Practical Information

Dear students,

First of all, I would like to congratulate you for your choosing to study in Bordeaux.

By joining INSEEC Business School you will be in a multinational and multicultural environment. International students are mixed in the classrooms with French students; INSEEC Business School is an international school within a French environment.

Students can attend to courses in French or in English, and will also have the possibility to attend to Free French language classes and a French Culture course.

The International Relations Department, is here to assist you during your stay in France and is available to answer any questions you may have.

I wish you an enjoyable and rich experience at INSEEC Business School!

Please find in this guide practical information about:

- \Rightarrow Opening a Bank Account
- \Rightarrow Getting a Local Mobile Number
- \Rightarrow Health Insurance
- ⇒ Medical Services English Speaking Doctors
- \Rightarrow Public Transport
- \Rightarrow Housing
- \Rightarrow French Phrases
- \Rightarrow How to write formal French
- \Rightarrow INSEEC Business School (Grande École) Campus Factsheet

Lorena ZANELLI Head of International Relations

INSEEC Business School

Opening a Bank Account

Opening up a French bank account is important for students who wish to receive CAF allocations. It will also prove to be very useful when making local payments and paying your rent. The biggest French banks are: Société Générale, BNP Paribas, BRED, LCL and Crédit Mutuel. INSEEC has agreements with selected banks. Ask you local international officer where you can go for the best deal.









French

Banking 2.0

French banks have certain conditions and formalities which may be different from banks elsewhere in the world. Depending on which bank you chose, you will have to deposit a minimum of 10 or 15

euro. Once you open an account you will receive a checkbook to write French checks and a bank card with a pin number and microchip. The pin number is confidential and necessary to use the card, for all purposes except online shopping. Depending on which bank card you chose, you will be able to withdraw cash from ATM, make local payments and even purchase items when abroad. Please make sure to ask your bank representative about extra fees. In some cases there are bank fees when customers use an ATM from another bank and make foreign purchases. Some banks will also allow for an overdraft ('un découvert') service which means that you can spend more money than the amount that is actually in your account. However, using this service will subject you to extra fees.

Essential Documents for opening a bank account:

- National identity card or passport with student visa
- Proof of residence in France (electricity bill, water invoice, rental agreement
- Residence permit (not always neces-

Online banking is very popular in France. With a user name and password, you can check you balance and make monthly wire transfers to pay your rent or other bills. Typically online services are free of charge even if you are making a transfer to someone else's account at a competing bank.

Theft in France

Pickpockets are common in all major cities in France. If your card is lost or stolen you must reported it as soon as possible.

Three steps to stop bank card pay- Banking Vocabulary

ments

- Call the bank center to stop the payment: 0892 705 705. You will be asked to give reference numbers for your checks or bank card. Do not give them your pin number.
- 2. Report the loss or theft to the nearest police station
- 3. Confirm you loss or theft with your bank by sending a fax or registered letter

In France you will often be asked to give a RIB - "Relevé d'Identité Bancaire" so that individuals can make a wire transfer to your account. Here are some other useful words.

	Acquitter = to pay the sum owed
cks or	Agios = bank charges and interest
ur pin	Date de Valeur = date on which money is debited or credit-
est po-	ed to an account
	Relevé de compte = bank statement
	Retirer = to withdraw money
	Solde de compte = balance of account
r bank	Verser = to deposit
	Virement = bank transfer
letter	

Getting a Local Mobile Number

Having a local number is important while living in France and important when looking for accommodations. If you are easy to reach, landlords and agencies are more likely to contact you. Whether you decide to opt for a pre-paid SIM card or a contract with a mobile phone network operator, Group INSEEC strongly advises that you get a local number.

Mobile Phone Contract

The largest mobile phone network operators are: SFR, Orange, Bouyues Telecom and Virgin. If you are planning to get internet and cable for your apartment, it is a good idea to look for package deals.

Once you are approved for a contract you must chose the amount of minutes, data and text messaging you would like to have each month. Please note, the offers vary in price and duration. It is important to know how you can end the contract. In France, using 3G can be expensive, but many providers offer 'hot-spots.' If you are also purchasing internet for your apartment it is interesting to know about the hot spot offers.

Before purchasing a contract you will be asked to provide the following documents:

- Identity card or a passport with a student visa
- RIB (French bank account number)
- Proof of residence in France

Pre-paid SIM card

The advantage of a pre-paid phone is that you pay only for what you use and there are no commitments. To set up a pre-paid phone go to any phone shop and ask them to buy a SIM card. You will load money on to the card as you use it. Please ask the phone store for instructions on how to 'topup' your phone.

The first time you load money on your pre-paid SIM, expect to pay 20 or 30 euros. Do not forget to ask about calling rates and tariffs on text / sms messages. Please note, incoming calls and the voicemail service are free.

For other low cost contracts please vist: <u>www.free.fr</u> <u>www.sosh.fr</u> <u>www.b-and-you.fr</u> www.sfr.fr/telehonie-mobile/series-red-de-sfr.html

Locked Phones

Some countries lock phones to their local network. The USA is the biggest example. If you have a locked phone it is important to call your local mobile phone operator in your home country and asked them to unlock your phone. With the exception of the iPhone, unlocking services are free of charge. Once you unlock your phone, you will be able to use any SIM card in the world with your phone. This is very practical for students wishing to use the pre-paid method.









Health Insurance

The French government requires all students to be covered under the French National Healthcare System.

European Students

If you are a European student and you are covered under a national healthcare system from an EU



member state then you must have a European Health Insurance Card before coming to France. Students will need to request a copy of their European Health Insurance Card from their national healthcare provider. This card is provided free of charge and allows the student to be covered by the French National Health Insurance. For more information about the EU Health Insurance card as well as the national contact points please visit the European Commission website: <u>http://ec.europa.eu/social/main.jsp?</u>

<u>catId=559</u>

Les Québécois

France and Quebec have special bilateral agreements in place and therefore there are special procedures concerning healthcare. Students from Quebec must come with their SE-401-Q-106 form in order to be covered by the French National Health Insurance ("Sécurité Sociale Française"). This document exempts the student from subscribing to the Sécurité Sociale .

