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International Student Guide



Academic Year 2016/2017



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1. Exchange Welcoming Letter



Dear Incoming Exchange Student,

If you are reading this letter, it is because you have been nominated for an exchange program at CATÓLICA-LISBON School of Business & Economics by your home university, which is part of our network of more than 145 prestigious partner schools in 48 countries around the world.

As Executive Director for Pre-Experience Programs, I am pleased to congratulate you on this achievement and to welcome you at our Institution, Portugal's #1 Business School – the first Portuguese business school accredited with the Triple Crown – with a track record of 50 years of academic excellence and continuous success.

Whether you are an undergraduate or a master student, whether your area of study is management, economics or finance, you will find a wide range of high quality courses and modules entirely taught in English to complement and enrich your academic background.

But above all, you can expect a truly international campus and environment, in which you will interact and commingle with more than 40 different nationalities among students and faculty, inside and outside the classroom.

Besides academic excellence, citizenship of the world is a key value we stand for. Because Portugal, since the time of the Discoveries, aims at being a hub for pan-Atlantic business, linking Latin America, North America, Europe and Africa. Because our globalised and multicultural world shall require a transcultural approach – that is, cross-cultural awareness, open-mindedness and tolerance – from the leaders of tomorrow.

During the entire duration of your stay, you can count on the support of the International Relations Specialists from our Student Affairs department for any query that you may have.

Wishing you the very best learning journey and exchanging experience at CATÓLICA-LISBON!

Xavier Rajot

Executive Director for Pre-Experience Programs



2. Academic Information

a) Course Evaluation

i. Master's Courses

Course evaluation in Master's programs is balanced between a final examination (at the end of the trimester) and group projects. The exam will account at most for 60% of the final grade of the course and that is the most common scenario for the majority of courses. There are a few exceptions in which the exam accounts for almost 100% of the student's final grade.

Class participation and previous preparation is also recommended since it accounts for at least 10% of the final grade. Preparation may include case study readings, analysis of papers and practical exercises and has to be done for every class. This is common across most trimester-long courses.

Group projects take up most of students' out-of-class study time. They are supposed to test students on the content provided in lectures. These usually account for 30% of the final grade of the course. There are a few requirements to be fulfilled when organizing a group:

- At least one international student
- No more than two students may come from the same university
- There has to be at least one Portuguese student per group
- There should always be a mix between men and women in the groups

These requirements ensure diversity which may help generate different approaches to problem-solving, allow students to develop their English communication skills and avoid people working with the same group every time.

Final exams take place at the end of the course and there are a few courses that also involve a mid-term exam.

Lastly, final grades are usually standardized around a mean of approximately 14 points (out of 20). This rule may vary according to professor.

It is important to highlight that evaluation may change according to the courses chosen. The aforementioned rules are general rules that apply to most courses.

Passing Rules

The rules for passing the courses are different between different courses. Generally, if after a final exam a student has not achieved more than 10 points (out of 20) as the course's final grade, he/she has failed the course. In that case, if it is a mandatory course, students have to enroll again and take the whole course a second time.

There is no recovery exam to be taken in Master's degrees if you fail a course.

ii. Undergraduate Courses

In the Undergraduate program, course evaluation changes dramatically from one course to the other.

Most courses will have two exam periods where both exams contribute approximately the same to the final grade. In the Business Administration program, courses will have a strong group component in evaluation while most Economics program courses will be more focused on individual projects. For more information, consult the syllabus of the courses, available on the CATÓLICA-LISBON website¹.

There is no standardization of grades for the undergraduate program.

Passing Rules

For Undergraduate students, the rules for passing the course and being admitted to the exam differ from course to course. In general, students have to achieve a minimum grade of 10 points (out of 20) to pass the course. However, there are a few other restrictions and requirements that are different depending on the course.

If they fail the course but have a certain minimum required grade (criteria vary according to courses) they may take the exam where they have to obtain a positive grade (10 points or above out of 20) to pass the course.

