

A GUIDEBOOK

FOR INTERNATIONAL STUDENTS

ACTIVITY • FINANCES • SAFETY



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The Project is implemented in collaboration with the Minister of Science and Higher Education as part of the task "Activities arrangement and animation in favour of the academic community".





■ INTRODUCTION

Dear Students!

Studying abroad is always a huge challenge. When taking a decision at the start of adulthood concerning moving to a different country, we look for reliable information which will tell us something about new surroundings. Studies in Poland? It sounds interesting and intriguing. Do not worry! Many people, like you, decide to study in Poland. Therefore, as Warsaw Institute of Banking (WIB), in collaboration with the Students' Parliament of the Republic of Poland (SPRP), as part of the "Active Student" campaign, we provide to you this exceptional guidebook. This is the collection of practical and reliable information useful for foreigners taking up studies at Polish universities.

We want your stay in Poland to be not only intense but also valuable in terms of education and social life, and beneficial to your finances. Right after you get interested in studies in Poland, our guidebook will support you in the most important aspects of everyday life.

Enjoy reading and have a wonderful time in Poland!

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■ STUDIES AND LEGAL STAY

– WHAT SHOULD YOU REMEMBER ABOUT?

Studying is the second most common purpose of foreigners' coming to Poland. Apart from academic procedures connected with starting their education, international students should also take care so that their stay in Poland is legal.

Permit for a temporary stay is a basic tool for prolonging a short-term stay. It may be granted to a foreigner i.a. for the purpose of studying at university or taking up or continuing part-time education. In order to obtain such a document, a foreigner must file an appropriate application at the voivodeship office proper for its place of residence. Such an application should be submitted on an appropriate form during the legal stay in Poland. Before commencing the procedure, it is necessary to read the information provided on the website of the voivodeship office concerning foreigners.

In the beginning, it must be underlined here that the rules of foreigners' stay in Poland differ depending on the citizenship held. The students who are the citizens of the European Union's member states, Norway, Iceland, Lichtenstein and Switzerland are obliged to register their stay lasting more than 3 months. Such registration is simplified. Administrative procedures are completed with issuing a certification. Registration is carried out in the voivodeship office proper for the place of residence.

The citizens of third countries (outside the European Union) who want to prolong their stay for a period longer than allowed based on e.g. a visa, should obtain a permit for such a stay. Three basic types of permits for stay issued in Poland are as follows:

- permit for a temporary stay,
- permit for a permanent stay,
- permit for the stay of a long-term EU resident..

Author:

Jakub Dudziak, *Press spokesman of the Office for Foreigners*



The Office for Foreigners also prepared a detailed instruction book explaining how to take care of the student's legal stay in order to study in Poland. This publication focuses on the legal and practical aspects of legalising the stay of persons taking up or continuing the first cycle studies, the second cycle studies, one-tier studies, doctoral studies, and also part-time studies. You can download the materials from the office's website: www.gov.pl/web/udsc/materialy-dot-legalizacji-pobytu

■ **LIVING IN A STUDENT'S STYLE- WHAT SHOULD YOU PAY ATTENTION TO IN ORDER TO FEEL LIKE AT HOME?**

A new academic year is approaching and although it rises many doubts, the first decisions have already be taken. The authorities of some universities decided to implement a mixed mode what means that some classes are conducted remotely and other full-time. It means that this year as well, the period at the turn of August and September will be hot time for students looking for flats.

Privacy or integration

For many young people, starting studies is a break-through moment. It entails moving out from the family home and moving in your first "own" flat. Therefore, it is really important to find an appropriate place which will guarantee not only good conditions for learning but also relaxing. For those who appreciate their own privacy and who can manage investing a little bit more, the best solution is a studio flat. Renting a whole flat, although a small one, will ensure comfort and peace and quiet, without being concerned about noisy room-mates. All of you who want to integrate with others and want to save some money, will be most satisfied with a shared flat. The market offers private rooms located in a slightly bigger flats with shared space and shared rooms being the cheapest option, which is good for example for couples.