Other Students

All other students who are less than 28 years old and not currently benefiting from a European National Healthcare System or are not from Quebec, are required to register with the French National Healthcare System through Groupe INSEEC. Students will not be able to start there course until they have done so. The registration fee is 215 euro and students are expected to register during the orientation sessions. Again, this registration is mandatory for the students in order to be given their Student ID card and to be admitted in class.

If you have private insurance this will be used to complement the French National Insurance. You cannot exempt yourself from registering to the French National Healthcare System even if you have your own private insurance.

Getting Reimbursed

The French National Healthcare System is very complex. There are many rules and many exceptions. The French National Healthcare System ('Sécurité Sociale Française') sets prices on medical services ('tarifs de base' or 'tarifs conventionnés') and then reimburses 70% of the fixed price ('tarifs conventionnés'). However, it is important to note that doctors are not obligated to charge the fixed price. Doctors can decide to charge extra fees which are not reimbursed by the 'sécurité sociale.' For a list of doctors fol-



lowing the tariffs outlined by the French state (mc) and private doctors (MNC) then please visit: <u>www.ameli-direct.ameli.fr</u>. For a list of recommended local English speaking doctors please see the annex 'INSEEC Cities.'

The coverage by the sécurité sociale is sufficient to visit general practitioner, however, visits to the dentist, eye doctor, specialist or the hospital are not very well reimbursed and many of these types of doctors do not follow the fixed prices. Complementary health coverage is therefore recommended for students. Some popular student mutual companies providing complementary health coverage are: La Mutuelle Des Etudiants (LMDE), VITTAVI, and or AVA. Ask you local international officer for more details.

Medical Services

French Medical Emergency Service (SAMU)

European Medical Emergency Service

SAMU should be called for life-threatening conditions that require the assistance of trained medical professionals. These include : cardiac or respiratory emergencies (chest pain and /or shortness of breath), severe bleeding, severe asthma, stroke and trauma resulting in multiple injuries.

You may be transferred directly to an English-speaking specialist in the emergency services who will identify the type of emergency based upon the information you give.

SOS MEDECINS

A private company for less critical medical emergencies and house calls	05 56 44 74 74
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HOSPITALS

Pellegrin-tripode - Place Amélie Raba-Léon - Bordeaux	05 56 79 56 79
Hôpital Saint André - 1 rue Burguet - Bordeaux	05 56 79 56 79
Hôpital du Haut Lévêque - 1 Avenue Magellan - 33600 Pessac	05 56 55 65 65
Fondation J.Bergonie - 180 rue St Genès - Bordeaux	05 56 33 32 58
Hôpital Charles Perrens (psychiatry) - 146 Rue Léo Saignat - Bordeaux	05 56 56 34 34

MEDICAL PROFESSIONALS

General practitioners	
Dr Bernard Coadou - 105 Cours Edouard Vaillant - Bordeaux	05 56 39 47 20
Dr Yann Creuse - 96 rue Abbé de l'Epée - Bordeaux	05 56 44 30 90
Dr Jacques Gayet - 88 rue Ernest Renan - Bordeaux	05 56 52 58 52
Dr Christian Martre - 18 rue du Vélodrome - Bordeaux	05 56 08 13 25
Cardiologist	
Dr Franck Dugravier - 88 avenue Pasteur - Bordeaux	05 56 07 00 28
Psychiatrist	
Dr Hélène Mancini - 35 rue de Turenne - Bordeaux	05 56 93 01 52
Gynecologists	
Dr J.C. Emperaire - 35 rue de Turenne - Bordeaux	05 56 16 80 10
Dr Syvlia Kirsch - 2 rue Berruer - Bordeaux	05 56 51 47 32
Dr Cl. Abecassi-Wilson - 14 rue Richard Wagner - Merignac	05 56 47 11 47
Ear, Nose and Throat Specialists	
Dr Didier Portmann - 114 avenue d'Ares - Bordeaux	05 56 24 30 15
Dr Jacques Veerhulst - 112 avenue d'Arès - Bordeaux	05 56 99 23 03
	00 00 00 20 00
Gastroenterologist	
Dr J.M. Rumeau - 68 rue du Palais Galien - Bordeaux	05 56 52 69 91
Dentist	
Dentist Dr Michel Kirsz - 8 rue Sauza - Bordeaux	05 56 48 21 95
	00 00 40 21 30

dial 15



112 French / English speaking European Emergency Number 17 Police (Emergency)

15 SAMU : (Service d'Aide Médicale d'Urgence) has to be called in case of serious health problems. They provide ambulances which are fully equipped to handle medical emergencies.

18 Sapeurs-pompiers : (Fire Brigade) have to be called in case of fire, and also in case of accident or life saving situation (choking, breathing problems....)

Common Emergency Phrases:

My name is:	mon nom est
My address:	mon adresse
My phone number is:	mon numéro de telephone est
This is an emergency:	c'est un cas d'urgence
Diabetic:	diabetique
Help!	au secours!
To be poisoned:	être empoisonné
To bleed:	saigner
I need an ambulance:	j'ai besoin d'une ambulance
Heart attack:	une crise cardiaque
Stroke:	une attaque cérébrale (AVC)
Unconscious:	inconscient
He's fallen:	il est tombé

INSEEC Cities : Bordeaux — Public Transportation

Public Transport

TBC (Transport Bordeaux CUB)

Without a doubt, the tramway system is the fastest way to get around Bordeaux. There are three lines: A, B and C. The trams run from 5a.m. until midnight on Sundays, Mondays, Tuesdays and Wednesdays, and from 5a.m. until 1a.m. the other days.

Numerous bus lines serve the centre of Bordeaux as well as its suburbs - « CUB - Communauté Urbaine de Bordeaux». Buses run from 5am until 9:30pm (some lines until midnight or 1am). Night buses run from 9:30pm until 12:30am on Sundays, Mondays, Tuesdays and Wednesdays, and from 21:30pm until 1:30am all other days.



Tickets & Monthly Passes (valid for buses and trams):

- \Rightarrow One trip ticket card (tickarte) is priced at 1.40 €.
- ⇒ 10 trip tickarte is 6.10€ (student reduction included).
- \Rightarrow A monthly pass for young people under the age of 28 is 27.20€.

Where can I buy tickets? - In the bus from the driver, from the automated machines located at the tram stops, at TBC sales points (Tram et Bus de la CUB) : St-Jean Train Station, Gambetta and Quinconces.

