

# Student's Guide

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*Upon your arrival in France, you will very quickly have to adapt to the customs and rules that prevail. If some of these are universal, others are specific to our country and you will discover them over time. In order to facilitate your acclimatization, to help you face your first interrogations and to help you profit as quickly as possible from the advantages of life in France, we have listed below a few rules and practical data that pertain to the entire French territory.*

### **Beginning of the school year**

The school year always begins in France in the course of the month of September or of October, depending on the institutions.

### **Currency**

Since January 2002, consumers from the European Union<sup>1</sup> countries use a single currency: the euro, whose symbol is € and whose rate is close to that of the US dollar. Traveling from one country to another is simplified thanks to this and it is easier to compare prices...

Following is the list of coins and bills that are currently in circulation in France:

- “Copper” coins: 1 cent, 2 cents, 5 cents.
- “Golden” coins: 10 cents, 20 cents, 50 cents.
- Bi-color coins: €1, €2.
- Banknotes: €5, €10, €20, €50, €100, €200, €500

The Banque de France website gives all of the necessary information concerning this question.

<http://www.banque-france.fr/>

### **Opening a bank account**

Any foreigner who stays in France for more than 3 months can open a bank account. For a stay shorter than 3 months, he/she must address him/herself to the Caisse d'Épargne or to the post office. The post office system is present throughout the entire territory of France and the Caisse d'Épargne has numerous branches. Accounts are managed in an identical way to banks.

To open a bank account, three documents are indispensable:

- The passport,
- The [carte de séjour](#) or residence permit
- A proof of home address (phone or electricity bill, rent receipt, housing certificate or “Certificat de Logement”, etc.).

Ten days after opening an account, you have access to a checkbook and/or a bankcard. Checkbooks are most often free; however, bank cards, that are good for two years, are charged between €15 and €40 per year, depending on the bank and type of card.

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<sup>1</sup> Except for the UK, Denmark and Sweden

Overdraft can be very costly: when your account balance is negative, the bank charges fees called “agios”. Upon opening an account, the bank determines the maximum amount of possible overdraft. If you go beyond it, you risk a bank banning or “interdiction bancaire” with cancellation of checkbook and bankcard. You have to pay for everything then in cash: bills, rent, purchases.

In case of loss or theft of your checkbook, it is absolutely necessary to warn your bank branch which will take charge of canceling it or “faire opposition”. If you notice the loss or theft of your checkbook outside of business hours, you must call the stolen or lost checks facility of the Bank de France (☎ 08 36 68 32 08) and communicate to them your bank account number so that the cancellation is processed.

Opening a bank account is generally free of charge. However, several services are paying (for example cancellation, “opposition”, in the case of loss or closing an account)

### **Housing**

Foreign students who are accepted to the GEM degree courses will be offered, depending on the amount of available places, to be housed in specifically designed residences, in the same way as French students. The costs are substantially more advantageous than if you look for housing in town. Prices vary depending on the schools but are in the €140 range, once student aid is deducted.

Residences differ according to the campuses in terms of architecture and minor details. You may ask your future school, once you are accepted to one of the GEM degree courses, for these details.

All, however, offer comparable facilities: students either enjoy furnished rooms with shower and toilet, or equipped studios with kitchenette.

In all cases, the rooms proposed to the students offer free and unlimited high-speed Internet access via the network of each of the schools.

### **Health: coverage and access to care**

Regarding the national health coverage system, la Sécurité Sociale, foreign students are in a special case. There exists a **classical system**, which is reserved for salaried workers. Foreign students residing more than three months in France may benefit from the **student Sécurité Sociale system**. Finally, certain foreign students cannot benefit from the classical Sécurité Sociale system, but depend upon the **CMU** universal coverage for illness: Couverture Maladie Universelle. The classical system, the student system and the CMU represent basic health coverage packages and allow you to have part of your medical expenses reimbursed<sup>2</sup>.

