

Double Degree Program HSG/FGV-EAESP

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Experience Report



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First of all, **congratulations** on your choice to do the Double Degree Program at FGV São Paulo! The past year was one of the best in my life in many aspects, and I can promise you that you will benefit a lot from your time in Brazil. As you will read between the lines of this report, the most important experiences and benefits from your Double Degree will not necessarily come from your classes at FGV, but from your day to day life in Brazil. Therefore, choosing FGV São Paulo for your Double Degree should not be a choice purely based on academics but based on your willingness to immerse yourself in a really, really interesting culture and to enjoy a year in one of the most beautiful and diverse countries in the world: You will not only spend your year in one of Latin America's most renowned academic institutions, but also in a country full of beaches, rainforests and natural wonders, a country famous for cultural highlights such as carnival, a country characterized by an extremely interesting economic and political situation and shaped by the most welcoming people. You will not only take away a second Master's degree from a top university but also uncountable, valuable impressions from living in Brazil. In my opinion, this combination is absolutely unique in HSG's offering of Double Degrees and you are lucky to have been selected. Enjoy!

This report aims to give you an overview of your exchange year in São Paulo as well as some recommendations regarding university, housing, daily life etc. If you have any further questions, feel free to contact me at any time – I will be living in São Paulo for the next few years (yes, I liked it that much 😊) and I am happy to help you before and during your exchange.

1. Preparation

Visa, RNE, CPF and other documents for the FGV degree: As you might have learned already, Brazil is a terribly bureaucratic country. Make sure to start soon and plan enough time for your visa process, because you will need a lot of documents and the process is very time consuming. Depending on the embassy or consulate where you apply, consult their website for information about the required documents (eg. <http://zurique.itamaraty.gov.br/pt-br/>). It is important to know that you will later have to register your visa with the Federal Police in São Paulo to obtain the RNE card (residence card), and for this process you'll need additional documents. FGV will inform you about the documents you need to bring, so read their instructions very carefully as you have to request some of these documents back in your home country (eg. apostilled original birth certificate. In my case, my original birth certificate from 1993 was too old to be apostilled, so I had to get a new one in my birth town first. Also be aware that your HSG Bachelor diploma can only be apostilled in St. Gallen and not in other cantons). In case of any doubts, check with FGV to make sure not to forget anything.

Flights to São Paulo: Ideally, you will arrive in São Paulo 1 week before classes start, to get familiar with the city and your neighborhood. You won't have to start the bureaucratic processes with the Federal Police yet, because you will get some more instructions and documents in the introduction sessions at FGV.

Apartments: You might prefer to live close to FGV, which is the neighborhood called „Bela Vista“. If you want to live there, try to find an apartment or room via the various Facebook groups (either „FGV sem censura“ or „FGV incoming exchange students“). However, Bela Vista is

neither the most beautiful nor safest neighborhood (unless you live really close to FGV). As you will not have a lot of classes and, if chosen wisely, will have to go to FGV 2-3 times per week, it pays off to consider other neighborhoods. I would recommend looking in Jardins, Pinheiros and Vila Madalena. Those areas are very safe, comparatively green with lots of nice restaurants and bars, and with easy access to FGV via Metro. I lived in a shared apartment close to FGV in my first semester (Rua Dr. Plínio Barreto) and in Airbnbs in Pinheiros in the second semester.

Prices: For a room in a shared apartment close to FGV, expect to pay 1500-2000 per month. For an Airbnb in the indicated areas, prices are unlimited but you should be able to find something decent for 700-1000 CHF. *Safety:* Most apartment buildings have a doorman, so people cannot just enter and exit the building without identifying themselves. Apart from this, make sure to check the address of your potential apartment with somebody who is familiar with the city. Sometimes, a particular street in a certain neighborhood might be considered safe whereas a parallel street might be considered unsafe.

Money: Life in São Paulo can be expensive, depending on the kind of restaurants you chose, your nightlife preferences, your travels etc. When you travel around Brazil you will realize that other areas and cities are much cheaper. Opening a bank account in Brazil is very bureaucratic and you will be fine with your usual bank account from Switzerland/Europe. I recommend opening a bank account with the German DKB (easy and for free, also for non-Germans). You will receive a free credit card which you can use to pay and withdraw money for free (choose „Bradesco“ ATMs as they don't charge you any fees). You will be surprised that you can pay by credit card basically everywhere, including the Açaí vendor on the beach. Be careful: One of my credit cards got blocked because of suspicious transactions. Another credit card was illegally copied somewhere and then blocked. As the postal system in Brazil is not very reliable, sending a new credit card from your home bank to Brazil might take a very long time or even be impossible. Therefore, make sure to inform your banks about your stay in Brazil and bring more than one credit card!