Biking

Self-service bikes (VCub)

With the VCub service, you can rent a bike 24/24h, 7 days a week, with a simple credit card or a tram monthly pass. It is very simple to use: you can take a bike at any station you want (31 VCub stations close to tram and bus stations) and you can give it back the same way. It is free if you use it less than 30 min, once you are registered.

Borrowing a bike

The city of Bordeaux offers a convenient bike borrowing system to residents of Bordeaux and the surrounding urban community (CUB).

How can I borrow a bike? - Go to the 'Maison du Vélo' (see address below) with:

A form of Identity, your student card, proof of address (housing certificate, a bill or a rental contract), a 'RIB' bank identification information (you must give autorisation for a 150 euros withdrawal as a deposit in case the bicycle is not returned in good condition).

> La Maison du Vélo 69, Cours Pasteur–33000 Bordeaux Tel.: +33 (0)5 56 33 73 75

www.infotbc.com Espace accueil QUINCONCES Pavillon des Quinconces 38-40, allées de Munich 33000 Bordeaux Tram B et C station « Quinconces » Tel : +33 (0)5 57 57 88 88

Getting to INSEEC schools

From the SNCF railway station

Purchase a tram/bus ticket from the automated ticket machine located at the stop « Gare St. Jean » and take a tram line C direction "Les Aubiers" in front of the train station. Be sure to validate your ticket inside the tram at one of the little yellow machines. Once validated, your ticket is good for one hour even for connections on other tramlines and buses.

Get off at the « Quinconces » stop – it is about a 10-15 minute ride and take a tram line B in the direction of « Claveau/Bassin à Flots ». Get off at "CAPC" stop if you need to go to ECE or at "Les hangars" if you go to INSEEC.

From the airport

Take a bus line 1 in the direction "Bordeaux Quinconces". You can purchase a tram/bus ticket directly from a bus driver. Get off at « Bordeaux Quinconces », the final stop.

Then take the tramline B in the direction of « Claveau/Bassin à Flots » and get off at "CAPC" stop if you need to go to ECE or at "Les hangars" if you go to INSEEC.





INSEEC BUSINESS SCHOOL Hangar 19 - Quai de Bacalan - Bordeaux Tram stations : Les Hangars or Bassins à flots

Understanding SNCF

Public transport / subsidized transportation is common in all major cities in France. This includes: trains, metros, buses, trams, RERs, TERs, Vélib' (public bicycles) and Autolib' (public electric cars). Within most cities there are student discounts and monthly passes available. Please check out the annex 'INSEEC Cities' to have more information about what kind of public transport is available in your city, what card is best for you and how to purchase it. Your local international officer will also be able to provide you with maps and other relevant information.

SNCF

SNCF is the national train company in France and a recommended way to travel around France. As a student between the ages of 18 and 27, you can benefit from a student discount card (Carte de Réduction) which allows you to save up to 60% of the normal ticket cost. Even if you buy the ticket moments before the train departs. This includes intercity transport as well.

The discounts are also valid on the French fast train, TGV which runs at 320km/hr. or 200mph. Currently the TGV runs from Paris – Lille (1h02), Paris – Marseilles (3h05), Paris – Bordeaux, Lyon – Marseilles, Paris – Strasbourg, Rennes – Lille and many, many more.



With the student reduction card you can also benefit from discounts with the TGV bar such as 15% discount on selected menus, 25% reduction for a second suitcase, discounts when renting a car or hotel room from the train. The card cost 50 euro per year. For more information please contact your local international officer.

Finding Accommodations

Looking for an apartment in France can be a tiring process, however the information in this guide and your local international team are here to help. Groupe INSEEC strongly recommends that students book their accommodation before arriving to France. If you decided to first come to Paris and then look for accommodations you can search for youth hotels and hostels, ethic etapses centre, Erasmus house or Bed & Breakfasts. <u>www.Airbnb.com</u> is another good option to find short-term housig. It is also important to remember that Groupe INSEEC does not have university accommodations on any of its campuses. To get started you should first decide if you would like a furnished or unfurnished apartment and if you would like to live alone or with flat-mates. Your local international team will send you information on where to live in the city, the details of 'foyers de jeunes travailleurs,' sponsored international housing, homestays, local housing announcements (bulletin boards) and local real estate agencies. However, below are a few points

you should consider before you begin your search, a list of documents you will need to rent an apartment in France, some housing scams you should avoid, housing insurance obligations, information about the CAF social fund, information about the lease, information about amenities, useful websites and helpful vocabulary.



Points to Consider

Furnished or Unfurnished

Choosing between the two should be rather easy. If you are not planning to stay along time we recommend you opt for a furnished flat. Unfurnished flats are likely to be a bit cheaper than furnished ones, but you will have to pay for the furniture, pay for the transportation of the furniture and you are responsible to empty the apartment before you leave. However, if you find yourself in an unfurnished apartment you can go online to <u>www.leboncoin.fr</u> for second-hand furniture (the website may only be available in French).

Living alone, Flat-mates or Homestays

Sharing a flat with other students will most likely reduce your costs since you will divide the price of the rent and of the additional fees (electricity, gas, water...). We advise you get to know the other students who will join you on your exchange either from your school or another school. By using skype, emails or other tools, you can insure that you will get on well with your future flat-mate. It is strongly advised to share a flat with someone who has the same interests as you as well as financial expectations. Sharing a flat means sharing all the costs including internet and T.V.

Before deciding to have a flat-mate consider the following points:

- How many people are you comfortable living with?
- Do you want to live with young professionals or other students?
- How will the rent be divided?
- If something is damaged in apartment, how will you deal with that situation? Will the amount of the damages will be deducted from the deposit or does everyone pitch in and pay?
- How will you buy groceries : together or individually?
- ∞ Do you want to pay for a landline and cable T.V.?
- what kind of housing insurance do you need?
- What happens if your flat-mate doesn't pay their share of the rent?

Group INSEEC advises you to visit colocation.fr which has a 'flat-mate chart.' This flat-mate chart is

a document in which all flat-mates can edit and then sign. It has no legal purpose, but can be a useful mediating tool.