Comfortably and safely

Apart from the atmosphere and other facilities, another crucial aspect for tenants is a rental agreement. The agreed terms and conditions stipulated in such an agreement constitute a security guarantee for the tenant and landlord. Apart from personal data, such an agreement must include the description of the technical condition of the real estate, its area, and all the details referring to payments. Not only the amount is important but also payment deadlines and information concerning all additional bills. Students often decide to rent a flat together with friends. They choose this solution not only for practical reasons but they want to make this new situation easier. It is of highest importance that all the persons renting the flat are included in the agreement and that all such persons sign this agreement in order to bear the same responsibility.

Where should you look for offers?

In the times of state of the art technologies, Internet portals, such as Gumtree.pl, seem to be the most convenient and reliable. Apart from their functionalities, they also guarantee simplicity and safety. You must remember that an owner looking for tenants must be always verified. Furthermore, this portal enables reporting suspicious offers and all the abuses. A student's flat is a space for creating memories. Studies take from 3 to 5 years, and for those greedy of knowledge, even longer. During that time, young people build their adult lives, make friends and acquire experience. That is why choosing a flat should be based not only on a price or a good location but also other factors such as their own well-being in a comfortable space.



5 RULES OF SAFE FINANCES

Have you decided to study in Poland? You have found a field of study you want to take up, you have chosen the city and you are ready for student's struggles in a foreign country... This surely will be an adventure and time which you will remember for long. Do not forget about your safety and the safety of your finances if you want your memories be good only. Act consciously and remember that a lot of things depends on you. You have come to study – remember about your financial education! We have a few tips for you:

1

Non-cash payments – convenient and safe payment method. You can pay with your payment card or telephone by means of Apple Pay and Google Pay. Remember that all the payment terminals in Poland enable contactless payments.

2

Currency conversion – you will pay in PLN so it will be most convenient to you to use a multi-currency card which can be probably issued by your home bank. Thus, when paying with your card or withdrawing money from the ATM, you will avoid charges for currency conversion or they will be significantly lower.

3

Public WI-FI– using the Internet and mobile banking, shopping in the Internet, making e-payments – do not use public and unprotected Wi-Fi networks. Hackers wait for your data and unprotected connections are their targets.

4

Use STRONG passwords– especially for your finances and data. Strong passwords include upper case and lower case letters, digits and special characters.

5

efine your daily transaction limit – do it in your Internet banking – if someone seizes your nick and password, their actions will be possible only to the limit you defined.

■ STUDENT'S INSURANCE UNDER A PERMANENT EMPLOYMENT CONTRACT, A CONTRACT OF MANDATE AND A CONTRACT OF SPECIFIC WORK

It is common knowledge that students often want to make some money while studying. This is an excellent way to gain experience and improve your student's budget. But you must know that not every contract is subject to insurance premiums and provides insurance coverage.

Social insurances of a student depend on the type of a contract you concluded. Insurance coverage enables receiving benefits e.g. when you are sick or when you have an accident at work.

What are the types of social insurance?

The first one is a retirement insurance. The contributions increase the amount of your future retirement pension. Another insurance is a disability insurance. It protects against the effects of long-term work inability. This insurance involves e.g. a disability pension. Whereas, sickness insurance provides the possibility of obtaining e.g. sickness benefits or maternity allowances. And last but not least, an accident insurance, which in the event of an accident at work or occupational disease, guarantees, in justified cases i.a. an accident pension and one-off compensation. These four types of insurances are referred to as social insurance. ZUS (Polish National Insurance Institution), in addition, receives a health insurance. ZUS hands it over to the National Health Fund (NFZ). Health insurance guarantees free of charge public health care.

Permanent employment contract

A student employed under a permanent contract, above all, is subject to insurance (retirement, disability, sickness, accident, health). Such a student has full insurance coverage and is entitled to the benefits and allowances from such insurances. An employer will deduct contributions from student's salary and submit them to ZUS.

Contract of mandate

Companies offer willingly contracts of mandate to students. It results from the fact that they are not obliged to pay contributions for a student which is a contractor under the age of 26. But such a student-contractor is not under insurance coverage. A contractor must inform its employer about the loss of a student status and becoming 26 years old, and afterwards the employer will start paying insurance contributions for such a student.

NOTE!

If you attend post-graduate studies or Ph.D. studies, even when you are not 26 years old, you are not entitled to the release from contributions on the contracts of mandate. Moreover, such a release from contributions does not apply to students who enter into the contracts of mandate with their own employer or other entity but they perform work for the benefit of their employers.