Mobile phone prepaid card: There are several telecom providers in Brazil. The most popular are Claro, Vivo and Tim. Make sure you get a prepaid contract which can be cancelled easily. Be aware that phone theft is crime#1 in São Paulo, and unfortunately a lot of exchange students lose their phones that way. Therefore, I recommend bringing an old phone and maybe an old backup phone, as buying new phones is very expensive (electronics are a lot more expensive than in Switzerland).

Portuguese: While at FGV, you will not be required to know any Portuguese, speaking the language will make your life in São Paulo a lot easier and better. Be aware that people in Brazil generally speak no English or very bad English, and they are aware of it and sometimes ashamed (called the “vira lata complex” – google it). Ideally, you already speak a little bit of Portuguese. If not, try to get some basic lessons before going to São Paulo. Yes, Spanish helps a lot, but honestly you will not understand a single word of spoken (!) Portuguese if you only know Spanish. Once you are in São Paulo, you can take the Portuguese classes offered by FGV. However, the value for money is very low for this class. I recommend taking private classes outside FGV, because you will learn a lot faster for a very reasonable price. I took private classes with a very nice lady called Maria de Lourdes (starting with zero knowledge), and I highly

recommend her. She is very experienced with exchange students, teaches at all levels (she will assess your skills in the first lesson), and is happy to adapt to your needs (grammar, conversational training, writing, preparation for official certificates etc.). She offers packages for a very good price - you will pay more or less the same amount as for the Portuguese classes offered by FGV, but your output will be a lot higher. Apart from her skills as a teacher, she is a truly lovely person who is always happy to discuss your experiences and help you with your issues as a foreigner in Brazil. Maria de Lourdes' school is located close to Vergueiro metro station, which is just a few stops away from FGV. You can reach her on Whatsapp via +55 11 99987 8180 (she only speaks Portuguese) to arrange your first class. A few weeks into the semester she is usually fully booked, so be quick in contacting her.

2. FGV

Studying at FGV: Academically, be prepared for two very relaxing semesters, which allows you to spend a lot of time on other aspects of getting to know Brazil. Each semester is divided into two modules (8 weeks + 1 exam week each), so you have a total of four modules during your time at FGV. Depending on the courses you completed at HSG, you will have to do 7-10 classes at FGV. Divided by 4 modules and considering that the classes at FGV are generally a lot easier than at HSG, this results in a very low workload per module. I personally had classes in only three modules and dedicated my last module to travels, thesis and job search. Theoretically, you could probably do all classes in two modules, however, that depends on the availability of the mandatory classes. In contrast to HSG, the final grade for each course is composed of three or more components such as group works, presentations and a final exam. One of those components accounts for more than 45% of the final grade. Attendance is mandatory for all courses and students may only be absent in two out of eight lectures. However, not all professors check attendance equally strictly. Before each semester, you are sent a registration document and detailed descriptions about the available courses regarding content, examinations, etc. You will have to fill out the document well before the semester starts, but are allowed to freely add and drop courses in the first week of classes.

Unfortunately, most people in the MPG1 program are exchange students. The reason is that it is rather uncommon for Brazilians to do a Master's degree, and if they do it, it is something they do besides working. That also explains why classes are often at night. There are the following implications: While it is nice to be friends with other exchange students (because they also want to travel and go out a lot), FGV is not the place where you will interact a lot with Brazilians. If that is important to you, it might be a good idea to work (see section 3) or meet them while you go out ☺

Classes: There are three mandatory classes you have to take (all of which I did not find very interesting), and you can choose from a wide range of electives (among which you will find some very interesting ones). I took the following classes:

- Strategy in an International Perspective (Prof. Sérvio Prado), *Mandatory*: If you have already taken a strategy class, this class is not very interesting. However, since it's very interactive, you will apply basic frameworks to real cases in groups, which is nice. The exams and projects are easy and not a lot of work.