Another option is to share a flat with French people (students or young professionals) who are looking for a flat-mate. You can also opt to stay with a French family. Although, flat sharing among French people is untraditional, it is becoming more popular and mainstreamed. Living with French people can provide you with many advantages: you can practice your French language skills, you can avoid difficulties with the landlord and French administration by having a French national on your lease and you will become better integrated into city life and French cultures.

Types of Accommodations

There are various types of accommodation in France. Apartments will often be listed as T1/F1, T2/ F2, T3/ F3 etc...This refers to the number of rooms in addition to the kitchenette and bathroom. For example, a T1/ F1 will consist of a kitchenette, bathroom, and one other room (living room/bedroom). A T2/F2 will have a kitchenette, bathroom, living room + 1 bedroom. In big cities it is not uncommon for someone to sleep in the main living room, in other words, 2 people can share a T2/F2 flat.

		THE FLATMAT	ES CHART	
has	specified in the section dedi elaborated a 'flatmates char d knows the terms and condit use it: have every flatmate	t' which has no legal value i ions of the life in communi	but can help you make sure ty. If you think it might be	everyone has defined of help, feel free to
	Name & first name	Name & first name	Name & first name	Name å first nam
				6
		to share the flat located	at the following address	
	and, 1	through this contract, co	nmit themselves to ·	
	pay, without delay and according to the terms of the lease (bail) their share of the rent, of the various 'charges' (hydro, electricity, gas and 'taxe d'habitation' - cross when inapplicable) correspond- ing to% of the overall price;			
	pay without delay their sh	are of the additional fees (phone, food), as proved by	detailed bills;
0	pay without delay their share of occasional expenses (furniture, common parts) that have been de- cided and shared by all flatmates;			
۵	use the apartment in full respect of the others and as reasonable people;			
	not damage the apartment or any common belonging;			
	reimburse, fix or replace any common belonging that has been damaged;			
	not organise parties more than <u>days</u> each month;			
٦	not host anyone from the outside (non-flatmate) for more than <u>days</u> per month (consecutive or not);			
٥	pay, if all flatmates agree, a higher share of the rent and/or electricity and gas bills, should their host stay in the apartment for more than days per month;			
٥	respect everyone's intimacy, and not enter any other's room without prior invitation, unless there is a case of emergency or danger;			
	not introduce in the aparts	not introduce in the apartment any illegal device;		
	not physically or verbally a	ggress any other flatmate	r.	
	not make disturbing noises betweenpm andam, keep the sound level reasonable during daytime;			
	if any flatmate does not respect any of the above ticked rules, and depending the seriousness of the problem, the other flatmates must gather and speak with him/her. If within 8 days the same impair- ment happens, the responsible will be excluded, with the notification via a 'lettre recommandée'			
		the present contract;	1	1
	Nome & Signature	Nome & Signature	Nome & Signature	Nome & Signa

If you have decided to live by yourself, you should

search for the housing offers of university halls. They will be listed as private apartments (T1, F1 or 'studio').



If you would like to share a flat you should search for F2 or T2 apartments or T3 or F3 if you would like to pay a bit more in order to have a living room space. If there are more than two people sharing a flat then you can look for T4 or F4 or higher.

A homestays may also be an option for you. Some French families host a student in a part of their house for a semester or a full year. You have an independent bedroom, and most often, share the bathroom and kitchen with the family or with another student who has a room in the house as well.

'Foyers de jeunes travailleurs' is another option. Foyers are intended for students who are limited financially or who are looking to meet others by sharing a common room such as a T.V. room or reading room. They also sometimes provide

common meals (most of the time they are included in the price). Typically, this type of accommodation is managed by religious communities and you must respect their rules with regards to curfew and alcoholic beverages. In order to rent an apartment in France, the agency or landlord may ask you to provide a series of documents. Please note that Groupe IN-SEEC and the institutions within the group cannot act as a 'garant' or co-signer, it is against the schools policy to do so. Groupe INSEEC is not responsible for your ability to pay for housing.

The Lease

A Lease is a housing contract which sets the conditions in which you are allowed to stay in a house/flat. It is mandatory in France that this document is signed by both the landlord and the tenant and that copies are given to both parties. This document is the legal basis for settling conflicts between landlords and tenants. Before you sign the rental agreement or the lease, be sure to ask yourself some very important questions and be sure that you understand all rental conditions mentioned in the contract. Does the rent 'loyer' include additional charges like heating, electricity and building maintenance? If participating to a homestay are sheets and towels included? If renting a furnished apartment, does this include flatware, dishes and cooking material? If staying in a fover are visitors allowed? Are the utilities (heat, hot water, cold water, waste, elevator and building cost) included in the rent?

The lease will outline the following points:

- Contact details of the owner
- Contact details of the tenants
- Number of tenants renting the apartment
- Move in date
- Tenant responsibilities for the apartment and common areas
- Landlord responsibilities for the apartment and common areas
- Rent cost and due date
- Extra charges
- Amount of the security deposit / due date
- Responsibilities of your co-signer (guarant)
- Description of the state of the apartment
- List of amenities and items furnished in apartment
- Duration of the contract
- Rules and procedures when leaving the apartment

Document checklist :

- Certificate stating you will be attending a school within Groupe INSEEC, such as the letter of acceptance.
- $\hfill\square$ Valid ID card or Passport
- □ Copy of your ID card or Passport
- □ An extract of your bank account (RIB)
- □ Student Visa (if applicable)
- Proof of financial resources showing how you plan to finance your living expenses. This can be a certificate made by your home bank about your own or your parents' bank account solvability. Alternatively, where applicable, it can be an attestation (duly translated and certified) of your scholarship award and its amount.
- If you do not have enough liquid resources to demonstrate you can pay your housing during your stay you will need a co-signer or a 'garant'. Someone, such as your parents, who testify that they will pay for your housing if you are unable to do so. In this case you will need:
 - ⇒ Copy of your co-signers ID Card or Passport
 - ⇒ Copy of your co-signers last three pay slips proving they are employed and receiving income.
 - \Rightarrow Copy of their last income tax statement
 - \Rightarrow If they rent a flat, please bring proof they paid rent for the past three months
 - \Rightarrow If they own their own house, please bring proof of their mortgage payment.
- □ If you have rented a flat before, a letter of reference may be required
- □ Any contacts or references you have in France are good to mention.

