Through an agency.** Visits to properties for rent through an estate agency are free, but if you then rent a property you have to pay *honoraires* or agency fees, which are generally equivalent to a month's rent.

N.B. Avoid going through a 'marchand de liste' (list seller). These specialist agencies are also called 'offices de location' (rental offices), and offer a list of properties for rent in exchange for a sum of money but without any guarantee of your finding a suitable rental property.

> **Through a notaire (solicitor/lawyer).** Notaires have lists of properties to rent. <http://www.notaires35.com>.

> **Directly with a private individual.** You can directly contact property owners who advertise their rental properties online (see below) without going through an agency. You therefore avoid paying agency fees.

N.B. Beware of scams. We advise you not to pay anything for a rental property without having visited it first. For increased security, only pay your rent and deposit on the day that the lease is signed and the keys handed over to you.

Where to find property adverts?

> Online

leboncoin.fr	fac-habitat.com
lokaviz.fr	paruvendu.fr
pap.fr	ouestfrance-immobilier.com

> **At the CROUS de Rennes** (place Hoche)

> **At the CRIJ Bretagne** crij-bretagne.com

The CRIJ has a free Point Information Logement (accommodation information point) throughout the year.

DOCUMENTS TO TAKE WITH YOU DURING THE VISIT

You will thus be able to present them to the landlord and reserve the property immediately.

Do not wait for too long before deciding as the property might well no longer be available later.

- proof of identity (passport, visa, or valid residence permit)
- student card or university welcome letter
- PhD contract or contract with the university if you are a researcher
- grant award notice if you are a grant holder
- CAF calculation of housing benefit (to be done on caf.fr)
- last 3 payslips if you are working

The landlord can ask for a *caution/dépôt de garantie*, and the guarantor will have to provide the following documents:

- proof of identity
 - proof of address
 - employment contract and last 3 payslips
 - last or last but one income tax notice
- If you do not have a guarantor, these documents can be replaced by written confirmation from the VISALE (see opposite) or by a bank guarantee.

LIVING WITH A RESIDENT LANDLORD / HOST FAMILY

You have your own room, which can sometimes have its own private bathroom, but you share other facilities with the landlord. This can be an interesting solution for those who want to quickly improve their French!

- > Rennes Hébergement
Tel. 02 99 14 49 68 / rennes-hebergement.fr
- > Accueil à la Maison
Tel. 02 99 27 89 39 / accueilalamaison.fr

● I've found somewhere to live**> Signing the lease**

A lease (called a *contrat de location* or *bail*) is compulsory. It must be signed by the tenant (yourself) and the landlord, who is called the *bailleur* or *logeur*. If you have any doubts about the contract being offered to you, get advice from the ADIL housing advice centre (see page 47).

> Doing the move-in inventory

This is the description of the condition of the property. It must be done in duplicate with the landlord/letting agent in very precise detail, room by room, and including fixtures and fittings. The tenant has a period of 10 days in which to inform the landlord/letting agent of any defects not mentioned in the move-in inventory.

A word of advice. Make a good note of all, even slight, visible damage on the day of the move-in inventory as the landlord will always be very fussy when you leave the property.

> Providing an *engagement de caution solidaire* (guarantor agreement)

You can be asked to provide a document called an *engagement de caution solidaire*, which must be completed by a solvent and financially stable person. The guarantor agrees to pay the rent for the whole period of the lease if you fail to do so. A foreign guarantor can be accepted in exceptional cases but, in reality, landlords often demand that guarantors should live in France. If you do not find a guarantor, 2 solutions are possible:

- VISALE is a free and fast guarantee, even if you have not found your accommodation yet. It is, however, only for those aged under 31. Conditions of eligibility, information and guarantee application are on visale.fr
- *Caution bancaire* (bank guarantee): ask your bank for information.

> Paying a *dépôt de garantie* (tenancy deposit)

To be able to move into the property, you will be asked to pay a sum of money that is usually equivalent to a month's rent. This will be paid back to you when you leave, but, if necessary, money will be deducted from it to cover the cost of repairing any potential damage.