In order to know which system you depend upon:

- *Student system or “Régime étudiant de la Sécurité Sociale”*

To benefit from the student system of the Sécurité Sociale, you must fulfill two conditions:

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<sup>2</sup> Many people choose to complete this base by subscribing to a complementary policy with a mutual insurance company, which allows them to improve their reimbursement rates.

- ✓ Be younger than 28,
- ✓ Be registered in an institute of higher learning accepted by the Sécurité Sociale.

If you meet both of these conditions, there is no problem. The only following step is to sign up.

For students, registration with the Sécurité Sociale is done at the same time as registration in the school. A student mutual insurance company in charge of the necessary steps completes the procedure. Several mutual insurance companies manage the student system of the Sécurité Sociale. A list of these is given upon registering in the institute of higher learning. You have to choose one of them. As an indication, the amount to subscribe to the student system of the Sécurité Sociale is around €177 for the 2003-2004 academic year.

- Universal Coverage for Illness (CMU)

People who do not **benefit from the basic Sécurité Sociale coverage** and **who cannot subscribe to the Sécurité Sociale student system** (those older than 28, non-accepted learning institutions..) may, under certain conditions, benefit from the CMU. It allows any person residing in France in an uninterrupted way for more than 3 months to benefit from the Sécurité Sociale for his/her healthcare expenses.

This coverage is free of charge, under the condition that the annual household fiscal income is less than €6609

Registration with the CMU is done at the Primary Health Insurance Office (Caisse Primaire d'Assurance Maladie or CPAM) of your place of residence. The addresses of the CPAMs are accessible on the AMELI website (Assurance Maladie en Ligne).

[www.ameli.fr/47/cpam.html](http://www.ameli.fr/47/cpam.html)

- *Access to healthcare: who should treat you?*

In France, two kinds of doctors can treat you in case of illness: generalists and specialists. The first deal with the whole range of health issues. The latter have specialized themselves by prolonging their studies and must be consulted for specific questions: gynecology, dermatology, ophthalmology, and neuropsychiatry...

The price is €20 for a generalist and €23 for a specialist. If a generalist or a specialist charges more, the patient is not reimbursed the difference by the Sécurité Sociale. The prices of a visit are higher if the doctor must come to the home and even more so if this occurs at night, on a Sunday or a bank holiday.

In France everyone can choose his/her doctor. However, it is advised to choose a doctor who has signed an agreement with the Sécurité Sociale (he/she is then affiliated or "conventionné") There exist two kinds of "conventionné" doctors: classical "conventionné" doctors whose fees must abide by the rates set by the Sécurité Sociale, and "conventionné" doctors with free fees or "à honoraires libres" who are not obliged to abide by the rates set by the Sécurité Sociale, but the patient will only be reimbursed according to the basic rate (70% of €20 for a generalist). As far as non "conventionné" doctors, their fees are practically not reimbursed.

In case of hospitalization, a few points must be remembered: In France there exist **several kinds** of hospitals. The quality of the care is, in principle, the same everywhere but,

depending on the kind of hospital, the patient is **more or less well reimbursed** for his/her medical expenses. It is thus better, unless there is an emergency, to **inform yourself** before being hospitalized.

- **Public hospitals or private “conventionné” clinics:** reimbursement is of 80% for the first month and of 100% afterwards, in the case of illness. For surgery, reimbursement is 100%
- **Registered, “agréées”, but non- “conventionnées” private clinics:** reimbursement is about 10%

When you are hospitalized, whether in a public hospital or a private clinic, a flat price of €10.67 per day is demanded to cover **room and board**. It is only reimbursed if you have subscribed to a complementary insurance policy.

#### **The mail, the telephone, Internet...**

- *The mail*

The essential role of “la Poste” is the handling of mail and parcels. You can also open there a checking account.

A letter posted during the day and sent to a location within France generally arrives the following day. The postage rate varies according to the weight of the letters: the rate for a letter of less than 20 grams and sent to one of the countries of the E.U. is €0.50. For other destinations, postage rates vary according to the geographical zone.