¹ About > Undergraduate Student Affairs > Undergraduate Student Affairs (blue button on the right hand side) > Courses Offered > Exchange Students

b) Practical Information

i. Changing Course Procedures

The changing course period takes place prior to the beginning of classes. Therefore, students need to carefully consult the course offer and schedules, available in our website, in order to make a wise decision. The changing course period is performed via an online form that is sent by e-mail to all students, which are not required to physically come to the University to complete their study plan changes. All course changes must be submitted online, since requests sent by e-mail or by phone are not accepted.

Exchange undergraduate students have two months since the beginning of classes to decide to drop a certain course if it is not suitable for them, either because the course didn't live up to their expectations or because students have clashing courses. For exchange Master students that deadline is of two weeks since the beginning of each trimester.

Master students have two course changing periods available for them, one in the beginning of each trimester. During the second course changing period of every semester it is not possible to enroll or drop in semestral courses.

After the course changing period deadline has passed students cannot enroll in any further courses.

ii. Grade Feedback and Review

At CATÓLICA-LISBON most professors will be willing to discuss the grades with students and they are in fact required to do so if students ask for feedback.

For Master's students tests are not discussed unless requested. As such if students would like to see their tests they should talk directly to the professor and schedule a day and time for that effect.

If students believe their grade could be better they may ask the professor for a test review. Such a review may result in an improvement of the grade or even in a downgrade depending on the course professor and exam content.

Undergraduate professors usually schedule a test review period for all students that want to see their tests. On that day if students want to ask for a review of their grade they may do so. Once again, such a review may result in an improvement of the grade or even in a downgrade depending on the course professor and exam content.

c) CATÓLICA-LISBON Support Services

i. Student Affairs Team

The Student Affairs is CATÓLICA-LISBON's responsible for most of the courses and decisions regarding dates and times of tests and exams, room scheduling, changing courses, requirements and study rooms, to name but a few.

If students need support choosing courses or applying for exams, the Students Affairs is responsible for helping them with those steps.

The Students Affairs platform on the CATÓLICA-LISBON website provides complete information regarding courses available and their requirements, courses schedules, academic calendar, exam schedules, absence forms.

ii. International Student Affairs Team

The International Student Affairs is responsible for helping incoming and outgoing students during their Exchange semester or in students' applications to partner universities abroad.

This team will help students with their choice of Exchange University and will handle the entire application process and placement of students in other universities. It is also responsible for establishing new partnerships.

Incoming Students

For those coming to CATÓLICA-LISBON to study either as a full-time student or as part of an Exchange Program, the International Student Affairs will arrange the first on-

campus activities and the Induction Days, which are mandatory for all international students.

They will also help students with the necessary procedures to be taken with respect to their home universities. Assistance in the first days in Lisbon will also be provided to interested students in close cooperation with the International Club (more information in section 1.j subsection iv.), including airport pick-up and accommodation support.

Walk-in hours are from Monday to Friday from 11am to 5pm with lunch break between 1pm and 2pm. Students may contact the International Student Affairs by phone: +351 21 72 14 066 or e-mail: incoming.clsbe@ucp.pt

iii. Duplix

Duplix is the University's copy center. It is located in the Library Building on the ground floor. Services such as scanning of documents, binding of documents, printing and photocopies are offered.

Opening hours are Monday to Friday from 9am until 6:30pm and Saturdays from 9am until noon. The copy center is closed in the followings periods:

- Second fortnight of August (15-31 August);
- Religious holidays;
- Christmas time (24-26 December);
- 1 January;
- Easter period.

Contacts: (+351) 217 214 025 | ucp@duplix.pt

iv. Loja do Cartão – Students' Card Office

The Students' Card Office is where students deal with all matters concerning their student card. When exchange students enter CATÓLICA-LISBON, the International Student Affairs provides them with a welcome pack where the student card is included, in case students lose their original cards, they have to ask for a new one in the Students' Card Office. Moreover, in order to use CATÓLICA-LISBON's printers,

students must have money credited on their printing account and this account credit is provided at the Students' Card Office.

