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The great thing about the exchange was that on the first day everyone in the programme from all over the world was introduced and put into a room to mingle. Everybody was alone and new and keen to make friends so it really was just like 50 instant friends!

I originally applied for the exchange programme because I had little travel experience. Rather than just travelling for the sake of it I decided I wanted to see the world while still learning about the field of finance and bettering my education. As I left it until my postgraduate studies, my choice of country/university was slightly more limited than it would have otherwise been. In order to minimise the culture shock I wanted to go somewhere English speaking and I eventually narrowed it down to Essex after careful consideration of the course paper compatibility.

I ended up taking four masters level papers: Derivative Securities, Exchange rates and International Finance, Corporate Finance and Behavioural Finance. I found the University of Essex had similar teaching methods to Massey. The slides were uploaded online to “moodle” each week, and the lectures were set up the same. A minor difference was that the longest lecture was 2 hours compared to the 3 hour lectures I am used to at Massey! Also the exams were only 2 hours long rather than 3. In terms of tests, assignments and examinations, all of my papers at Essex had one 50% test and one 50% exam and there were no assignments throughout the semester.

I also found that Essex had a slightly different focus when it came to the content of their finance papers. The papers were very research/empirically based and the exams all contained essays on empirical evidence on economic/financial theories. In my opinion Massey focuses a lot more on calculation based questions and tends to examine using numerical calculation questions. When studying formulae at Essex I was required to memorise the entire derivation of the formula in order to develop a better understanding. For example, I had to memorise the derivation of the black-scholes option pricing formula. I have studied this formula at Massey in previous years but we were only taught to APPLY it, not to derive it. I would perhaps conclude that Massey may be more “real-world” focused. Regardless, I enjoyed the papers I studied and came out with pleasing results – four first class honours grades (equivalent to four A+!)

During my exchange I lived on campus in a large three story building made up of small flats. I shared a flat with two other girls and two boys. It was a great experience because we were all from different places. The girls were from France and Japan and the boys were from the UK and Italy. We all got on really well straight away and became good friends over the course of the semester. There were a range of different types of accommodation available on campus. I paid slightly higher for mine (about 100 pounds per week) because I wanted a

room with my own bathroom. 14 storey towers were also available with one flat per level five minutes' walk from my house. These towers had approximately 14 people per flat and the bathrooms were shared. The towers had a reputation for partying and only cost 70 pound per week. Many of the friends I made lived in the towers and really enjoyed it for the more social aspect. I spent a lot of time over there but I was glad to have the option to go home to my quiet house when I wanted to!

During my exchange I was able to get a lot of travelling done! London was a really good base for travel and flights to Europe were very cheap! During semester break I went to Ireland, Scotland and Norway. I already had a friend living in Ireland and through the exchange in Essex I made friends with people from Scotland and Norway who were kind enough to provide me with accommodation and show me around. After exams I then joined a two week contiki tour that went through Europe. I visited France (Paris, Lyon, Antibes, Nice), Italy (Rome, Venice, Pisa, Florence), Monaco, Austria, Switzerland, Netherlands, Germany and Belgium. It was an amazing experience and I met lifelong friends on the trip from all over the world. Some of the highlights were trying Haggis and black pudding in Scotland, and frog legs and snails in France! I also loved the cabaret show in Paris and the gondola ride in Venice. Finally on my way home I stopped over in Singapore for a week which was really different after being in Europe. I managed to spend the remainder of my money shopping there!

I did not have much difficulty with the different cultures/language barriers during my time away. I put this mainly down to the fact that I made friends during university that were able to help me get around their home countries when I visited. They ensured that I acted in the appropriate way and was able to get around and see all the sites without any difficulties. Also by doing the Contiki tour, everything was organised for me and the tour guides were very helpful. I would highly recommend this tour for anyone travelling alone or for the first time.

The great thing about the exchange was that on the first day everyone in the programme from all over the world was introduced and put into a room to mingle. Everybody was alone and new and keen to make friends so it really was just like 50 instant friends! We have all kept in touch via the internet since we have left and we already have plans to all meet up in the future. Hopefully a number of them will be coming to New Zealand at some point too. One guy has already booked flights and I am looking forward to sharing my home country with him!

I would definitely recommend a student exchange to anyone (I already have!). I tell people it was the best six months of my life and I thoroughly enjoyed every moment of it! You get to experience completely different cultures, see world heritage sites, make lifelong friends, learn about your chosen field from a new perspective, and it looks great on the CV.