

INTERNATIONAL STUDENTS' ACTION FOR ADAPTING CROSS-CULTURAL ACTIVITIES

WELCOME TO POLAND - WELCOME TO WSEI UNIVERSITY THE CURRENCY IN POLAND



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ABOUT THE MONEY - POLISH CURRENCY

Poland has its own currency called zloty (PLN) - marked with short zł.
1 zł is 100 groszy which is like 100 cents in 1 dollar. Coins are available for small values, such as 1, 2, 5, 10, 20 and 50 groszy and 1, 2 and 5 PLN. Notes are available for 10, 20, 50, 100 and 200 PLN.

- Bet you would like to start with currency rate. So how does it look like?
1 Euro is ~4,3 zł
1 GBP is ~5,0 zł
1 USD is ~4,0 zł
Ever since Poland joined the European Union, the exchange rate for zloty has been fairly stable.
- Interesting fact: To help the blind and partially-sighted, Polish banknotes carry a special mark. The distinctive embossed shape is used to identify the value of the banknote.
- Good tip: Make sure to always have some coins and small banknotes in your wallet. Various newsagents, vendors, or even small shops might not have enough cash to give you the change if you pay with a larger denomination.



- Even though Poland is not part of the Eurozone, the number of options for getting cash and exchanging money to zloty makes our country very friendly for visitors.



Here is an useful website to convert the currency quickly: https://commission.europa.eu/funding-tenders/procedures-guide-lines-tenders/information-contractors-and-beneficiaries/exchange-rate-infoeuro_en

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ABOUT THE MONEY - HOW TO OPEN BANK ACCOUNT

Most of the polish banks offer special student accounts which are sometimes free of charge. An account may be opened during a personal visit at a bank branch or via the Internet after filling out an electronic application form.

It is easy! Here are the documents you will be required when opening a bank account:

- a valid student card, a certificate from the university,
- a passport or a national identification card,
- a proof of address such as a rental contract or a residence card,
- for credit cards or overdraft options - employment history and salary slips.

Opening a bank account gives you an opportunity to keep your money in a safe place, use necessary amounts when needed as well as pay without cash (card payments) or smartphone, make transfers etc.

After opening an account the bank issues a payment card which you can use when you want to withdraw money from a cash machine or make payments up to a set limit.

Detailed bank offers may differ. As always, remember to pay attention to fees and charges, especially for money withdrawals. Ask your bank agent for a list of banking fees.

Bank accounts in Poland comply with the IBAN format. This format is also used for international money transfers. Credit cards are widely accepted in Poland and ATMs can be used for cash withdrawal.

You can find comparison of student accounts there:



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ABOUT THE MONEY - CURRENCY EXCHANGE POINTS

The magic word? KANTOR! Polish word "kantor" means currency exchange point where you can exchange the currencies.

★
Currency exchange points (kantors) are usually located in city centers, at railway stations, airports, shopping centers, some hotels and in places with a higher numbers of tourists.

★
If you decide to exchange money at one of the exchange offices, you should know that they generally buy more expensive and sell cheaper than banks.

★
Before you decide to exchange money, compare prices at several exchange offices/kantors, as they can vary.



★
Please note that the prices at airports are the highest so exchange there only the necessary amount of money to have some change just in case. It can be a must-have, when you want to make a purchase at a newsstand or in a small, neighborhood grocery. But you can be sure that elsewhere the payment terminal is, your debit or credit card will be accepted.

★
Official current exchange rates are set by the National Bank of Poland (NBP).

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LIVING COSTS

Going to a new country is an adventure, but also a financial challenge. That is why it is so crucial to have a budget plan. The information given below should be helpful.

SAMPLE PRICES IN MAY 2024

Food:

Loaf of bread - 4-5 PLN; 0,90-1,20 EUR

Litre of milk - 4 PLN; 0,95 EUR

Lunch at the snackbar - 30 PLN; 6,40 EUR

10 eggs - 10 PLN; 2,30 EUR

1 kg of apples - 4 PLN; 0,90 EUR

Accommodation:

single room - 900-1300 PLN, 208-300 EUR

place in a double room - 600-900 PLN, 140-200 EUR

2-bedroom apartment - 1900-2500 PLN, 440-580 EUR

Other expenses:

Student ticket to the movies - 15-20 PLN, 3,40-4,60 EUR

40-minute student bus ticket in Lublin - 2 PLN, 0,46 EUR

75 minutes student ticket to the swimming pool - 31 PLN, 7 EUR

Be aware that it is only an estimate and the real expenses depend on your lifestyle, personal needs and especially the type of accommodation you choose, so they can be lower or higher.