> Taking out a home insurance policy

Home insurance is compulsory. It insures you against a variety of risks, such as fire and water damage. Proof of insurance (*justificatif d'assurance habitation*) must be given to the landlord who is renting out the property as soon as you move in. Home insurance can be taken out with either a *mutuelle* (mutual insurance society/friendly society) or with a privately-owned insurance company.

A word of advice. Choose an '*assurance multirisques habitation*' (comprehensive home insurance) policy, which includes civil liability insurance.

> Taking out electricity, gas, and water contracts

Remember to read the water, electricity, and gas meters during the move-in inventory.

As soon as you move in you must take out contracts in your own name for electricity and gas (for properties with mains gas), except if electricity and gas consumption form part of the flat-rate charges that are included in the total amount of the rent.

A word of advice. Ask the landlord whether the meters have been cut off, as they can be in certain cases when the property has not been occupied for several weeks. Also ask them who the previous energy suppliers were.

JOINT TENANCY (FLAT AND HOUSE SHARING)

> The lease

All the co-tenants must sign the lease. They thus all have the same rights and obligations.

It is important to know that there is a *clause de solidarité* (joint liability clause) whereby each tenant is responsible for the actions of their co-tenants. The landlord can ask one of the co-tenants to pay the whole amount of the rent if the others do not pay.

> Home insurance

Home insurance with tenant liability cover (*risques locatifs*) is compulsory. An insurance certificate (*justificatif d'assurance*) must be given to the landlord every year. Each co-tenant is advised to take out an insurance contract that has the same cover.

If you need information on your rights, the Agence Départementale d'Information sur le Logement can help you free of charge.

ADIL
22 rue Poullain-Duparc - Rennes
Tel. 02 99 78 27 27
adil35@wanadoo.fr
adil35.org

○ Housing benefits

If you fulfil certain conditions you may be entitled to receive housing benefit, either Allocation de Logement Social (ALS) or Aide Personnalised au Logement (APL), depending on your situation.

You can roughly calculate the amount of benefit you are entitled to on the CAF website: caf.fr, even if you do not have a written tenancy agreement. This means that you will have an idea of any possible future financial help while you are looking for accommodation.

You must apply as quickly as possible, as soon as you move into your accommodation. Housing benefit will only be paid to you from the 2nd month of renting. The application is done online on the CAF website: caf.fr

ON WEDNESDAYS IN SEPTEMBER AND OCTOBER
YOU CAN MEET A CAF ADVISOR AT THE CMI RENNES.
YOU CAN MAKE AN APPOINTMENT
ON THE CMI RENNES WEBSITE FROM LATE AUGUST.
CMI RENNES.U-BRETAGNELOIRE.FR

● Leaving the accommodation

NOTICE TO END TENANCY

You can terminate the lease at any moment as long as you respect the period of notice (3 months for unfurnished and 1 month for furnished housing). The termination request must be sent by *lettre recommandée avec accusé de réception* (registered letter with acknowledgement of receipt).

For example, if you are considering leaving your unfurnished accommodation on 30 June, you must take the necessary steps to ensure that your landlord receives the *lettre recommandée* by 30 March.

The period of notice can be reduced in certain exceptional cases.

More information can be found on the service-public.fr website.

MOVE-OUT INVENTORY

This is done with the landlord/letting agent on the day that you move out of the property in order to record any possible damage. If the move-out inventory is in accordance with the move-in inventory the deposit return period is reduced to 1 month, otherwise it is 2 months. Bills must be produced as proof of any deductions made.

REMINDER

Before leaving do not forget:

- To inform all the organisations and government departments that you use of your change of address. (Much of this can be done on the service-public.fr website).

- To cancel gas, electricity, internet, telephone, and any other contracts.

