How long have you been working?

Three years and two months. My first day was October 1st, 2019. I am doing an internship. I am still a student.

Do you have a bank account?

Yes.

Is it Portuguese bank account?

I have Portuguese and Ukrainian bank account.

Do you have any investments?

No, at least not yet. But I am thinking about it.

If you were to invest in some way, how would you know where to invest?

I would study the... First of all, I would talk to my friends that are already investing. They are not very successful investors, but they can point me to some literature or references. I would only read trusted sources.

For you, what are the biggest problems that you think you will face when making an investment?

A low budget. Like low investment. Low money that I can invest without being worried about.

Yeah, because if you invest 100€ it’s a lot, but 5€ is not enough?

Probably 100€ I can afford but not 1000€.

But then in the short term it doesn't return a lot of money.

Yeah, but that’s why we make an investment. First of all, to make money, and secondly to have long term income.

What is the investment that you wanted to make? Is it cryptocurrency or buying an asset?

Most likely not cryptocurrency, but rather stock companies. Or there is something which is called military obligations. You invest in military and then in a couple of months you get some percent. Couple of my friends have done this and they have small but still income.

Do you have any fears? Or do you think you would have fears?

I have feeling that if you are ready to invest some amount of money you should be ready to lose this amount of money. If I have enough money that I feel comfortable if something happens then I will have the money to cover these expenses, and if I have extra money that I feel I can invest it I will be ready that I can lose part of this money. So, I will only invest extra part of this money that will not hit my budget.

Why did you plan to come to Portugal?

Starting probably from second or third year of my bachelor’s degree, in Ukraine we have four-year bachelor’s degree. So, it was my final year. I started thinking about just starting in a different country. At this point of time, I don’t have any plans to moving to some country permanently. But when I still can, when I have such an opportunity I just want to travel, and try to live in different countries, cultures. That’s why I try to focus getting international degree. I don’t think we have Erasmus in Ukraine. So, I just decided to enroll in a different university as a normal student. And also like, as an incentive I had a lot of communication experience with my colleagues from different universities that are working in the company that I am having internship in. They are working and they did or are also doing PhD in universities, mostly in Austria. That’s how I came to this thought that it is probably nice idea to try to do my master’s degree in a different country.

Ok, why did you choose Portugal? Was it out of curiosity?

First, I wanted to go to Austria or Czech Republic. In neither country I got good conditions and I mean my managers from my internship and my team lead (from Austria, university of Leeds) and my manager from Bernard, Czech Republic they were saying "you can enroll in our universities, they are very open and welcoming, so you can try" but they didn’t tell me how I am going to actually live there, how I am going to pay for my tuition fees, for my rent and everything. I was still considering this universities hoping they would find internship for me in these countries. But then I failed deadlines, and I didn’t manage to produce one document with all translations and everything until deadline. But I wasn’t really upset about it. Universities were good but at the time I was skeptical about this. I switched to a different team with different team leader, who is from Portugal, he said "if you want, we can manage to get a scholarship for you. we have good universities with high ratings". that’s how I came to Portugal

You said you couldn't find a place in Austria?

It wasn’t about the place; it’s about how I am going to sustain myself.

The scholarship helped you make that decision?

Exactly, Portuguese team leader started with the right thing. He started talking about how I am going to sustain myself and how they are going to help me sustain myself. Other team leaders didn’t give me any guarantees about this.

Did you have any fears about changing country?

Firstly, I am not very outgoing person, very open person. I didn’t want to get out of my comfort zone. But when I moved here, I realized all my fears. There is nothing to fear. It’s very personal thing but I think of myself as a person that is very eager to new explorations and discoveries. But of course, I had this apprehension and fear, especially in the very last day before moving. I literally couldn't believe at that time. And for the first couple of days when I woke up, I couldn’t realize that I am not at home, I am in a different side of Europe.

Besides the fear of moving to a new country? Maybe at first you didn’t know how you were going to pay the flights or the first months in the new apartment.

I would say no, because I had savings. I am really saving person.

You organized everything?

Yes, I don’t use any apps for economical organizations but I am just trying to keep everything in order in my mind.

Do you keep a way to manage your savings? Or do you just know what you have?

I mean, I know my monthly income, and by the end of the month I just deduce all my monthly income and I see what could I save of this month. Sometimes I keep notes on paper like how much money I have at this timestamp.

Before you moved to Portugal you picked a calculator to see how much you could spend? How did you plan your spendings in Portugal while you were still in Ukraine?

I just googled how much it costs like to buy some meal, or to buy some products in supermarket so I had some imagination of how much I am going to spend on food, every month on transportation. I didn’t spend any money on transportation for the first month in Portugal. But I had some idea plus accommodation and that’s how I got this idea.

So, when you came to Portugal how did you exchange from Ukrainian currency to Euro?

First of all, when I came to Portugal, I didn’t have Portuguese bank account. I only got it when I got NIF number. So, I had only Ukrainian bank account, and in Ukrainian bank account I have two cards, one is in euro and another one is in Ukrainian currency. Also, I took some cash in euro. So, like I don’t need to. I am still using my Ukrainian currency card and I don’t need to do any explicit exchanged because it is done automatically.

There are no fees associated?

No, only the official exchange rate and that’s it. Everywhere in Europe I can use my Ukrainian card it automatically translated everything.

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