For more information, you can check various Internet websites that provide detailed information on the approximate costs of living, such as: Numbeo, Expatistan, tool on the European Commission's website. Check the QR codes.

Numbeo:



Expatistan:



European
Commission's tool:



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LIVING COSTS

If you are looking for ways to save money — there are ones that don't require you to do anything except being a student.



Spotify offers 50% discount for students. What you need to do is just provide your university's details in the verification system.

Many restaurants (especially chain restaurants) offer discounts for students.

If you're looking to save money, it's also worth remembering that all major museums in Poland have free admission days, and movie tickets are generally cheaper on weekdays than on weekends.

The power of a student card! Students are eligible to get a 50% discount on most tickets, e.g bus tickets, train tickets. Most important, don't forget to get the sticker from the university on the back of your card when it's due. Without a sticker, a student's ID card is considered invalid.

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PAYMENT METHODS

Cash is still the most common form of payment in Poland, followed by payment cards and bank transfer. Digital wallets are not as popular as in other European countries, but their popularity is steadily growing.

1

BLIK is a mobile payment service with a unique model of cooperation between banks, payment acquirers and merchants. BLIK is available to smartphone users who have installed mobile banking apps from participating banks. It enables the immediate transfer of funds to a recipient's mobile phone number. More information with the QR code.

2

PayPal has remained at the forefront of the digital payment revolution for more than 20 years. This easy-to-use e-wallet makes digital payment, and other financial services, more convenient, affordable, and secure. More information with the QR code.

3

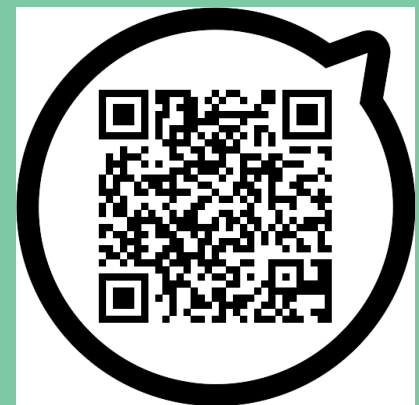
PayU bank transfer is one of the most popular payment methods amongst Polish consumers. Offering real-time bank transfer payments, PayU allows consumers to make payments for e-commerce purchases directly from their bank account. More information with the QR code.



BLIK



PayPal



PayU

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TYPES OF THE WORK CONTRACTS IN POLAND

There is more than one way to hire a person in Poland, since Polish law offers a wide variety of types of contracts. There are significant differences between them and we will try to help you understand them.

1. **Employment contract** (umowa o pracę), types:

- contract for a trial period
- fixed-term contract (including contract for substitution of an absent employee)
- contract for an indefinite period (permanent contract)

This contract indicates:

- the parties - an employer and an employee
- the date of conclusion
- the type of work - job title, functions and description of employee responsibilities
- the place of work
- the wage
- the start date of work - if it is not defined in the contract, then it is considered that this is the day of signing the contract
- the working time



2. **Commission contract** (umowa zlecenie), the main features:

- the remuneration is made only for hours worked
- the social payments in ZUS are not made. They can be paid if it was prescribed in the contract.
- the employer is not obligated to issue a certificate of employment to the employee.

The most popular types of student employment are the commission contract and the specific-task contract.

3. **Specific-task contract** (umowa o dzieło)

The person undertaking the work undertakes to perform a specific work, for example - to write a program, develop a complex technical device, or compose a song.

Remember! Many students in Poland are authorised to work on a part-time basis while continuing their studies. The employment taxes are significant for workers who are over 26 years of age. But if you are a student in Poland under 26, you don't need to pay income tax to the government. To validate the student status with an employer and the tax office, a student must provide an ID card and the PESEL number.

4. **Student and postgraduate internship contract**

- Umowa o praktyki studenckie i absolwenckie

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