IN CASE OF DISPUTE CONTACT

ADIL
22 rue Poullain-Duparc - Rennes
Tel. 02 99 78 27 27
adil35@wanadoo.fr
adil35.org

HEALTH SOCIAL SECURITY AND INSURANCE

● Social security system

The French social welfare system enables anybody living lawfully in France to be covered by the Sécurité Sociale for the cost of health care.

The funding of these benefits is mainly provided by contributions paid by all employees and employers in France.

Each registered adult person has their own social security number. However, it is possible to ask to be linked with your spouse's social security number as an eligible party.

YOU ARE A STUDENT WHO IS A CITIZEN OF THE EUROPEAN UNION OR THE EUROPEAN ECONOMIC AREA AND YOU ARE THE HOLDER OF THE EUROPEAN HEALTH INSURANCE CARD (EHIC)

This personal non-transferable card makes the covering of any necessary medical care easier during a temporary stay in France and gives you access to the public health service.

Present it every time you see a health professional to ensure that your healthcare costs are covered.

To have these costs reimbursed you will have to hand in the *feuille de soins* (medical treatment form) that your doctor gave you, your prescription, and a copy of your EHIC at the CPAM (Caisse Primaire d'Assurance Maladie) of your place of residence.

N.B. The EHIC's period of validity varies according to which country issues it. (Get information from the social welfare organisation in your home country or consult the CLEISS website: cleiss.fr).

YOU ARE AN UNDERGRADUATE OR PHD STUDENT WITH A STUDENT RESIDENCE PERMIT

New system 2018

> If you were already enrolled in a French higher education establishment in 2017-2018 you will stay free-of-charge, without any action to take, in the system of the organisation to which you are attached, e.g. LMDE or SMEBA. If you are still a student on 1 September 2019, your file will be automatically transferred to the CPAM of your place of residence.

> If you are enrolling for the first time at a French higher education establishment at the start 2018-2019 academic year, you must register with the Sécurité Sociale on the etudiant-etranger.ameli.fr website.

Registration is free, and your reimbursements will be paid by the Assurance Maladie health insurance system.

The CMI Rennes can help you to register. Make an appointment on its website.

N.B. If you come with your underage children, these will also be able to have Sécurité Sociale healthcare cover as eligible dependants of one or both of the insured parents.

You have to complete a '*Demande de rattachement des enfants mineurs*' (Minor children registration application form).

Please contact the CMI Rennes for any information on this subject.

YOU HAVE A PASSEPORT TALENT CHERCHEUR RESIDENCE PERMIT

> If you have an employment contract, you and your family will be attached to the CPAM from the first day of your employment contract.

You must register with the Sécurité Sociale within 48 hours of your arrival in France.

> If you are a grant-holding or self-funded researcher, you and your family can get social security healthcare cover through Protection Universelle Maladie (PUMA – universal healthcare protection)

More information can be found on our website: cmireennes.u-bretagne.fr.

SHORT-TERM STAYS

If you are coming for a stay of less than 5 months as a non-employed person, you will not be able to get social security healthcare cover.

This concerns students, PhD students, grant-holding or self-funded researchers on a research internship, and spouses with 'visitor' status.

In this case we strongly advise you to take out a private health insurance policy which will cover your normal healthcare costs to at least the equivalent of French social security coverage.

● Supplementary health insurance

The French social security system does not generally reimburse all the costs of health care. Usually only about 70 % of these costs are reimbursed. This is why it is strongly advised but not compulsory to contribute to a supplementary health insurance scheme (*assurance santé complémentaire*), which will pay the non-reimbursable part.

> **If you are a salaried employee**, your employer must, as a rule, offer you *couverture complémentaire santé d'entreprise* (company supplementary health insurance cover), whatever your length of service.

For more information see service-public.fr.

The cost of your contribution depends on the contract taken out by your employer, who pays part, or even all, of its cost.

If this is not the case, there are many *mutuelles* (mutual insurance companies) which offer a variety of options that ensure the more or less complete reimbursement of those expenses that the insured person has to pay. They also provide cover for certain services which are badly reimbursed, or even not reimbursed at all, by the Sécurité Sociale. These latter include vaccinations, glasses, and false teeth.