Contract of specific work

This contract is not subject to insurance contributions and this applies to contractors who are students and also those who are not students. Yet, there are exceptions to this rule. If a contract of specific work is concluded with one's own employer or other entity than one's own employer but for its benefit, then such an employer will have to pay all the contributions for social and health insurance.

NOTE!

The updated information on the types of contracts is available at www.zus.pl.



ADVICE ON SAVING DURING STUDIES, ETC.

Saving money is the foundation for the future. It is crucial to save money in a responsible and effective manner. In this way, you can afford more and not necessarily in a very far future. Although there are lots of temptations, you should be rational and consistent. Do not spend your money on temporary needs.

step 1

SAVINGS = REVENUES - (PERMANENT COSTS + NECESSARY EXPENDITURES) By applying the above formula, make a list of your obligatory expenditures which you cannot resign from. Think well what pool of funds you are able to save every month.

step 2

Analyse well your nearest future - this is not only about a forthcoming weekend. Think what can you spend your saved money on. At the same time, remember about well-considered expenditures but also about fortuitous events which require withdrawing a portion of the money saved. Thus, your "regular" budget will be more resistant to sud- STEP 3 den events.

step 3

Think about your future in a farfetched perspective. Build your savings according to a plan for a few /several years ahead. Perhaps, you plan to purchase your dream flat for which you will have to take a credit but remember about the necessary own contribution. Maybe you will want to invest your money in a special long-term bank deposit which will bring a profit to you in several years.

step 4

It is worth to build your financial capital as early as today so that you can use it in your retirement which is a period of time during which we do not have as much influence on the amount of our income as today. Retirement should not be associated only with your beloved grandparents because, against all appearances, it is the case of everyone already now.

step 5

Before you try the investment products offered by our financial market, make sure that you understand their operating mechanism. Verify all the costs, benefits and a financial risk.

step 6

Find out more about the offered investment and saving products. Verify all the possibilities existing on the financial market.

step 7

Just start saving your money. This is not difficult and the anticipated effect will bring many benefits to you.

■ STUDENT'S RIGHTS AND OBLIGATIONS

When you begin studies, you accept specific rights and obligations. All the rights which are accepted by students with pleasure, and all the obligations which they must fulfil, are stipulated in the Higher Education and Science Act and also in the regulations of the studies, the regulations of allowances for students and in many other internal acts of a given university. The information on learning effects and subjects conducted in a given field of study is included in the curriculum, and the scope of the material of a given subject and credit rules are provided in the subject card (also referred to as the syllabus). It is essential to follow the rules outlined for a given university but also remember about the possibilities which every student has. Remember: Ignorantia iuris nocet!

When you start your studies, you receive a student identity card which acknowledges student's rights. Such a card authorises to discounted tickets for public transport. A student identity card is validated every semester, usually in the dean's office. A student identity card may also be used as a library card, it may be used for making Xerox copies at the university, some cities enable coding tickets on such cards, and banks enable their use as a payment card.

An international student has the same rights as other students. An exception here may be university charges which may be collected from foreigners (with exceptions) also for full-time studies at public universities. In the event of student allowances, the possibilities of applying for scholarships by foreigners, who commenced studies from the academic year

2019/2020, have been extended – such persons may apply for a rector's scholarship, a scholarship for the disabled and financial aid. Awarding a social scholarship and a student credit depends on the type of a right of residence, family relationships with a Polish citizen, the Polish Card or a certificate of the command of the Polish language at the C1 level at minimum.

It is often possible to appeal against decisions issued by deans and other university employees to a rector or pro-rector. Administrative decisions are issued in the most important issues, what enables appeals but you are also entitled to complain to the administrative court. Furthermore, a Minister has the right to fine a university if it collects charges inconsistent with the Act or it refuses to issue a diploma within 30 days of graduation.

If in doubt or in the event of any problems, a student may apply to the representatives of the student self-government, a year tutor, a prodean for students' issues (or its counterpart), the university's ombudsman of student's rights, a plenipotentiary for equal treatment or plenipotentiary for students' mobility or for international students. The information about a person/unit which should be contacted in a given situation must be provided on the university's website. Furthermore, the Student's Rights Ombudsman is appointed at the Students' Parliament of the Republic of Poland to whom inquiries concerning student's rights may be submitted.