- *The telephone*

France Telecom, the public operator, still has the monopoly of the phone lines. However, other operators are proposing different types of packages for fixed phone lines. French phone numbers are made up of 10 digits. The first two change in function of the major French zones:



In order to **call France from abroad**, you must dial [00], then the country code of France [33], then the number without the first zero. **To call abroad from France**, you must dial [00], followed by the country code, then the number. For calls from France to abroad, the **rates** are very variable: from €0.23 per minute to Canada, the U.S.A. and most European countries to €1.41 per minute to non-francophone Africa, certain countries in Asia and most of the countries of the Pacific. The rules for discounted rates are identical to those for calls within metropolitan France.

You can find public phone booths in most public places: post offices, train stations, the metro, shopping galleries or the street. Most public phone booths function with a card. You can buy these cards in post offices, “tabacs”, train stations... They contain 50 or 120 units and cost about €6 to €15.

To reduce the cost of an overseas call, certain companies practice "callback". This system allows you to pay much less for the calls (sometimes 40 to 50% less than the regular rate).

Mobile phones (also called "portables") are very interesting if you are only staying in a place for a short while and, thus, wish not to have a phone line installed.

In France, the mobile phone market is divided between 3 corporations. The subscription offers and the calling rates are multiple and vary from one operator to another. Calling a mobile phone from a fixed phone costs much more than calling another fixed phone (from €0.30 to €0.35 per minute).

- *E-mail and the web*

The GEM schools each propose to their students access to high-speed e-mail on free access computers on the campuses or on their personal computers through the Students House or "Maison des Elèves" (see "housing" chapter).

E-mail is the cheapest and quickest mean of communication.

French Internet cafés are enjoying today important growth but their prices are still high (as of €1.50 an hour but most often from €4.50 to €9 an hour). Beyond Internet surfing, it is possible to write and send e-mail and to access your personal mailbox. The cafés almost always have cable Internet access, which is much faster than traditional modem connections, which still are a majority among private users.

All the schools have free access computer rooms where students can go to look for documentation, information, to surf, check their e-mails and to chat with their friends.

Finally in all schools there exist computer, video games, programming, etc., buff clubs.

### **Traveling in France and in Europe**

- Public transportation

All the cities where the GEM schools are situated have a dense and efficient bus and/or tram network. Paris has a particularly rich subway system as well, the "métro". Public transportation rates vary according to the cases, but the average ticket unit price is €1.30 as a general rule. There exist different monthly pass systems or you can buy a book of ten tickets which allows you to benefit from much more interesting rates. Very often public transportation companies plan preferential rates for students.

- Bicycles

Most cities are also making efforts to develop cycling, in order to fight against pollution and jams. Bicycle lanes are expanding even if the network is not very dense in some cities.

- Taxis

Taxi rates are strictly regulated and taxicabs are equipped with meters that guarantee the exactness of the fare for the journey. For example, a journey of average duration in Paris costs around €15. Rates are higher during the evening, at night, on Sundays and during bank holidays.

- Coach lines and buses

It is possible to travel by bus, even if this is not the most frequent way of traveling in France. However, coach lines allow you to travel cheaply all over Europe. EUROLINES ([www.eurolines.fr](http://www.eurolines.fr)) proposes more than 1500 low cost destinations in Europe and there are departure points in all major cities in France

- The Train

The SNCF is the company that ensures rail transport in France. Trains are in France the most practical way to join cities together, especially since most train stations are right in the center of town.

The TGV (High Speed Train), one of the most beautiful successes of French Industry, has allowed considerable reduction in traveling time. Paris-Lyon takes 2 hours; Paris-London (by Eurostar, which uses the tunnel under the English channel) takes 2 hours and 35 minutes; Paris-Marseille takes 3 hours...

Railroad lines allowing you to reach smaller cities are serviced by classical trains: the TERs or regional express trains.

Finally traveling by train is cheaper if you know how to take advantage of the numerous preferential rates, which are implemented: "Découverte" tickets, special passes for 12 to 25 year olds, etc... The website of the SNCF ([www.sncf.com](http://www.sncf.com)) gives you all of the relevant details and also posts a telephone number to inform yourself or to reserve tickets: 08 36 35 35 35 or 00-33-1-36 35 35 35 from abroad.