Typically in France rent must be paid in advance, before the 5th of every month. Make sure you ask how can you pay your rent? Do they require check or bank transfer? How much is the deposit and when is it due? **Duration of the lease is important. If you are signing a 3 year lease then you must know how the contract can be terminated.** Often times, you must send a registered letter **(lettre résiliation avec accuse de réception)** to the landlord. It is also very important to remind

It is illegal for the following points to appear in the lease:

- Forcing the tenants to take out an insurance plan chosen by the owner;
- Imposing a tenant to pay via bank transfer;
- Setting fines in cases of violation/infraction;
- Ending the contract without prior notice, except if the tenant does not pay the deposit or charges / does not take a rental insurance/ or does not pay the rent;
- Changing the terms of the lease such as the owners responsibilities, without negotiating them with the tenants;

your landlord that you would like to have proof that you have paid your rent every month. This is called a '*Quittance de Loyer*.' This document is especially important for non-EU students as the French administration and immigration could require this document to prove that you are currently residing in France.

Description of the state of the apartment, **'Etat des Lieux'**

The Etat des Lieux' is a crucial non-mandatory document that is usually annexed to the lease. Groupe INSEEC strongly advises students to insist on having one.

There are two parts to the 'Etat des Lieux': the 'Etat des lieux entrant' (when you enter the flat) and the 'Etat des lieux sortant' (when you leave the flat).

The tenant is responsible for drafting the 'etat des lieux entrant' with the landlord or agency. Typically, the tenant and landlord visit the apartment together and go over every detail of the apartment asking and answering a series of questions, such as: Do the doors shut properly? Are there any holes in the walls? Has the apartment been freshly painted? Does the shower and sink drain properly? Are any tiles broken in the kitchen? Is the apartment clean? Are there any major scratches on the floors etc...?

Together the tenant and landlord answers and document all of these types of questions. Once the visit is complete, both parties sign the 'etat des lieux entrant.' When the tenant is ready to leave the flat, both parties to will use the 'etat des lieux entrant' as a reference document and together they will look for new problems or damages to the apartment. If there are no new damages, then the 'etat des lieux sortant' will be exactly the same as the 'etat des lieux entrant' and the deposit will be fully refunded to the tenant. If there are new damages, then they will be document on the 'etat des lieux sortant' and the tenant will not receive a full refund of the deposit. The tenant will have to pay for the damages. For example, if the apartment was very clean and documented on the 'etat des lieux entrant', but very dirty and document on the 'etat des lieux sortant', the tenants will have to pay for a maid service to clean the apartment. It is therefore important to create a detailed 'etat des lieux entrant' and to keep a copy so you know what you are responsible for and what was already there when you moved into the flat.

If you do not speak French and the landlord is unable to speak English, Groupe INSEEC recommends that you take a French-speaking friend along with you. It is also recommended that you take digital pictures of the flat before you move in and send them to the landlord to avoid any arguments in the future. If you discover a problem ('vice caché') after you move in (during the first 20 days) immediately inform the landlord by sending them a 'lettre recommandée' (A/R). Lastly, it is important to ask if the landlord or agency will conduct a 'pré-état des lieux.' If they agree, the landlord will visit the apartment and inform the tenants if everything is fine with the apartment or if there are any problems. For example, if the shower or sink are not draining properly, the landlord will state that this

problem needs to be fixed before the 'etat des lieux sortant' or the tenant will be expected to pay. Once the tenant and landlord agree on the amount of charges, the remaining amount of the deposit will be returned to the tenant. Keep the 'etat des lieux' as evidence until you are fully refunded. It is important to ask the landlord how they would like to pay you. Typically it is by bank transfer into a French account. If the landlord forgets to refund you, continue to email and call him keeping the 'etat des lieux' as proof he owes you this money.

Please note that your deposit cannot exceed two months' rent and the sum must be given back to you, minus the fees taken out for damages you may have caused. The deposit cannot be used to refurbish the apartment. It only can be retained for damages or for things you changed within the flat. For example, you may be charged if you had a pet in the apartment or if you decided to paint the walls. If you rent a furnished apartment then the deposit will also be used to guarantee the furniture in the apartment. For example, if you stain the couch or carpet, fees will be taken out of your deposit. Lastly, it is extremely important that if anything breaks suddenly in the flat such as a pipe in the bathroom, you call you landlord immediately. It is the landlord's responsibility to fix these types of problems; however, if you wait too long and to inform him about the pipe and due to the delayed message there is serious water damage to the floors, you may be charged. The landlord also reserves the right to contact his team to repair a problem. This means, that if you call your own plumber and do not ask for the landlord's permission in advance, he is no obligated to reimburse you.

Other Amenities

It is important to know what amenities are included in your rent and extra charges. It is also important to know if you can transfer a contract from the previous tenant to your name, or if you must open up a new contract.

EDF/GDF

Electricity and Gas are provided by the EDF/GDF (Electricité de France / Gas de France). You must ask the landlord if the EDF contract needs to be put into your name or if it is included in your charges. To avoid trouble, landlords who rent to foreign students often keep the EDF contract in their name and set an average monthly charge for the tenants.

If you must put the EDF contract in you name you will need to call EDF. If the apartment was occupied in the last three months then the service will be automatically put into your name once you call them and you will get electricity and gas almost immediately. If the apartment has not been occupied for the past three months you must call EDF and ask for an appointment with a technician who will install all of the necessary materials for you to get electricity. The EDF Company may require a certificate from the landlord stating that you live in the apartment; it is therefore, a good idea to ask for this document in advance.

EDF will bill you every other month and check your consumption twice a year. EDF has a formula which allows them to anticipate how much electricity and gas the apartment will consume. The amount you pay is theoretical. It is important to notify them with you leave the apartment so they can adjust the final bill to reflect the total cost of actual consumption. It could be the case that you pay much less, if you consumed less then there estimation or that you pay much more. In order to



EDF have a better average for your consumption it is advised to keep your heating at a lower steady level all day instead of adjusting it or turning it off with you leave the apartment. For example, if you add one Celsius degree to your usual heating average, it translates as 7% more on your EDF bill. Other quick consumption tips are to turn off the lights when

you leave a room, take a shower rather than a bath and make sure all electrical equipment is working correctly.