All the doubts may be consulted
with the Ombudsman for
Student's Rights
by agency of the Help Desk.
www.helpdesk.psrp.org.pl



■ STUDENT'S WALLET – TAKE CARE OF IT!

When we ask someone about student's life, we will most probably hear that this is an exceptional period of time. Some of them will recall the unforgettable moments in the university campus and other will still wait with impatience for crazy experiences. Does a student coming to a foreign country share this opinion? Most likely not. The first feeling of such a person is a stress connected with changing the surroundings, a new culture or the lack of knowledge in personal finances in a foreign country. Therefore, it is good to solve one of these problems and learn how to live in Poland with a student's wallet.

In order to talk about personal finances, you must be aware that your wallet includes revenues and expenditures. Not only a student's wallet follows this rule, but you must remember this. When we are aware that we have revenues and expenditures we must take care so that our expenditures never exceed revenues.

Expenditures < Revenues

Expenditures = Revenues

Expenditures > Revenues

The first situation is quite clear. Your wallet will be satisfied if you manage to keep such a situation. A balance which remains in your wallet may be spent on saving or for a rainy day. But let us be honest, it is not easy to keep such a balance. Therefore, a more likely scenario is the second situation in which expenditures equal revenues. On the one hand, no-one says that finding a golden mean is simple, but on the other hand, you spend as much as you earn. The third situation should not happen at all. It means that you have debts. The word "debt" sounds bad. Try to avoid it.

When we know what we strive for, we should analyse what constitutes these unavoidable expenditures. Their order is not accidental because we must start from these which must be paid as first. Therefore, the first place is taken by the fees for a flat, room or other accommodation and food. It is not a surprise that these first elements will consume the largest portion of your money. The subsequent places are taken by transport and clothes. Only after paying for these "attractions", you can start thinking about more pleasant expenditures such as parties and all the integrations. Be honest with yourself so that your student life is not associated with debts.



Now it is time for a more pleasant part of budgeting, that is revenues. The fact is that we are not always aware how much money we have and how much we can have. Generally, the main revenues is money which a student gets from its parents. But not all students are that lucky.

A student credit is here to help. Despite the fact that it is not a very popular financing method among Polish students, it must be mentioned here that it is also available to international students. Preferential conditions consist, among other things, in the lack of charges, the possibility of amortisation or the selection of the amount of tranches. More information is available at the websites of banks which have the agreement concluded with the National Development Bank. Currently, in Poland 4 banks provide and offer such a support.

Poland also has a well-developed scholarship offer. The conditions for gaining such a scholarship are specified clearly. You ought to learn about options available at your university. Any detailed information may be obtained from the dean's office or the student self-government.

In order to improve your finances, you can take up some work. Poles often combine both obligations but by different means. Some students get employed in bars, restaurants, shops or they become drivers. And some of them decide to give private lessons.

But sometimes the reality turns out to be harder than you think and you just lack some specific tips where and how to save your money. We have a few tips for you. The first one concerns a place of living. Finding a comfortable accommodation which does not cost a fortune is nearly impossible. Therefore, just for a beginning, you should choose a dormitory which turns out to be the cheapest option. With time, when your financial situation gets more balanced, you can look for a bigger flat to share with your friends; in this way a rental cost will be distributed among a few persons.

The second tip is about public transport. When we study in a large city or when we do not live near the university, travelling may cost a lot. The cheapest solution, which sometimes is also the fastest one, is public transport which offers season tickets. It turns out that after converting into one day, we can travel without any limitations cheaper than on one ticket. In order to be 100% sure that we do not overpay, before you buy a ticket, you have to analyse which option is the best for you. Cities are divided into zones in which prices are different. The more distant the zone is, the more expensive the ticket gets. It is pointless to pay for more distant zones if you plan to travel within the first zone only. But the basic issue is a discounted ticket or a student ticket. In Poland, public transport is cheaper with a valid student identity card and you do not have to buy normal, more expensive tickets.