- Hitchhiking

Rare are those foreign students who own a car! To travel cheaply, it is possible to resort to hitchhiking. Traditional roadside hitchhiking is permitted, except for highways, but it may be more interesting to go through hitchhiker organizations ([www.ecotrajet.com](http://www.ecotrajet.com), for example) that allow you, in exchange for contributing to gas expenses, to arrange yourself with drivers and to travel in an economic way.

- The plane

Most sizeable cities have an airport- Paris has two: Roissy-Charles de Gaulle and Orly (see the Paris airports web site [www.adp.fr](http://www.adp.fr)). They are generally situated about 12 miles outside of the town centers and shuttle buses connect the airports to downtown.

All airline companies have, on the other hand, their web site so that you may inform yourself on the schedules, special offers, and reserve and buy your ticket on-line.

### Practicing your religion

Of Christian culture, France has for long been a country attached to religious freedom. The Constitution guarantees the freedom of religious opinion since the beginning of the 20<sup>th</sup> century.

For historical reasons, most religions and denominations coexist now in full harmony: Catholic, Protestant, Muslim, Jewish, Orthodox Christian, Buddhist...

Places of worship exist throughout the entire country. Numerous are the web sites that can give you practical information.

The addresses below are those of religious organizations dedicated to young people.

### **Catholic**

Catholic Youth Movement of France (MJCF)  
28, rue Pernety  
75014 Paris  
☎ : 01 453 999 00 (from overseas: [00 33] 1 453 999 00)  
Fax: 01 45 39 77 00 (from overseas: [00 33] 1 45 39 77 00)

### **Muslim**

Young Muslims of France- Jeunes Musulmans de France  
64, rue du Faubourg Saint-Denis  
75010 Paris  
☎ : 01 45 23 55 12 (from overseas: [00 33] 1 45 23 55 12)

### **Protestant**

Association of Protestant Students of Paris- Association des Etudiants Protestants de Paris  
46, rue de Vaugirard  
75006 Paris  
☎ : 01 43 54 31 49 (from overseas: [00 33] 1 43 54 31 49)

### **Jewish**

Jewish Students of France Union- Union des Etudiants Juifs de France (UEJF)  
27 ter, avenue Lowendal  
75015 Paris  
☎ : 01 47 34 62 00 (from overseas: [00 33] 1 47 34 62 00)

### **Christian Orthodox**

Christian Orthodox Church of France Parish  
Cathédrale Saint-Irénée  
36, boulevard Auguste-Blanqui 75013 Paris  
☎ : 01 43 36 83 45 (from overseas: [00 33] 1 43 83 45)

### **Working during your studies**

Many are the students who seek to complete their income with small jobs during their studies: baby-sitting, language lessons, temping... French labor legislation is however specific about a few rules to respect: foreign students must above all be registered in an institute entitling them to coverage by the student Sécurité Sociale system.

Citizens of the European Union enjoy a special status<sup>3</sup> and do not have to request a temporary work permit (APT or "Autorisation Provisoire de Travail). All other foreigners must benefit from this permit, which is good for 9 months, is renewable and is obtained from the closest departmental labor, employment and professional training office ("Direction Départementale du Travail et de l'Emploi et de la Formation Professionnelle" or DDTEFP). The Ministry of Labor web site gives you all of the DDTEFP addresses [www.travail.gouv.fr/adresse/adresses\\_f.html](http://www.travail.gouv.fr/adresse/adresses_f.html)

Necessary documents: students must present a working contract signed by the employer, a residence permit, their student ID card and a written request.

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<sup>3</sup> As well as students originating from Monaco, Andorra, Gabon and Togo. Algerian students are no longer exempt from the APT since July 2001.

In order to inform yourself on existing offers, it is possible to get information from the students associations and the regional center for university and academic endeavors or “Centres Régionaux des Œuvres Universitaires et Scolaires”: CROUS, which often propose odd jobs. It is also possible to address yourself to the youth information and documentation center or “Centre d’Information et de Documentation Jeunesse”: CIDJ

CIDJ  
101 Quai Branly  
75740 Paris cedex 15  
[www.cidj.asso.fr](http://www.cidj.asso.fr)

### **Bank holidays and vacations**

France has 11 bank holidays that correspond to religious holidays or to historical dates. Government offices and private companies are closed as well as most businesses. Police precincts, pharmacies and hospitals remain open.