The office is located in the Library Building on the ground floor.

Opening Hours:

- Monday to Friday: 9:00 am-1:00 pm / 2:00 pm-6:00 pm
- The card store is closed in the followings periods:
 - Second fortnight of August (15-31 August);
 - Religious holidays;
 - Christmas time (24-26 December);
 - 1 January;
 - Easter period.

Services provided: Issue of the UCP card. This card is an identification card for students that allows entry to the bars and canteens and use of other services at a lower price.

v. Treasury Office

The Treasury Office, on the ground floor of the Library Building, is where students have to go to pay for tuition fees. Enroll for exams and request certificates through the students' platform (E-SCA).

The office is open Mondays, Tuesdays, Wednesdays and Fridays from 9.30am to 12.30pm and from 2pm to 5pm, and on Thursdays it opens from 9.30am to 6pm.

Contacts: (+351) 217 214 077/9

d) CATÓLICA-LISBON Student Clubs and Associations

At CATÓLICA-LISBON, clubs are formed and managed by groups of students with the main objective of developing students' skills and providing them with the right tools to improve their curriculum.

i. Católica Finance Club



Católica Finance Club (CFC) organizes conferences with top companies in the financial sector and helps students develop their financial know-how through the activities they promote over the academic year. CFC gives students the opportunity to participate in most of the events and enhance their network.

ii. Católica Consulting Club



Católica Consulting Club (CCC) allows all students interested to be a part of the club. Each member will receive information on the events organized by them, such as workshops and conferences on how to succeed in the consulting world. These events are organized in close cooperation with great consulting companies such as McKinsey and Company and The Boston Consulting Group.

iii. Católica Marketing Club



Católica Marketing Club (CMC) was founded with the purpose of bringing CATÓLICA-LISBON students a wider view on marketing opportunities. CMC's main objective is to promote events on different marketing areas and show best practice in successful marketing campaigns in various companies. By doing so, CMC hopes to help students that are interested in marketing to have a full understanding of the different marketing options in the job market.

iv. International Club



International Club is completely devoted to international students. The club works side by side with the International Student Affairs in the organization of the welcome week, buddy program and Erasmus activities throughout the year. Students may ask the International Club for any information they need in the first days after arrival. The team will try to help them in any way they can.

v. AE Católica – Lisbon



AE Católica – Lisbon is the students association at CATÓLICA-LISBON. AE Católica – Lisbon works to integrate students fully in academic life. It organizes the eagerly-awaited parties, integration weekend (“*fim-de-semana do Caloiro*”), black-tie events and the annual ski-trip. Furthermore, the association promotes sports activities for men and women, a volunteering program (further information in section 1.k subsection i.) and some charitable campaigns to provide food to schools and other institutions in need. Finally, the students association has a range of notes from previous years’ students on different courses available.

vi. AIESEC Católica – Lisbon



AIESEC is the international students association which aims to develop students’ capabilities and enhance their leadership skills. Operating in the same mould as most companies, with departments and high-level responsibilities, AIESEC gives students the experience of being a part of a company before actually entering the job market. They find internship opportunities in Portugal for foreign students that apply to come to our country to work for a few months, and to recruit Portuguese students to international internships or volunteering projects.

e) Volunteering Options

i. AE Católica – Lisbon

The students association offers an educational project at two public schools in Lisbon (D. Pedro V and Delfim Santos). The project was developed with the aim of supporting extra study time for students with poor academic results and to help them study for math and English subjects. Groups of four to five volunteers are given a group of at least 10 students of the same grade to help with doubts on the respective subject.

ii. Orienting

Orienting is a non-profit organization founded by three CATÓLICA-LISBON students that aims to bring sustainable development to Southeast Asia communities. Orienting offers volunteering projects of three to six months in Siem Reap, Cambodia, to students who want to go the extra mile and have a meaningful experience helping communities who live under poverty line.