Everyone, from time to time, likes to go to a restaurant and eat something good. In such a case, it is worth buying the "lunch of the day". This is lunch with drink and small dessert which is served in a given period of time. We cannot choose dishes from the menu but this is an advantageous offer, taking into account the full lunch for a low price. So you should check which restaurant has this option in the offer.

Let us not forget that the main task of every student is to study. And studying without books is not possible. Despite extensive electronic resources, a paper book is irreplaceable. You do not have to buy new books if you manage to buy the used ones from older students. Furthermore, students can go to libraries and lending libraries which are opened at universities. Although not everyone is aware of this, some students spend there most of their time due to the access to books. Finally, we recommend Xerox which is a popular and simple solution, taking into account its high availability.

When you are still here and you continue reading, you know how the student's wallet affects studying. And you are not wrong! It does matter and it matters a lot. But using the tips you have just read will help you manage this situation.

Remember, this is you who decides what you can afford and not your wallet.

■ 5 ADVANTAGES OF PARTICIPATING IN STUDENT ORGANISATIONS

Studying is one of the most beautiful periods of our lives. I heard about this already before I went to university myself. Looking back at my life, I agree with this opinion in 100%. Although you have obligations connected strictly with education and in some situations with work, somehow you have more time. This is up to you how you will spend it. Apart from student life connected with having fun and partying till the morning, there is also another option. This is participation in student organisations which may bring a lot of advantages to you. Before I enumerate all such organisations, I will tell you which organisations you can participate in.

Research clubs

The first organisation and the smallest one in terms of a structure is a research club. These are units which gather hotheads of a given field or branch. The membership in such a research club does not have to be connected with the field of your studies. An example here is a film and photography club, clubs associating students interested in project management, macroeconomics, construction industry or heating industry.

Student Self-Governments

A slightly larger structure is a student self-government gathering from a few to a few dozen students. These are organisations formed in each department and they have their representatives in the university authorities. They also have impact on the things which happen in your department and at your university, for instance: accepting curricula, changing the form of classes, and even employing new persons. They also arrange various cultural, educational, sports or even charity events. The self-governments of respective universities may also form larger local, voivodeship or national structures. An example of such organisations may be SPRP, that is the Students' Parliament of the Republic of Poland or the Forum of Technology Universities (FTU). Such organisations have impact on the shape of higher education in Poland because they often give opinions on newly-established legal acts.

Other organisations

The last group are organisations which are the youth divisions of larger organisations, such as associating entrepreneurs or international organisations. The examples include: Students' Forum Business Centre Club (SF BCC), AIESEC, Board of European Students of Technology (BEST), Association des États Généraux des Étudiants de l'Europe (AEGEE) or the International Association for the Exchange of Students for Technical Experience (IAESTE). They conduct various projects aimed at activating students. The membership in such organisations is often connected with the participation in many training courses owing to which you will improve your competences and establish many new contacts. Each of such organisations will provide many advantages to you. This is an added value which cannot



be experienced by a student who does not take up such an activity. Now, let us enumerate once again the most important benefits which you can gain by participation in student organisations.

Benefits which you will gain

One of the most important benefits which you can gain by your participation in student organisations is the extensive network of contacts. And what I mean here are not only new colleagues, although this is very important as well, especially when in the beginning you do not know many people. By acting for the benefit of an organisation and creating various projects, you can meet the dean, the owner of a large company or even an artist who is your idol. What is more, after some time you may make use of these contacts for your private

purposes, e.g. when looking for a job or when you want to handle some issues a little bit faster.

Acting for the benefit of others will also develop your competences. These will be not only the already mentioned training courses, but also the possibility of testing your knowledge in practice. Undoubtedly, you will enhance your communication, organisation and leadership skills. Or perhaps you will have an opportunity for learning negotiations and sale strategies. Who knows. Everything depends on you.

Today, studies are not enough. Employers often ask in job interviews whether a prospective candidate participated in any additional activity. When co-organising a large

As you can see, there are a lot of advantages. Therefore, with all these benefits, what does the investment of a few hours weekly and a little bit of involvement mean? As the experience shows, it is really worth it. But the decision, of course, is up to you.