> **If you are not a salaried employee**, you must take out supplementary/top-up insurance yourself.

If you are on a low income you may be entitled to Aide au Paiement d'une Assurance Santé (ACS – health insurance payment benefit) or CMU Complémentaire (CMU-C – supplementary universal healthcare cover).

For more information see :

ameli.fr

cmu.fr.

Apply for this at your local CPAM.

N.B. Remember to cancel your supplementary health insurance contract before you leave France at the end of your stay.

● Civil liability

The law of civil liability makes it compulsory for you to repair damage that you cause to another person, whether it be by carelessness or breach of the law. Your responsibility can also be implicated in damage caused by people, animals, or objects for whom or for which you are responsible. In order to avoid the direct payment of compensation to the victims yourself, you must have already taken out a *garantie responsabilité civile* (civil liability insurance policy) with your *mutuelle* or your bank.

It is important to note that although certain insurance policies, e.g. car and home insurance, include civil liability cover, this is generally somewhat limited. If you have already taken out such an insurance policy, find out exactly what it covers as you need to know whether the cover it provides is adequate. If you are not already covered, you must take out a civil liability insurance contract. Thoroughly check what sort of cover is offered as well as the extent of such cover to see if it corresponds to your needs.

Lastly, as regards professional activity, although special professional civil liability insurance does exist for professionals such as doctors and veterinary surgeons, you will normally be covered by your host establishment if it is a public organisation. In France the state 'is its own insurer'. Nevertheless, get information from your host establishment so as to know whether or not it is necessary to take out specific insurance, e.g. for private-sector research.

The FnAK/EURAXESS network offers civil liability insurance among its negotiated offers. Register on fnak.fr to get a Carte du Chercheur Invité (guest researcher card) in order to benefit from this.

MANAGING YOUR MONEY

● Opening a bank account

During your stay in France you will very likely need to open a bank account into which payments can be made from abroad, money can be paid, medical insurance reimbursements made, etc.

The Euro has been the single currency in 25 European countries since 1 January 2011.

All foreigners staying in France for at least 3 months can open a resident's bank account, which enables them to have a cheque book (which may or may not be free of charge) and a bank card (debit card or cash card).

N.B. International students must deposit at least €615 in their French bank account every month. These deposits will be checked by the prefecture should those students wish to apply for a visa.

THERE ARE TWO TYPES OF BANK CARD

> Cash cards enable the cardholder to withdraw money from their bank's cash dispensers 24 hours a day.

N.B. Some banks may charge for this service.

> Debit cards enable the cardholder to both withdraw money from the cash dispensers of any bank and to pay for goods and services. They can be used for contactless payment up to €30 per transaction. The cost of these cards is between €30 and €40 a year.

TO OPEN A BANK ACCOUNT YOU NEED

- > Proof of identity, e.g. passport, visa, residence permit.
 - > Proof of address, e.g. telephone or electricity bill, rent receipt.
 - > Written proof of your registration in a higher education establishment or a student's card.
 - > Written confirmation of your likely income.
- Finally, you will be asked to deposit a minimum amount of about €20 in your account.

A word of advice. Ask your bank at home if it is part of an international network. If it is, this can make banking operations easier when you arrive.

● Estimate of your expenses

On page 52 is an estimate of expenses which, depending on your own particular situation, you will have to deal with when you arrive in France. The month at the start of the new academic year is always financially difficult. The figures are, of course, only averages.

Ce tableau a pour but de vous aider à calculer votre budget mensuel :
The aim of this table is to help you to calculate your monthly budget.