Orienting volunteering projects are continuous and teams are expected to go forward with what has already been implemented by the previous volunteers. Projects are developed in local schools, orphanages and religious centers in order to reach the part of the population that depends the most on those institutions for survival.

iii. Católica MOVE

Católica MOVE offers volunteering projects in Mozambique, São Tomé and Príncipe and Timor-Leste. Their projects focus on supporting and developing local entrepreneurs on the basis that poverty should be eradicated through entrepreneurship and by providing people with the right tools to succeed with their businesses even in the most adverse environments.

3. Administrative Information

a) Visa Application

i. Entry Visa

Since Portugal is covered by the Schengen Agreement the countries listed in Table 1 do not require an entry visa and need only apply for temporary residence in Portugal.

Table 1 – Countries from which Entry Visa Is Not Required

Schengen Agreement Countries			
Austria	Belgium	Czech Republic	Denmark
Estonia	Finland	France ²	Germany
Greece	Hungary	Iceland	Italy
Latvia	Lithuania	Luxembourg	Malta
Norway	Netherlands	Poland	Slovakia
Slovenia	Spain ³	Sweden	Switzerland
Other Countries Exempt from Entry Visa			
Albania	Andorra	Antigua and Barbuda	Argentina
Australia ⁴	Bahamas	Barbados	Bermuda
Bosnia and Herzegovina	Brazil	Brunei	Bulgaria
Canada	Chile	Costa Rica	Croatia

² Including French Guyana, French Polynesia, Guadeloupe, Martinique, New Caledonia, Reunion Island, St. Pierre and Miquelon

³ Including Spanish territories in North Africa with Ceuta and Melilla

⁴ Including Cocos Island, Norfolk Island, Christmas Island

Cyprus	EI Salvador	Guatemala	Honduras
Ireland	Israel	Japan	Korea (South)
Lichtenstein	Macao	Macedonia	Malaysia
Mauritius	Mexico	Monaco	Montenegro
New Zealand ⁵	Nicaragua	Panama	Paraguay
Romania	St. Christopher and Nevis	San Marino	Serbia
Seychelles	Singapore	Taiwan	United Kingdom and Northern Ireland ⁶
United States of America ⁷	Uruguay	Vatican City	Venezuela

Without a resident permit, however, citizens of the above list of “Other Countries Exempt from Entry Visa” may not stay longer than three months every half-year or take up gainful employment requiring a work permit.

Citizens of nations that are not mentioned above require both a passport and a visa. Nearly all non-EU residents will need a Schengen Visa to visit Portugal.

Nationals of Afghanistan, Bangladesh, Congo (Democratic Republic), Eritrea, Ethiopia, Ghana, Iran, Iraq, Liberia, Nigeria, Pakistan, Senegal, Somalia and Sri Lanka also require a transit visa, even when not leaving the airport transit area.

⁵ Including Cook Islands, Niue, Tokelau

⁶ Including Channel Islands, the Isle of Man and Bermuda

⁷ Including Virgin Islands of the United States, American Samoa, Guam, Puerto Rico

Where to Obtain Visas

In order to obtain an entry visa to Portugal, applicants should deliver the relevant paperwork to their countries' Portuguese Embassy or Consulate or any other Embassy from a member-state of the European Union.

If there is no qualified Embassy in the applicants' country they should send it through postal services to the nearest country that has one. For postal applications, a large self-addressed envelope stamped for registered or recorded delivery is required.

Necessary Documents

- Passport or official travel documents accepted by Schengen countries, valid for at least three months longer than the validity of the visa, with a blank page for attaching the visa sticker.
- Application form duly filled in in capital letters.
- Two passport-size photos.
- Proof of purpose of visit in the form of an official letter of invitation from host or business partner, provisional ticket booking and hotel booking where appropriate.
- Proof of sufficient funds and medical insurance may also be required.

Time for Issuance and Validity Period

An entry visa will require five to 14 days to be granted. After its issuance the visa will be valid for a year and allows the holder to stay in Portugal for up to 90 days.