- Advanced Research Methodology (Prof. Benjamin Rosenthal), *Mandatory*: This is the only class that last for two models, but only takes place every other week. If you have already written a thesis in your life, this class is unfortunately not very insightful, as you will discuss all the steps in a research process (eg. literature review, interviews etc.). For students doing a quantitative thesis (i.e. MBF students), this class does not really help as the professor has a very qualitative background and will not be able to help you with data-related questions (though might be able to connect you with somebody).
- Global Management Practices (Prof. Isabela Curado), *Mandatory*: This class is mainly on cultural aspects of working in a global environment. It's also not one of the most interesting classes I have ever taken, but the professor knows a lot and is very experienced.
- International Economics of Emerging Markets (Prof. Julia Maltzan Pacheco), *Elective*: The professor is German and also the Dean for Global Affairs at FGV. She is a really nice person who makes everyone feel very comfortable in class, truly intelligent, and her class is very interesting. You will learn about macroeconomic dynamics in the context of emerging markets (eg. the effects of hyperinflation), but whereas you might have the theoretical knowledge from your undergraduate macro classes, her approach is very applied, interactive and non-technical. Therefore, I consider this class a very good complement to the technical approach taught at HSG and one of the best ones I had.
- Brazilian Economy (Prof. Antonio Manfredini), *Elective*: This was my other favorite class. Professor Manfredini has an incredible knowledge of economics and history and will teach you everything from the colonial roots of Brazil to today's corruption problems. It's not very interactive, but you will enjoy his lectures very much. The workload is comparatively high as you have to write a group paper, do a presentation and read many papers and articles for the exam, but you will really take away a lot from this class (and, given the overall workload at FGV, you will have more than enough time to invest in this class).
- BRICs and the International Economy (Prof. Antonio Manfredini), *Elective*: Since I liked the Brazilian Economy class in the first semester so much, I took another class with Professor Manfredini in the second semester that is focused on the BRIC countries. Also very interesting, also comparatively high workload but worth it.
- Sustainability and Development (Prof. Renato Orrssato), *Elective*: I do not have any takeaways from this class, so I do not recommend taking it.
- Apart from the indicated classes, I have heard good feedback about a class called Negotiations (Prof. Jaci Correa Leite) and classes from other programs/schools which you can chose as electives. Most of the latter are in Portuguese, however, if you feel confident in the language, it is worth trying some of them.

3. Everyday Life, Work & Travelling

Personal Safety: As briefly mentioned before, security is an important issue in a developing country such as Brazil. First of all, I want to emphasize that I have never been robbed or found myself in a dangerous situation in the 10 months that I have lived in São Paulo, so don't let people scare you (people who have been to Brazil tend to tell you about their „adventures“). That being said, be aware that Brazil is different – especially with respect to the personal safety

as you may know it from Switzerland or other developed countries. The extreme social inequality in Brazil is reflected in high crime rates that look very scary in the beginning. However, first of all, the crimes are very often concentrated in parts of São Paulo that you will probably never see, whereas the city center is a decently safe place (if you do not count stolen phones). If you take precautions and follow simple rules, you can make sure to be safe during your stay and have a great time in Brazil. Typically, crime rates are higher in larger cities, and are rare in rural areas. Stick to busy, well-lit streets. At night, generally take an Uber (cheap and available) and wait inside until you see on the app that the car has arrived. When you go out, leave most of your money and official documents such as your passport in your apartment (carry a copy of your passport). If you must carry them, make sure they're in a money belt or a concealed internal pocket. Only take along as much money as you'll need for the day, but do always take at least some money. Don't wear an expensive watch or jewelry. And keep wallets, purses and phones out of sight. Especially in the beginning, you will be tempted to look at your phone a lot when you walk in the streets, to navigate on Google Maps and simply because you are probably used to holding your phone in your hands while walking outside. Be careful with that, including (and especially) in busy streets like Avenida Paulista. If you are in a call while walking the streets, use headphones and hide your phone in your bag. If you have to use maps or any other apps, stop and stay close to the stores (i.e., not close to the streets). People do generally not rob your phone violently, but they pass on bicycles and simply pick your phone from your hand while you are walking close to the street and don't pay attention. Also, you need to take special care when carrying a laptop – conceal laptops inside bags that do not look like computer bags. Last but not least, be especially careful when you're drunk and/or in large groups (eg. Carnaval). Thieves are specialized for these events – a lot of exchange students lose their phones during carnaval each year. If you feel that you need to bring your phone, make sure to hide it together with your money in a fanny pack (which they sell everywhere on the streets during carnival) underneath your clothes. Now this sounds very scary, but you should not let fear overshadow your time in Brazil. In the beginning, it is advisable to be a bit more careful since you don't know the place yet. After a while, however, you will get a better feeling for your surroundings and be able to make better judgments as to whether a situation is dangerous or not.

Infrastructure: As you may have expected in a developing country like Brazil, the infrastructure in São Paulo is not the best to put it lightly. Especially during rush hours, it can take hours to get from one place in the city to another (eg. if you want to go to Guarulhos airport on Friday afternoon, it might take 2-3 hours, while it is usually a 40mins ride). During the day, it is perfectly fine to use the Metro (which works very well, but not all parts of the city are connected to the Metro) or the busses. Otherwise and at night, take an Uber.

