

# How to keep in touch while studying abroad – general guide

**A comprehensive guide to saving money on broadband deals and mobile phone costs while you're studying abroad.**

**Researched and compiled by Ofcom accredited broadband, TV and phone comparison site [www.cable.co.uk](http://www.cable.co.uk)**

When you're away from home and studying in a foreign country, it's good to be able to keep in touch with your friends and family back home – but it's all too easy to run up large bills while you're doing so.

Fortunately, there's a number of ways of making sure you don't lose touch with home while still keeping control of your student finances.

## Phone home online

As long as you've got access to an internet connection and a computer with a webcam and microphone, you should be able to make Voice over Internet Protocol (VoIP) calls – voice and video calls over the internet.

With many options like Skype, Vonage, Facebook Video and Chat to choose from, you just need to ensure that the person you're trying to reach is online at the same time as you and has the same software installed.

If you're near a Wi-Fi connection and have a compatible smartphone, you can also make video calls using apps like Facetime for your iPhone, or Tango and Viber for Android devices, as well as universal apps like Skype and Google Hangouts for both operating systems.

## Mobile providers in your country of study

Rather than taking a UK mobile phone with you overseas and utilising the roaming features offered on your current contract, it's worth considering signing up for a Pay-As-You-Go (or more commonly referred to as Pre-Paid) mobile deal while you're there.

Many international providers, like the UK networks you might be familiar with, offer bundles and bolt-ons that give you low-cost international calls to landlines or other mobiles. Depending on how heavily you plan on using your phone overseas, it's worth comparing whether international roaming or picking up a local SIM would be the best option for you. If you're thinking of getting a new SIM for use overseas, an Ofcom accredited mobile comparison tool can help you find the best deal.

A good tip before you travel is to make sure your phone is unlocked – if you do need to pop in a new SIM from an overseas provider, it'll be easier if your phone is no longer network locked. If you're sure you want to keep your current contract while you're overseas, then you'll need to know about...

## International roaming: using your UK mobile overseas

Depending on where in the world you're planning on studying, international roaming charges will either continue to impact on how much you pay for your calls – or won't make any difference at all. Plans are in place to completely scrap roaming charges within the EU from July 2014, but a broader worldwide abandonment of roaming is not yet on the horizon.

While international roaming is still in effect, it's worth checking what rates your provider offers: it's often less than you might expect.

Deciding if roaming is right for you very much depends on how you're planning on using your mobile, how long you're going to be in a particular country, and whether or not you mind switching to a different number while you're overseas.

## Consumer rights wherever you go

Depending on where you travel around the world, you'll find there are different levels of legislation protecting you as a consumer. Throughout the EU, consumer law requires that you get full information about who you're buying from, what you're getting, how much it will cost you and what kind of standard to expect. The Consumer Rights Directive (CRD) provides protection at every stage of your purchase – before, during and after.

If you study in North America, you'll be covered by legislation enforced by the Federal Trade Commission, US Department of Justice and the Consumer Financial Protection Bureau, while if you're heading to Australia you'll be protected by the Australian Consumer Law.

Wherever your destination, it's worthwhile doing some research before you travel to ensure you're informed about where you stand, what protection you can expect and how to avoid being exploited while overseas.

## Know what it's costing you

Currency exchange rates can fluctuate during any journey and it's important that you know what you are spending. If you are looking at prices shown in local currency where you're traveling, always use a reputable currency exchange service to check the latest rates so you can see what that cost represents in British pounds. Popular exchange rate services include Reuters, XE and Oanda

### Useful Links

Reuters: <http://www.reuters.com/finance/currencies>

XE: <http://www.xe.com>

Oanda: <http://www.oanda.com/currency/converter/>

Cable.co.uk is a provider of impartial information to increase public awareness in matters of broadband, TV, landline and mobile.