Cost of Visa

An entry visa may cost from €25 to €85 depending on the nationality of the applicant.

ii. Student Visa

Student visas are granted to students who come to Portugal for a short period (up to one year) and are enrolled in a Portuguese school or university either on an exchange or on full-time programs. It allows their holders to make multiple entries into Portuguese territory.

Student visa holders may perform a professional activity complementing their study programs as long as they continue undertaking the activity for which the visa was granted.

All nationals from countries outside the European Union need to apply.

An extension of the visa may be requested in Portugal if the university program for which the student has applied is longer than the validity of the visa (more information in section 2.b)) The extension has to be approved by Foreigners and Frontiers Services (SEF).

Where to Obtain Student Visas

Student visas may be requested from the country of origin or in Portugal depending on the nationality of the applicant. Table 11 provides the list of countries from which citizens may apply in Portuguese territory for the student visa. Authorization to apply for student visas in Portugal after arrival is also granted to all European Union countries.

Table 2 – Nationalities that May Apply Upon Arrival

Andorra	Australia	Brazil	Canada
Honduras	Iceland	Israel	Japan
Korea (South)	Liechtenstein	Monaco	New Zealand
San Marino	Switzerland	United States of America	

Nationals from other countries (not listed above) have to apply before departure.

Necessary Documents

- Proof of application or acceptance letter from a Portuguese university.
- Proof of accommodation conditions.
- Criminal Records Certificate stating that no illegal activity has been performed by the applicants in their country of origin.
- Medical certificate attesting to good physical and mental health and stating that the applicant does not have any infectious diseases. The certificate must be signed by a doctor and the signature must be recognized by a notary.
- Passport has to be valid for at least more three months than the period of the stay.
- Two passport-size photos.
- Application form duly filled in capital letters.
- Health insurance covering the stay period.
- Valid transportation ticket to leave Portugal.
- Evidence that the applicant has subsistence means of support.

Time for Issuance and Validity Period

A student visa may take up to three months to be issued and will allow their holders to stay in Portugal for up to a year.

Cost of Visa

Student visas may cost from €85 to €170 depending on the nationality of the applicant.

b) Residence Permit

Citizens of member states of the European Union do not need a residence permit.

Provided that they do not intend to enter into employment, citizens of Honduras, Monaco and San Marino may obtain any residence permit required after entry.

The residence permit allows students to live in Portugal, apply for housing and support internships during their stay. In order to apply for a residence permit students need to have completed and entered a resident visa into their passport before entry into Portugal. Students can apply for the resident visa at a Portuguese embassy or a Portuguese consulate in their home country or in their country of residence.

i. First Issuance

Where to Obtain Residence Permits

The residence permit has to be requested at the SEF delegation or department nearest to the applicants' residence.

Necessary Documents

All documents required for the student visa (see section 2.a) subsection ii.) plus a proof of entry into Portugal and legal stay (may be required by SEF) and proof of accommodation.

Time for Issuance and Validity Period

With the residence permit, students are allowed to find temporary accommodation for more than three months and up to one year and apply for work in Portugal as a complementary activity to the purpose of the visa. Residence Permits take between 3 weeks to a month to be issued by our authorities.

Cost of Permit

Cost varies according to country and period of stay. A list of costs by countries may be requested at a SEF Department.

ii. Renewal Procedures

Residence permits may only be renewed up to 90 days after the original permit's expiration date.

Where to Renew a Permit

A permit must be renewed at the same SEF delegation or department where the applicants filed for the original request, which typically is the central SEF office located in Rua António Augusto Aguiar, nº20, Lisbon.

In order to facilitate the process you should schedule an appointment with SEF at <http://www.sef.pt/portal/v10/EN/aspx/marcacao/index.aspx>. Bear in mind that getting a slot may take up to two months.