- **January 1st**: First day of the year.
- **Easter Monday** (March or April depending on the year). Religious holiday
- **May 1st**: Labor Day.
- **May 8th**: WWII Armistice Day in 1945.
- **Ascension Thursday** (in May or June): Religious holiday
- **July 14th**: National holiday (anniversary of the storming of the Bastille on July 14, 1789, symbolic date of the beginning of the French Revolution).
- **August 15th**: Assumption day, religious holiday
- **November 1st**: All saints day, religious holiday
- **November 11th**: WWI Armistice Day in 1918
- **December 25th**: Christmas day, religious holiday

Most salaried workers benefit from 5 weeks of vacation per year. Children, junior high and high school students benefit from several series of school holidays spread over the course of the year. Concerning students, each institution determines the holidays of its students, most often in relation to the school holidays.

### **A few important rules of day-to-day life**

During the entire duration of their stay in France, foreign students must adapt to the rules and laws in force in our territory. Following are the most widespread ones:

- Smoking

In France it is forbidden to smoke in public places. You can eventually be fined for this- even if most often you are only requested to put out your cigarette.

In cafés and restaurants, there is a section reserved for smokers. Learning centers are subjected to the same rules and each one draws up individually the rules in force on its campus.

- Breach of peace at night

Students have the reputation of being sometimes a noisy lot...! If in general everything goes well, French people nevertheless have a tendency of standing noise less and less well and they intend to make sure that the rules are respected, even if they have to call the police, if a simple discussion is not sufficient.

There is no specific hour for breach of peace but, at night in particular, neighbors no longer hesitate to go complain to their local police precinct.

- Public transportation tickets

Ticket inspection by inspectors is frequent in public transportation in France, whether it is urban or rail (practically systematic).

Fines can be costly, in particular if you don't pay your fine on the spot: the SNCF adds €38.11 to the normal price of the ticket, for example, against €15.24 if you pay your fine upon inspection.

Do not forget to punch your ticket in the machines designed to that effect in the train, subway or busstations. A non-punched ticket is not valid and the fine is the same.

- Taxes

Income tax: it is personal and based on the income of the previous year. Students and foreign interns receiving a salary in France must address themselves to the closest tax office to their residence to know whether or not they are taxable.

Residence tax: collected once a year, it is calculated on the basis of the floor area and situation of your place of residence. If students are housed in university residences, they are not subjected to this tax.

- Eating

France's reputation in terms of gastronomy no longer needs to be proven but certain habits might surprise foreigners upon their arrival in France. We present here certain customs and give indications on the different possibilities reserved for foreign students to feed themselves.

- *Eating habits*

The French generally eat three meals a day. Traditionally, you have breakfast upon waking up and it is often composed of a bowl of tea or coffee and of slices of bread and butter or bread and jam, but also of cereals and yogurts. Lunch, at around 12 or 1 pm, is a full meal, made up of a hot dish, a bit of cheese and a desert. Diner is relatively similar.

In terms of drinking, the French consume a lot of mineral water. The French are, of course, fond of wine.

Eating habits, however, are changing and many young people are following patterns that remind us of those of the Anglo-Saxon countries.

The culinary tradition, happily, remains very rich: every region of France has its wines, cheeses, and local specialties...

- *Shopping*

Students can do their shopping either in malls and supermarkets, where you may find the whole gamut of possible products: ready-cooked meals, fruits and vegetables, fresh or ready-cooked, canned foods, cheese, and dairy products... There exist, just as well, many small shops in the towns that are specialized in a kind of product or specific dishes: pork butchers, butchers, and caterers... They are generally open until 7 or 8 pm. Certain neighborhood grocery stores are open very late and can sometimes be of good help. In all cities there are outdoor markets, which are just as much a nice opportunity for a picturesque promenade as for shopping.