REVENUS YOUR INCOME	CHARGES COURANTES REGULAR EXPENSES	CHARGES OCCASIONNELLES OCCASIONAL EXPENSES
BOURSE / GRANT	LOGEMENT / HOUSING	VÊTEMENTS / CLOTHES
AIDE FAMILIALE / FAMILY HELP	Loyer / Rent.....
.....	Electricité - Gaz / Electricity - Gas.....
ALLOCATION LOGEMENT	Eau / Water.....
HOUSING BENEFIT	Taxe d'habitation (local tax)
.....	Téléphone
TRAVAIL / WORK	Internet
.....	TOTAL	TOTAL
TOTAL RESSOURCES / TOTAL INCOME	ALIMENTATION / FOOD	SANTÉ / HEALTH
.....	Restaurant universitaire	Mutuelle (health insurance).....
TOTAL DÉPENSES / TOTAL EXPENDITURE	Courses / Shopping	Consultations.....
.....	Restaurant.....	Médicaments / Medicines
Pendant l'année, vous devrez aussi payer : During the year, you will also have to pay:	TOTAL	TOTAL
Une fois par an / Once a year:	TRANSPORTS / TRANSPORT	CULTURE ET SPORT
• Taxe d'habitation / Council/local tax	Bus et Métro	Abonnements / Season tickets
• Assurance habitation / House insurance	Essence (Petrol)	Inscriptions / Membership fees
Tous les 2 mois / Every 2 months:	Other.....	Équipement / Equipment.....
• Electricité/Gaz / Electricity/Gas	TOTAL	TOTAL
Tous les 6 mois / Every 6 months:	ETUDES / STUDIES	DIVERS / MISCELLANEOUS
• Eau / Water	Stages / Work experience	Cinema.....
	Livres / Books	Théâtre.....
	Papeterie / Stationery	Concert
	Photocopies	Autres / Other.....
	TOTAL	TOTAL

● Some useful banking terms

- > **Compte chèques:** current (checking) account into which you pay money that you have received, and which enables you to pay for items of expeditive, e.g. purchases, rent, leisure activities, and books. In France, this current (checking) account can be called a *compte*, *compte de dépôt*, *compte courant*, or *compte bancaire*.
- > **Agios:** overdraft bank charges, imposed when your expenditure exceeds your income.
- > **DAB:** *Distributeur Automatique de Billets* – cash dispenser (cashomat – U.S.).
- > **Endosser:** to sign and write your bank account number on the back of a cheque.
- > **GAB:** *Guichet Automatique de Banque* – cash dispenser where a wide range of banking operations can also be carried out.
- > **Interdit bancaire:** banking suspension. Your means of payment are withdrawn and your status is communicated to all banks.
- > **Prélèvement automatique:** direct debit. A means of payment used to pay regular bills.
- > **RIB:** *Relevé d'Identité Bancaire* - bank identification form giving all the key details of your bank account. This can be easily obtained from the bank where you have your account. Your employer will ask you for a RIB for the payment of your salary.
- > **Solde:** balance - the amount of money in your account.
- > **Virement:** the transfer of money to another account.



● How to make payments?

As well as paying in cash, there are other easy-to-use methods of payment.

- > **Carte de paiement (debit card):** You must enter your 4-figure personal code on an electronic payment terminal – always out of sight of prying eyes. This code must be learned by heart, and must never be disclosed to another person.
- > **Prélèvement automatique (standing order (GB), direct debit (GB), automatic deduction order/ checkoff (US)):** enables you to pay your regular bills, e.g. rent, electricity, and telephone, by authorising payment to be made directly from your bank account.
- > **Chèque (cheque (GB)/check (US)):** when you pay by cheque, you must date and sign it, fill in the name of the payee (*bénéficiaire*), and check that the amount in figures is the same as that written in letters. You will often be asked for proof of identity to show that you are indeed the holder of the cheque book.

N.B French shops and services very rarely accept the cheques of foreign banks.

Example of a cheque

NAME OF THE BANK		
<small>Amount in letters</small>		<small>Amount in figures</small>
<small>Payable to</small>		
<small>Bank account details</small>	<small>Name and address of the payer</small>	<small>town/city date</small>
		<i>Signature</i>
Cheque number		