Necessary Documents

- Official form signed by the applicant.
- Passport or other valid travel document with VISA.
- Residence Title valid, or expired in the previous 6 months
- Proof of accommodation for the extension period and of current housing (e.g. electricity bill).
- Proof of sufficient means of support (such as a bank receipt or proof of scholarship grant).
- Proof of enrollment at CATÓLICA-LISBON.
- Proof of health insurance coverage.
- Two passport-size photos.
- Portuguese criminal record (available upon request at "Loja do Cidadão" located in Rua Abrantes Ferrão, nº10, Laranjeiras or in Praça dos Restauradores, nº17).
- Proof of payment of school fees for the preceding year
- Documentary evidence of active participation in academic activities

Cost of Renewal

The cost for renewing the residence permit is €39.20 at SEF.

c) Accommodation

Upon arrival, international students usually stay in a hostel/hotel or other kind of provisional accommodation while they look for a permanent location to live.

The International Student Affairs therefore provides students with a short list of provisional accommodation in Lisbon where they can stay for the search period. Before their arrival, students will be able to access this short list that is available on our website and that mainly lists hostels and other accessible accommodation. Católica-Lisbon does not offer accommodation on-campus and students are expected to find off-campus accommodation independently.

i. CATÓLICA-LISBON Support

The International Student Affairs and the International Club will provide assistance to students who, at the time of arrival, have not found permanent accommodation. Also, during the welcome day, there will be companies on-campus that will help students find suitable accommodation and schedule visits.

Besides that personalized help, students will have the possibility to download a short list with permanent accommodation offers that is available on our website.

ii. CATÓLICA-LISBON Offers and Search Links

Incoming students will be given access, via a login and password, to offers and search links that CATÓLICA-LISBON compiled and made available in the website. Please be aware that the International Student Affairs staff has not physically viewed the properties, the information is taken at face value and the onus is on the student to view the property before entering into an agreement.

iii. External Search Engines, Platforms and Agencies

There are a wide number of agencies that may help you find accommodation. You can use international franchises such as:

- RE/MAX
- Era
- Century 21

Additionally, you can use smaller Portuguese networks such as Chamartin, Square Imobiliária and other neighborhood real estate agencies.

These agencies typically have furnished apartments for rent which are very convenient if you want to share an apartment with several other fellow students.

There is also a lot of information across the blogosphere and on other internet-based research systems. One of these is Uniplaces (www.uniplaces.com) which provides a wide range of rooms for rent. These may be more suitable for students coming alone or who do not wish to rent an entire apartment.

University dorms are not very abundant in Lisbon. The few that exist (typically around the Avenida das Forças Armadas) are associated with the Catholic Church and are already fully booked by Portuguese students.

d) Health Insurance

Students coming to study at CATÓLICA-LISBON should have health insurance covering their period of stay. CATÓLICA-LISBON does not provide any type of health insurance to either its full-time students or incoming foreign students.

It should be arranged at their country of origin before departure since getting one in Portugal is practically impossible to get on the day you arrive, as insurance companies demand a lot of documents that incoming foreign students typically are not able to provide.

i. Students from EU Countries

Citizens from the European Union should have the European Health Insurance Card. To be eligible for a card, students must be insured by or covered by a state social security system in any member-state of the European Union, Iceland, Liechtenstein, Norway or Switzerland. Each separate member of a family traveling should have their own card.

How to Acquire the European Health Insurance Card

Acquiring the European Health Insurance Card varies from country to country (more information is available on the European Commission website⁸) as does their validity period. However, it should be free of charge to any citizen of the countries listed above.

ii. Students from Non-EU Countries

Students coming from other countries should apply for private health insurance covering international health care at any insurance company of their choice in the home country.

e) Portuguese Bank Account

i. Procedures and Necessary Documents

In order to open a bank account, a student will generally need a tax identification number issued by the Portuguese Treasury Department. However, given that this would require a series of lengthy, bureaucratic processes, CATÓLICA-LISBON has established a partnership with bank “Novo Banco” that helps international students circumvent these procedures.