Phone, T.V. and Internet

As with the electricity it is important to know if WI-FI is included in your extra charges. Both foyers and residence generally have free internet hot-spots, but if not, then you will have to choose an operator and open up an account. There are many different operators with comparable products: Club Internet, Bouygues, SFR, Orange, télé2, Neuf, Alice, AOL & Cegetel. None of them provide offers especially dedicated to

students; however, many of them provide package deals. That is to say, if you use the same orange operator for internet, phone, T.V. and in some case cell phones, the total cost will be much less

than using different individual operators. It is important to know what you want and then shop around. Many providers also have foreign packages where you can call all USA numbers and fixed lines from other countries for free. It is important to note that many promotional offers include certain obligations such as signing a year-long contract. Be sure that you understand all obligations and the cost for breaking the contract. Asking your landlord what operator the previous tenant used could save you on cost. If all the hardware is already installed you won't have to pay for a technician to come to your apartment. If it is the case that you do need the operator to install the product, make sure you state you are student. There are often installation discounts for students.

Housing Insurance

In accordance with French law all tenants must take out a housing insurance. It is strongly recommended that you ask your French bank or personal insurance company for a housing insurance certificate which covers you and your apartment. The basic insurance package will cover common risks such as, civil responsibility, fire, flood and theft. Groupe INSEEC advises that every individual living in the apartment has their own personal insurance. Please note, in most cases proof of housing insurance must be given to the landlord before receiving the keys to the apartment.

Once you leave your flat, you must inform your insurance company. It is a very important step as it prevents landlords from 'cheating' and ask your insurance for reimbursement once you have left.

Financial Assistance for Housing

During your studies in France, you may be eligible for various types of financial assistance. The CAF is perhaps the most popular, but there are funds such as CROUS, / CNOUS and EGIDE. Groupe INSEEC recommends that you check with your local university, region and country for scholarship opportunities. Groupe INSEEC doesn't offer any type of scholarship for international students.

Caisse d'Allocations Familiales (CAF)

The 'Caisse d'Allocations Familiales (CAF) is a social fund which helps subsidize student housing on a monthly basis. The amount will depend on how much rent you pay, your personal situation and type of apartment you rent. The CAF can be sent you the beneficiary directly or it can be send to the landlord, which means you will pay less rent each month. EU students have a right to ask for the CAF as soon as they arrive in France. For Non EU student, your eligibility to the CAF will depend on what





Criteria for the CAF

- You must have a lease, you will be asked to provide your French address during the CAF registration process.
- You must be a student and have a copy of yor student card or a letter from Groupe INSEEC
- You must have a copy of your birth certificate translated into a French by a certified translator in your home country
- Non EU students must have a valid French residency card, 'carte de séjour', which you can obtain from the French immigration authorities if you are staying at least 6 months in France. It is advised that non EU students submit their file to the CAF office upon arrival. You will then be informed if you can access the 'Aide Pour le Logement,' (APL). But remember, this fund is subject to the student's personal situation, i.e. income conditions.

ALLOCATIONS FAMILIALES type of student visa you obtain. If the following phrase is mentioned on your visa "Dispense temporaire de carte de séjour," you will not be eligible to receive the CAF.

If you meet the criteria for the CAP fund, you are encouraged to apply online by going to www.caf.fr \rightarrow 'étudiants'

→ aide au 'logement'. But remember, you will to have your definitive housing address in France before beginning the online application. In addition, please fill out all the boxes in the form carefully and have a printer ready. After you have completed the online application you will need to print the form and mail it to your local CAF office by regular post. Once your application has been received, the CAF office will send a letter of confirmation. Please make sure your name is on your mailbox!

In addition, once you are eligible to receive the CAF, you will be given an access number and code. Keep this infor-



mation in a safe place. You will need this information when submitting any kind of request to the CAF office, and you might need them if you are asked to fill out a 'Déclaration de Revenus' online.

Groupe INSEEC recommends that you opt to have the CAF funds sent directly to you instead of to the landlord. This means that you will need to have a French bank account before completing the online application, as you will have to provide this information during the application process. CAF funds are only paid by bank transfer and all request for international transfers will be denied. The CAF fund has a three month retroactive pay date and there is no assistance for the first and last month.

French administration is efficient but very tedious. If you are asked to provide additional documents such as copy of

your passport, please submit it with your file. You must be in full compliance with everything they ask for in order to receive the CAF. This includes signing the forms when needed. If you make a mistake or forget to send or sign a document it will be very difficult and time consuming to correct it after the fact. When you decide to leave France it is important to call the CAF office in advance to notify them. If they overpay you because you do not inform them that you are leaving, you will be expected to refund them.

Les services CROUS & CNOUS

de la vie de la vie tudiante CROUS (Centre Régional des Oeuvres Universitaires et Scolaires) and CNOUS (Centre National des OEuvres Universitaires et Scolaires) are institutions dedicated to students who are eligible either for a French state or any other state scholarship. Their services include help in finding an accommodation and financial relief from some of the biggest expenses when moving into a new flat, such as the security deposit. They will not help students who are not currently benefiting from a state scholarship. Please note, you can only benefit from one institution. You cannot register for both CROUS and CNOUS. For more information please visit <u>www.cnous.fr</u>. Please note the website is only available in French. For the Campus France search engine please visit: www.campusfrance.org/fria/bourse/index.html



French Diplomatic Agencies in your Country

No matter what country you are from, you can always contact the local French diplomatic officers who may be able to help you and inform you about other grants not mentioned in this brochure. Groupe INSEEC advises you to research the following institutions: French Embassy, Alliance Française, French Cultural Centre and/or French Consulate in your country. Please also check out the French Foreign Affairs Ministry webpage dedicated to studying in France, which gives detailed information on state grants, eligibility and application process.

To find out more about the French government scholarships: please visit : www.diplomatie.fr

Local Assistance

Before leaving your home country, you are advised to contact you university, city, regional, or state administration to know if you are eligible for a mobility scholarship or any other scholarship which could assist you in paying for your accommodations in a host country.