It is also now possible to shop on-line and to be home delivered.

- *Average price of a few basic products in 2003*

A baguette: €0.70  
 A kilo of potatoes: €1.45  
 A Kilo of carrots: €1,7  
 A kilo of rice: €3  
 Beef (price for a kilo of rump steak): €20  
 Eggs (half-dozen): €1.4  
 A Kilo of apples: €2  
 A liter of oil: €2.7  
 A Kilo of sugar: €1.4  
 A liter of milk: €1  
 Ground coffee (250 grams): €2.6  
 A Camembert cheese: €2.2

- *Restaurants, cafés, brasseries...*

In cafés and brasseries it is possible to find sandwiches as of €3, as in bakeries. The major American or French fast-food chains propose their usual range of products and menus at around €5 to €7.

Traditional restaurants offer extremely varied prices, depending on their range and quality... It is possible to savor all of **French traditional cooking**, of course, but very varied restaurants propose practically all of the cuisines of the world: **Oriental, Italian, Indian or Mexican restaurants are very widespread**. Prices vary from €10 for a small neighborhood bistro to €20 in classical restaurants... and the great restaurants can charge much more. This is the price to pay for the quality of the French "grande cuisine".

The different GEM campuses each have their proper meal services. Foreign students must inform themselves with the respective administrative offices once on site.

### **A few traditional celebrations**

#### **January:**

Saint-Vincent tournante (Wine growers celebration), in Burgundy

#### **February:**

Mardi Gras Nice and Dunkirk carnivals

#### **April:**

Daffodil celebration in Gérardmer

#### **May:**

Joan of Arc celebration in Orléans and in Rouen

Saint Michael's feast (Mont Saint Michel)

Gypsy pilgrimage (Saintes Maries de la Mer)

#### **Whit Sunday:**

Sailor's feast and blessing of the sea (Honfleur)

Féria of Nîmes (bullfights)

#### **June:**

Tarasque monster celebration (Tarascon)

#### **July:**

Parade of the Giants (Douai)

French national day, the 14th (in all communes of France!)

#### **August:**

Annecy lake celebration

Traditional celebrations in Bayonne (bullfights, water games...)

Mountain guides' celebration (Chamonix)  
Blue fishing nets celebration (Concameau)

**September:**

Grand clearance sale in Lille

**November:**

« Les trois Glorieuses » wine feast in Beaune  
Arrival of the Beaujolais Nouveau (all over France)

**December:**

Santon doll fair (Marseille and Arles)  
Sainte Odile feast (Alsace)  
Christmas markets (Alsace, Provence)  
Christmas: midnight masses

 **A few festivals and special events**

**January:**

La Folle Journée Music event in Nantes  
International Comic Book Festival of Angoulême

**February:**

Enduro des Sables cross country motorcycle competition in the Touquet.

**April:**

Printemps de Bourges music and singing festival in Bourges  
International Crime Film Festival of Cognac  
International kiting encounters in Berck-sur-Mer  
Presentations of the Cadre Noir riding school until September (Saumur)

**May:**

International Cannes Film Festival

**June:**

« Jazz à Vienne » (jazz, blues, world music), Vienne.  
International Roland-Garros tennis tournament in Paris.  
24 Heures du Mans automobile race in Le Mans.

**July:**

International Festival of Lyrical Art and Music (Aix-en-Provence)  
Avignon theater festival  
Chorégies (operas, symphonic concerts) in Orange  
Nuits de Fourvière (theater, concerts) in Lyon  
Francofolies (singing, concerts, shows) in La Rochelle  
International Jazz Festival in Juan les Pins  
Festival de Cornouailles in Quimper

**August:**

Interceltic Festival (music, singing, poetry, legends) in Lorient  
La Chaise-Dieu Classical Music Festival  
Aurillac International Street Theater Festival

**September:**

Deauville American Film Festival  
International Francophone Festival in Limoges  
World Puppeteer Festival in Charleville-Mézières

**November:**

Brive la Gaillarde book fair.