In the “Novo Banco” branch located in the ground floor of the Library Building you can open a bank account without costs. In order to do this you should bring the following documents with you:

⁸ <http://ec.europa.eu/social/main.jsp?catId=563&langId=en>

1. National Identification Card or Valid Passport
2. Bank declaration issued by the International Student Affairs

f) CATÓLICA-LISBON Tuition Fees

i. Exchange Students

Exchange students do not have to pay CATÓLICA-LISBON tuition fees. They will pay their home university tuition fees while studying in Lisbon due to the established partnerships between both universities. Yet, please have in mind that we offer Portuguese Language Courses that are paid separately.

However, if students are enrolled on a Free-Mover mobility program then they will have to pay both their home university and CATÓLICA-LISBON tuition fees.

ii. Full-time Students

Full-time international students are enrolled for the whole degree program at CATÓLICA-LISBON. Thus, they have to pay the corresponding tuition fees according to the program they are enrolled in. These payments can be made simply through a bank transfer, either from your home country's bank account or your Portuguese bank account. Full-time international students are also eligible for Top+ scholarships as long as they fulfill the requirements.

g) Tuition Fees Payment

For Free-Movers and international full-time students, tuition fees have to be paid monthly by the 10th day of each month.

Payment may be made at the Treasury Office through *Multibanco* (Portuguese bank card) if students have a Portuguese bank account, through internet banking (also only available for students with a Portuguese bank account) or bank transfer. Students that opt to pay by a foreign bank transfer are required to fill in a form that can be requested at the Student Affairs office and needs to be hand-delivered in the Treasury Office.

i. Penalty for Late Payment

Missing the monthly tuition fee payment deadline will result in a lump sum cost of around €50 that is added to the student's tuition fees until the day they liquidate the payment.

4. Living Costs

a) Cost of Studying and Living in Lisbon

i. Currency and *Multibanco*

Portugal is part of the European Union and, as such, its currency is the Euro. No other currency is accepted in Portuguese territory but the whole country is well provided with *Multibancos* (ATM Machines) and they all accept international bank and credit cards. Citizens from all over the world may easily withdraw money from any of these machines.

For those who have a Portuguese bank account, other services are provided by *Multibanco*, such as mobile phone payments, CATÓLICA-LISBON tuition fee payments and money transfers.

ii. Living in Lisbon

Average Living Costs

The following lists provide approximate average costs of living in Lisbon and random costs of a few comparable products and services.

Table 3 – Average Living Costs

Monthly Expenses	
Housing	€ 250 – € 450

Meals and Food Expenses	€ 250
Communication	€ 15
Other supermarket expenses	€ 30
Public Transportation Pass (Metro and Bus/Tram)	€ 35.65
Entertainment costs	€ 80

Table 4 – Random Costs

Random prices	
Meal at CATÓLICA-LISBON cafeteria	€ 3.79
Expresso	€ 0.65
Cinema	€ 6.80
Big Mac	€ 5
Beer	€ 1 - €1.5
Menu meal at a Portuguese restaurant	€ 5 – € 8
Average dinner	€ 15 – € 20
Entry to a nightclub	€ 12
Drinks	€ 3 (any bar) - € 12 (at any nightclub)

Tips to Save Money

Lisbon is one of the cheapest European capitals but the following list comprises a few tips on how to save money on daily life:

- Buying fruit in local markets is cheaper than in supermarkets and actually tastes better

- Mobile communication in Portugal is not expensive, in fact, some tariff plans offer free phone calls and free text messages to all numbers of the same plan. At CATÓLICA-LISBON most Erasmus and international students use MEO as operator⁹ and Moche as tariff plan.
- Usually the cheapest way to make international phone calls is to buy an international phone card at most convenience stores in Lisbon. The card will cost from 5 to 10 Euros depending on how many minutes students are interested in buying (cards go from 2 to 4 hours of conversation depending on the country they students are calling to) and will give them access to a pin code that has to be inserted before the call is made.
- Buying supermarket own-brands is cheaper than international brands and most of them are good quality, such as Pingo Doce and Continente's own-brands.
- Lidl, Minipreço and Pingo Doce have low prices all year and Continente is the hypermarket with the greatest variety of products and brands.

⁹ Other mobile operators in Portugal are Vodafone and NOS