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EFEKTYWNY ROZWÓJ
czyli jak rozwijać swoje kompetencje, żeby w pełni cieszyć się życiem



event, e.g. a charity concert or a sports tournament, you will be able to include this information in your CV and mention it in your job interview.

Active participation in student organisations means also access to exceptional training courses and events which are not within the reach of ordinary students. What is more, you will be able to see these events from the organisational and financial perspective. And this is a priceless experience which can turn out to be useful in your future job.

The membership in the structures of a larger organisation will enable you to learn how they operate from the insight. You will find out what leaders focus on, what projects are arranged and how work in project teams look like. Such experiences are also precious if you think about your future seriously.

Concluding:

1. You will establish new contacts
2. You will develop your competences
3. You will gain valuable positions in your CV
4. You will have access to wonderful events
5. You will learn about the mechanisms of larger organisations from the insight

■ FOREIGNERS IN THE HIGHER EDUCATION SYSTEM

The higher education and science law (HESL) regulates the situation of foreigners in the higher education system. The legal provisions refer to the legal bases of education and the rights of international students. Such rights also apply to doctoral studies, post-graduate studies and other forms of education. Pursuant to the regulations of the HESL, foreigners may educate based on international agreements, agreements concluded with foreign entities by universities, the decisions of the Minister, the Head of PNAAE, the Head of NSC or an administrative decision issued by the rector. The act constituting a basis for being admitted to the university should also outline the rules and procedures for taking-up studies, e.g. with reference to students admitted under the administrative decision issued by the rector. The conditions for being admitted to the university should be stipulated in the resolution on recruitment. The detailed information is provided on the websites of given units.

All the students who commenced their education in the academic year 2019/20 and later, may apply at their university for the rector's scholarship, the scholarship for the disabled, a financial aid, and the Minister's scholarship. The detailed rights of international students may depend on satisfying the subjective criteria. This applies to the right to a social scholarship and a student credit, and the release from charges for educational services, with the exception of a fee for part-time studying.

The said rights apply to foreigners who:

1. hold a permit for permanent stay, temporary stay or who are the long-term residents of the European Union in line with the valid provisions of law,
2. hold the status of a refugee awarded in the Republic of Poland or who are under temporary protection or supplementary protection in the territory of the Republic of Poland,
3. hold a certificate acknowledging the command of the Polish language as a foreign language at the C1 level at minimum,
4. hold the Polish Card or a decision on acknowledging the Polish origin
5. are a spouse, an ascendant or a descendent of the citizen of the Republic of Poland residing in the territory of the Republic of Poland.



Students who are the citizens of the European Union cannot be charged for educational services, with the exception of fees for part-time studies. Furthermore, students may be released from charges under terms and conditions stipulated in the act constituting a basis for admitting to the university.

You must remember that your rights often depend on satisfying specific requirements; therefore, it is worth checking a detailed procedure and rules for granting such rights on the websites of a given institution.

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■ ADDITIONAL COURSES AND TRAINING COURSES – THE METHODS OF IMPROVING SKILLS AND CV

When we graduate from a secondary school we want to know what we will be doing for life. We want to have a specific goal, make a plan and start implementing it. The beginning of our professional path is university education in the ideal field of study and our first experiences. How to gain such experiences and what to write in our CV when we have not worked yet?

When you write your CV, you must take care of the coherence of your profile and the description of a job position. The first step is the careful reading of the recruitment advertisement. Then, writing the competences which the future employer expects from us. And afterwards, there is a moment when we analyse and check which competences we have. Certainly, even once in your secondary school, you implemented a group project, you helped someone in learning, you did some volunteer work or perhaps you organised money raising for Szlachetna Paczka. If you do not have any non-school activities, think about lessons in which you demonstrated your competences. When a prospective employer expects strategical thinking and you are very good at mathematics or you can link historical facts quickly and draw conclusions – emphasise this.

Your CV will look far better when you include your participation in well-known Associations or Foundations. But WOŚP, Szlachetna Paczka and neighbourhood help is not all, there are lots of such organisations. If you have some more time to gain experience before graduating from a secondary school – it is worth joining team projects. An ideal example is the project “Zwolnieni z Teorii”, joining the Youth District Council, volunteer work or Student Self-Government. By such means you can acquire most competences demanded by employers, such as: communicativeness, group work, responsibility for your tasks or meeting the deadlines. When working with such projects, you will have an opportunity of discovering your strong points and through experience you will be able to define your future role at work.