The French use a lot of abbreviations to describe apartments and houses. To help you with your search please find below some useful tips on how to read the announcements.

anc.	ancien	older building
appt.	appartement	apartment
À rafr.	À rafraîchir	needs decoration
asc.	ascenseur	lift
blc (ou balc.)	balcon	balcony
bur.	bureau	study room/office
caractère		character with something unusual
сс	charges comprises	charges included
cft	confort	comfortable
ch.	chauffage	heating
ch. coll.	chauffage collectif	shared heating
ch ou chbre	chambre	bedroom
cuis.	cuisine	kitchen
cuis. eq	cuisine équipée	equipped kitchen
dche	douche	shower
hors ch	hors charges	charges not included
hon.	honoraires	fees
part.	particulier	the owner himself is offering
rdc	rez-de-chaussée	ground floor, street level
ref. nf.	refait neuf	newly remodelled
s/cour	sur cour	overlooking a yard
sdb	salle de bains	bathroom
s. d'eau	salle d'eau	no bath, just a shower and a basin
t.b.e.	très bon état	very good state

Bordeaux Accommodation facilities

Like many other student towns, Bordeaux suffers from a shortage of student housing. It is therefore fairly difficult to find lodging in Bordeaux, be it for French students or foreign ones. Attention: ECE and INSEEC do not have their own student's housing. You have to look for lodging yourself. Nevertheless, the Office of International Relations and your buddy will do their best to assist you if you need help. Four housing, different solutions are offered: hostel-type accommodations, private apartment complexes, private individual flats, and private flats shared with roommates.

You will find below a map of the different districts (quartiers) of Bordeaux:



House-shares

The most common form of student accommodation is a flat or house share among a group of friends. Flat sharing is becoming more and more widespread in France, and it is often a convivial means to become immersed in the culture. This is also a convenient solution for foreign students, because these flats are often already furnished and equipped.

To find offers to share a flat:

- \Rightarrow Appartager
- \Rightarrow Easycoloc,
- \Rightarrow Colocationfrance
- \Rightarrow Recherché-colocation

Tip: Some INSEEC students will be looking for flat mates, so ask your Buddy or the Office of International Relations for more information.

Privatly owned individual apartments

Please pay attention that private individual flats are difficult to obtain, particularly for foreign students. Landlords or real estate agencies often demand a French guarantor for the flat. For students who are only staying one semester, it is preferable not to say that you only want to rent for 4 or 5 months: landlords rarely accept to rent for such a short period, and students wishing to rent for the year will always have priority. It is better to sign a lease for the entire year, and then to give 3 month notice before the date of departure.

For those who still wish to pursue this option, here are a few tips:

You can go through a real estate agency (agence immobilière) (ex: Foncia, Gestia, Guy Hocquet, Century 21, Laforêt, etc.), but you should know that you will have to pay agency fees that are usually equivalent to one month's rent. They are also likely to demand numerous guarantees.

Attention! Some agencies will ask you to pay a fee (typically 150€) just to be able to consult the list of available flats. We strongly advise you not to deal with these agencies: never pay any agency fees until they have found you a flat.

We recommend that you go through individuals ("des particuliers") renting out their flats. You can consult classified ads on the following sites:

- \Rightarrow Kitrouve
- \Rightarrow Paruvendu
- \Rightarrow Leboncoin
- \Rightarrow Locservice
- \Rightarrow Pap
- \Rightarrow Crous Bordeaux rubrique logement
- \Rightarrow Cija rubrique logement

Things to know when signing a rental contract (bail):

- * Length of a rental contract = 3 years
- * You must give the landlord 3 month notice by registered letter (signed upon reception) in order to cancel your rental contract
- * You must give a deposit or « caution » (approximately 1 month's rent)
- * The 1st month's rent must be paid when you sign the contract.

Attention: Personal insurance is mandatory when you rent lodging in France. It must cover personal liability, fire and water damage as well as damage to others.

Before you commit, you should know the specific conditions of the proposed rental:

- * Ask for precisions on exactly what is included in the rent. For example, how much are the 'charges'? (Gardening, cleaning and maintenance of the building's common areas). Are they included in the rent? In general, heating and electricity are not included.
- * Make sure that you are allowed to have visitors.
- * Insist that the contract be written and that you do a walkthrough of the flat. Remember to make a complete inventory of any damages or irregularities (état des lieux).

Short term rental - Privatly owned apartments

"Séjours à Bordeaux" - short term rentals. Furnished appartments in the heart of Bordeaux. www.sejourabordeaux.com (English website!!) Telephone: 06 20 76 52 83

Private apartments

These complexes rent out apartments by the day, the week or the month. Their rates are sometimes high, but this solution for lodging is by far the most complete: studios are furnished and fully equipped, and the complex often offers services such as a laundromat, cafeteria, video room, sports hall, Wi-Fi and Internet connections, etc.

Appart'City Campus Bordeaux Centre

36, rue Général de Larminat 33000 Bordeaux Tél : +33 556 10 10 50 / Fax : +33 556 10 10 51 bordeaux-centre@appartcity.com Starting from 20€/night

Citéa Bordeaux

1, rue Jean Renaud Dandicolle 33000 Bordeaux Tél : +33 556 56 18 00 / Fax : +33 556 56 18 01 bordeaux@citea.com 40€/night (minimum 7 nights)

Campuséa BORDEAUX CENTRE Belles lles

26-32, rue des Belles Iles 33000 BORDEAUX Tél : +33 556 96 78 78 www.campusea.fr Starting from 350€/month

Le Jardin des Sciences de Bordeaux

126-128, rue Dubourdieu 33800 Bordeaux laureades.bordeaux-dubourdieu@icade.fr Starting from 400€/month

Studéa Bordeaux Centre 2

49-51, passage Hermite 33000 BORDEAUX www.lamyresidences.com Starting from 450€/month

Résidence étudiante LES ESTUDINES YSER

183, cours de l'Yser 33000 BORDEAUX Tél : +33 556 94 32 06 / Fax : +33 556 31 94 39 Starting from 450€/month http://www.estudines.com/residence-logement-etudiant-bordeaux-2-5.html

Les Lauréades de Bordeaux

35, rue Pauline Kergomard 33800 Bordeaux laureades.bordeaux-kergomard@icade.fr Starting from 450€/month

Résidence de la Gare

21, rue Charles Domercq 33800 Bordeaux Tél : +33 556 33 63 00 / Fax : +33 556 33 63 29 Starting the night from: de 14 à 38 €/nuit Apartment: from 15 to 44€/night and Studio: from 14 to 38€/night Once you have found lodging, you may qualify for financial assistance to pay your rent if you meet certain conditions: ALS (Allocation de Logement à caractère Social) or APL (Aide Personnalisée au Logement). This aide is calculated based on your revenue and the type of lodging you live in.