On the basis of such experiences, it is easier to choose the field of study and find your professional path. As early as at the beginning of your studies, you will learn that often your imagination of a future job differs completely from what you will see at the University. The more experiences and contacts you gain, the better you will know yourself and your own preferences. Then, even writing your CV will not be troublesome at all because you will imagine a given job position.

And when the first day at your University comes, promise to yourself that you will make the most of your studies. Real studying does not mean only lectures and excellent attendance. This is also searching for your own path. How to find it? Firstly, visit the fairs of research clubs and student organisations, look at extra classes.

If you study mathematics or automatics, you may join the research club in this field. If you are interested in marketing or communications, look for an ambass-

ador programme (e.g. Deloitte, PwC). But if you prefer learning project work, do some volunteer work (e.g. in the Foundation of Young Science) where the projects as the Scientific Conference EYEC or on-line courses are implemented. There are also large organisations where you can learn team work and also meet new people (e.g. NZS, Enactus). And if the IT world is your destiny, go to the event organised by Geek Girls Carrots or Przestrzeń from Facebook. You cannot be bored at university and you cannot waste this time.

But if you like acquiring knowledge alone instead of working in a team, we also have a perfect solution for you. You can improve your competences by participation in webinars, conferences, by watching educational films or listening to podcasts with experts. Moreover, we offer MOOC courses which are available on many international and Polish educational platforms. Where can you find them? If you are interested in the Polish language course, just visit the Polish educational platform NAVOICA where you can find courses prepared by the Polish universities and institutions. But if you prefer courses in English, then the platforms edX, Coursera, Udemy, will be a perfect solution for you. On-line courses can also be found on Google platform, under the name Internetowe Rewolucje or on LinkedIn platform



Check the offer of
MOOC courses

FUNDACJA
MŁODEJ NAUKI

■ HANDBOOK – CYBERCRIME IN 8 STEPS



SAFE USE OF THE ATM

When withdrawing your money, stand close to the ATM and cover the screen and keys with your body, and also cover the keypad with your hand. Before inserting your card to the ATM, check whether the slot has not got any additional overlays such as an added non-typical strip with drilled small holes, elements functioning like a magnet, elements which may be detached, etc. Moreover, pay attention to the keypad – it should not be convex or deformed. If the appearance or functioning of the ATM arises your suspicions, do not perform the transaction.



SAFETY OF YOUR PIN

Your PIN for the bank card should not be written anywhere, especially on the card, in the wallet or telephone. Choose a PIN which will not be obvious (such as the date of your birth or a string of the same digits). Do not inform anyone about your PIN and do not lend your card. Remember about changing your PIN from time to time, e.g. once per six months. In order to increase your safety, check your bank statement and if you notice any suspicious transactions, report this problem to your bank.



PROTECT YOUR IDENTITY

You must be aware that not only losing your ID card but also its temporary loss may result in the problems in the future. Therefore, you cannot leave your documents unattended and you must not leave your documents as a security in e.g. a lending place. Criminals who get to know our personal data may, for instance, swindle a credit with our surname or take short-term loans in a loan company. Furthermore, criminals may hire a car using our surname and sell it or conclude a few contracts with a telecommunications operator, receiving brand mobile telephones. We may find out about problems connected with the use of our identity as late as after a few months or even years. It is really crucial to fraud-flag your document when you lose it. When you fraud-flag your ID card, you notify of it to the System FRAUD-FLAGGED DOCUMENTS. Just in few minutes this information will reach all the banks in Poland, the Polish National Post Service and mobile telephony operators. Your identity is now safe and no-one will be able to acknowledge their identity based on your document. Check it out at: www.dokumentyzastrzezone.pl



HAVE YOU LOST YOUR CARD? DO NOT RISK!

Use this convenient system for fraud-flagging ATM cards. Call (+48) 828 828 828, say the name of a given bank, and the system will put you through its hotline. Then, answer a few verification questions and fraud-flag your card free of charge.



INSTALL ONLY PROGRAMMES FROM RELIABLE SOURCES

People who download applications not only from the official stores and those who allow them to grant unjustified rights to access your device content are particularly endangered. A threat may be also posed by phishing e-mails and popping-out ads on websites which you can click even by mistake. An anti-virus programme may help you detect false applications and the attempts of stealing your data. It will also be useful when you lose your telephone or when it gets stolen – many anti-virus applications enable remote data deletion.



LOCK YOUR SCREEN

You do not leave your door open to strangers so do not leave your telephone or laptop open to thieves. In our times, when verification with a finger, a face or a digital code is possible, you do not need to provide your data. Use the security measures enabled by your device.



UPDATE THE SYSTEM AND APPLICATIONS

The updates of the operational system and key applications, apart from additional functions and possibilities, contain many additions improving the safety of your data and your virtual wallet. Furthermore, it is worth separating communication channels so that authorising messages, e.g. SMSes, are sent to a device which is not the device by means of which we log-in to the bank.



THINK AND CHECK BEFORE YOU CLICK

The majority of attacks is based on people's naivety. Criminals create a message motivating an addressee to do a certain action quickly. No-one wants to lose their access to e-mails or have their bank account locked. That is why we click such a hyperlink to avoid such a situation. We should not do this because banks never communicate with their clients concerning such issues in such a way. Is it possible to protect ourselves against such troubles? The best advice that can be given is – take some time! Do not click a hyperlink right away, think, call an institution or a person from whom you probably received such an e-mail or SMS asking whether they really require that you do these non-typical actions.



PROJECT PARTNERS



■ USE YOUR SPARE TIME IN FULL

We often wonder how to spend our spare time between studying and work or an additional student activity or how to find time for travelling, hobbies and friends. When leaving for a new city, it is worth seeing interesting places and finding time for your hobbies. How to manage your spare time?

1

Develop your hobbies

It is important to develop your skills from childhood and these most recent ones, which bring joy to you. But when we do not know our interests, just think what you would like to learn. It is worth trying. It is said that to want to do something means to be able to do this. The possibilities are limitless. You can try as many times as you want. You do not have to choose only one hobby and hold on to it regardless of everything.

2

Visit interesting places

When you leave the university or work, do you have free time? Spend it in a creative way. Take the map of Poland or use an application which will show to you the places worth visiting. Take your friends with you or go alone and admire the beautiful corners of Poland.

3

Be an active student

When you finish classes, get on your bike, go for a long walk or go roller-blading, go to the gym or go running. All the types of a physical activity help in overcoming stress which accumulated throughout the day, they inject us with energy, and they have a positive influence on our physical and mental health. Take care of yourself!

4

Take care of relaxation

In our everyday life, we often forget about relaxing. When you bring your work home, your spare time stops existing. But it is worth finding some time every day just for yourself – take a long, hot bath, just lie in bed and look at the ceiling listening to relaxation music. Everyone deserves a rest to gain energy for further activities.

5

Take care of your relationships

Take care of your relationships at university, at work or in your spare time. It is not hard to keep in touch with people even from the other end of the world. Each occasion is good for meeting your friends. You can spend your spare time in different ways – more or less active – and for sure this will not be a waste of time.



PSYCHOLOGICAL SUPPORT

Your health is most important – your mental health as well. The symptoms indicating psychological disorders must be consulted with a specialist. Check where you can find help the fastest and contact a proper person.
www.wsparciepsychologiczne.psrp.org.pl



LOST PAYMENT CARD

If your payment card has been stolen or lost, contact your bank immediately to fraud-tag it. If your account is opened in the Polish bank, just call: **828 828 828** and inform about this situation.



STOLEN DOCUMENTS

If your identity documents have been stolen or lost (ID card, passport), firstly notify the Police. Then, contact the Polish consul promptly. The consul is authorised to issue temporary documents. Do not risk and do not wait until they are found!
www.udsc.gov.pl



OMBUDSMAN FOR STUDENTS' RIGHTS

Have you got a problem with credits? Have you experienced unequal treatment? Have you got troubles at the university? Consult all these problems with the Ombudsman for Students' Rights at the Students' Parliament of the Republic of Poland. Learn more about students' rights.

www.helpdesk.psrp.org.pl

You can contact the students' team which can answer your questions in 10 languages: **international@psrp.org.pl**