You can do a simulation to calculate the amount of aid you are eligible to receive, or request aide by consulting the CAF (Caisse d'Allocations Familiales).

To open a file you will need:

- * a completed Revenue Declaration Form (furnished by the CAF)
- * a copy of your rental contract
- * a certificate proving that you are enrolled in school
- * a French RIB (Bank Identification Information)
- * a photocopy of a piece of identity

Useful to know: International Relations Office will assist you with CAF formalities during Orientation period.

My budget in Bordeaux

A student's budget is subject to a number of variables such as rent, groceries, transportation, and of course going out. Therefore, you should count between 350 and 800 euros for housing in function of district/area where you live.

For groceries, budget between 250 and 500 euros per month depending on your food consumption.

As far as going out is concerned, if you really want to enjoy the nightlife, Bordeaux offers that possibility, but at a certain price. Plan on 50 to 150 euros a month for leisure activities.

Finally, count 28 euros per month for public transportation. We recommend that students who frequently use public transportation buy the monthly pass. Table summarizing students' monthly expenses.

BUDGET	HOUSING	GROCERIES	OUTINGS	TRANSPORT	TOTAL/month
SMALL	350	250	50	28	678
MEDIUM	500	400	100	28	1028
LARGE	800	500	150	28	1478

French Phrases

French is a very difficult language to learn, there are more exception then rules when it comes to conjugation and pronunciation. However, with its basis in Latin and its role as the second official language in many international organizations, learning French can be a great tool for you in the future. This is why all of the institutions within Groupe INSEEC arrange and pay for mandatory French classes for the international students.

Below you will learn some survival French and basic vocabulary words.

French	English
Je m'appelle / Mon prénom est	My name is
Je viens de	I come from
Je suis étudiant à l'INSEEC	I am an INSEEC student.
Je vis à Paris	I live in Paris
Bonjour, je voudrais	Hello, I would like
Avez-vous un plan du metro?	A subway map, please
Pour appeller à l'étranger	To call abroad
Pour se connecter à Internet	To go on the internet
Excusez-moi. Pardon	Excuse me. Sorry
Merci	Thank you
Ca coute combien?	How much is it?
Parlez-vous anglais?	Do you speak English?
Une pinte/ une demie de bière/de cidre s'il vous plait!	A pint/half pint of beer/of cider please!
Une bouteille de vin	A bottle of wine
Une tasse de caffé/thé	A cup of coffee / tea
Une verre d'eau	A glass of water
Un menu s'il vous plait	A menu
Petit-déjeuner	Breakfast
Diner	Dinner
Déjeuner	Lunch
Le plat principal	The main course
La carte des vins	The wine list
Où est-ce que je peux acheter quelque chose à manger?	Where can I buy something to eat?
Où se trouve la station de metro plus	Where is the closest subway station / bank / cyber-
proche/banque/cyber-café/pharmacie?	café / pharmacy?
Où se trouvent les toilettes?	Where is the bathroom?
Je suis malade, j'aimerais voir un docteur	I'm sick, I would like to see a doctor
Où avons-nous cours?/Où le cours a lieu?	Where are we having class?

Writing in Formal French

When writing formal letters, it is customary to write your name (without title), above your address at the top of the page, on the left-hand side of the page. The addressee's name and address should be inserted below your address on the right-hand side of the page. In a letter to someone with a title, in a business situation for instance, the title is placed after the addressee's full name. The date comes after the addressee's name and is usually also on the right-hand side of the sheet. In this type of letter, people often write the name of the place they are in, followed by the date at the top of the page. (ex. *Bordeaux, le 78 juillet 8668*)

In writing the date, the day number is preceded by *le*. Note also that in French, unlike in English, names of the month are not capitalized.

The common practice is to write dates: day-month-year.

HOW TO START A LETTER

Formal / Business

- Monsieur, Madame— To whom it may concern
- Monsieur To a man
- Madame/ Mademoiselle—To a woman
- Monsieur le Directeur—Dear Director
- Monsieur le Ministre—Dear Minister

Less formal, if you know the person

Cher Monsier / Chère Madame (+ the surname of the person)

Informal Cher / Chère (+ the name)

HOW TO FINISH A LETTER

<u>Formal</u>

Veuillez agréer (or veuillez recevoir), Monsieur le ... or Madame l'assurance (or l'expression):

- de ma haute considération (to an Ambassador, a Minister, a Member of Parliament)
- de ma considération distinguée (headmaster)
- de toute ma considération (banker, insurance broker, lawyer...)
- de mes sentiments dévoués.

Less formal, if you know the person

- avec mes sentiments respectueux
- avec mes sentiments distingués
- avec mes meilleurs sentiments

To a friend

Toutes mes amitiés, or bien amicalement, or avec mon meilleur souvenir, or affectueusement or bien affectueusement.

<u>Business</u>

Cordialement, très cordialement, bien à vous, bien à toi...

<u>Envelope</u>

Write out Monsieur, Madame, Mademoiselle...Monsieur le Directeur.. Monsieur et Madame ... in full.



CAMPUS FACTSHEET - INSEEC BUSINESS SCHOOL

Primary contact:	INSEEC Business School Grande École Program Hangar 19, Quai de Bacalan 33070 Bordeaux - France Noemie DUPLANTIER <u>nduplantier@inseec.com</u> Office : Hangar 19, Quai de Bacalan Tel: +33 5 56 01 77 81
Dean of Academic Programs	Offices : 1st Floor Aziz ZRAOULA
Office hours:	Monday to Thursday : 9.30-12.30 am / 2.00-5.30 pm Friday : 9.30-12.30am / 14.00-16.30 pm
Lunch facilities:	Student restaurant - Restaurant CROUS : 98 quai des Chartrons - 33000 Bordeaux INSEEC, Hangar 19: Student lounge area in the entrance hall: microwaves, foods and drinks dispensers.
Computer labs:	Room next to PB13 Open Monday to Friday at 7.30 am to 8.00 pm Open Saturday at 8.00 am to 4.30 pm
How to get to INSEEC, Bordeaux:	Tram ligne B direction "Bassins à flots" Stop at station "Les Hangars" or "Bassins à flots"