Sports: São Paulo is not an ideal place for active people. Apart from Parque Ibirapuera, you will not find good places to run outdoors. If you are a nature-lover, try to leave the city every other weekend to explore the north coast (litoral norte), only a few hours away from the city as explained below in the travel section, or any other place in Brazil. FGV does not offer a gym but some sports clubs; if you want to go to a gym, check out Smartfit (cheap, no classes), Bluefit (cheap, hardly any classes) or Bioritmo (expensive, lots of classes and fancy equipment).

Food: If you are a foodie, São Paulo is the right city for you. Due to the large amount of immigration from Africa, Asia, Europe, the Middle East, among others, there are numerous cuisines in the city including typical Brazilian Churrasco, Japanese delights like Lamen and Sushi (check out the places in Liberdade eg. Hinodê and Porque Sim), authentic Italian restaurants (Carlos for the best pizza), numerous vegetarian and healthy options (try Banana Verde, Empório Fruteria and Dona Vitamina) and many, many more.

Nightlife: Nightlife in São Paulo is really great, no matter what type of night-crawler you are. From Botecos, which are low-key bars that typically serve beer and bar food, to high-end clubs you will find everything. Rua Augusta, Pinheiros and Vila Madalena are the most frequented areas. My favourites: Pitico, basically every bar in Rua Aspicuelta, and Gracia Bar (Wednesday: Unlimited beer aka “open chopp” for a very low fixed price).

Work: Classes at FGV will not take up much time. Therefore, it is worth considering doing an internship while you are in São Paulo. While money probably does not play a role (salaries for internships are very low), you should consider the following arguments: You will gain work experience in a very different market, socialize with people outside FGV (again, in the MPG1 program you'll almost only meet exchange students) and also practice your Portuguese. On the other hand, doing an internship typically means that you have to work 6 hours on 5 days per week, so you will lose a lot of flexibility to travel. If you are interested in working, talk to the FGV's representatives as soon as possible (Eliene from the Global Affairs Office), as the university knows about job offerings from companies and is very helpful. I know a lot of exchange students who did internships at Nubank, a Brazilian fin-tech, and loved the company because it offers flexibility and really cool work environment. Also, feel free to contact HSG Alumni and the HSG GIMLA office, both of which are very helpful to connect you with HSG people in São Paulo.

Travelling: Depending on your work situation, you will have a lot of free time which you should spend on travelling as much as possible. Make sure to visit Rio (not only during Carnaval) including Búzios, Ilha Grande and Paraty and explore São Paulo's litoral norte (everything from Bertioga north such as Ubatuba, Ilhabela, etc.), which can be done best by renting a car – I recommend renting a car at Guarulhos airport so you avoid the city traffic, and not going on Friday afternoon as you will be stuck in traffic forever. Apart from that, do not miss Brazil's northeast (Rota das Emoções, Bahia incl. Chapada Diamantina, Pernambuco etc.), Iguaçu, a trip to the Amazonas and the south. Celebrating New Year's in Brazil is a really special event which you might not want to miss. There are really great parties going on for days – look for parties in Caraíva, Carneiros, Morro de São Paulo, Jericoacara, Pipa etc. As you probably can imagine, distances in Brazil are quite vast ranging 4,395 kilometers from north to south and 4,319 kilometers from east to west. Therefore, the best way to travel to more distant parts of the country is by plane. You can take busses to go to Rio and São Paulo's litoral norte, but be aware that they take very long. Before renting a car somewhere in Brazil, consult Google if the planned route is safe to drive.

Last but not least, I really want to encourage you to learn as much about the Brazilian culture as possible. I am aware that the country is famous for its beaches, Carnaval, lifestyle and soccer,

but there is so much more and it would be a shame to live in Brazil for a year without making an effort to understand the country beyond its (very pretty) face. The political and economic situation is highly interesting, and you should try to understand a little bit about it in order to understand the people (I recommend reading: "Brazil on the rise", "Brazillionaires"; watching "The Edge of Democracy"; taking the FGV classes about Brazil and BRICs; and asking Brazilians to explain things that you read in the news: Maria de Lourdes, your potential Portuguese teacher, is a great source). You will live in a country with one of the most friendly, open and welcoming people you'll ever meet: Use it! Take up their offers to show you places even if they sound random, make conversations with them (eg. Uber drivers) about their daily life to understand better the challenges Brazilians face on a day to day basis, listen to and be respectful about their opinions about politics, and don't be mad at them if they are late or end a conversation with an invitation that they have no intention of following through: "Convites não são convites" is something that I (and many foreigners) had to painfully learn in the beginning, when I was disappointed that invitations to go out or visit someone's beach house are often (but not always) only a nice way of Brazilians to say goodbye. Instead, be inspired by the Brazilians' positive mentality and optimism about life ("Tudo vai dar certo"), and make sure to bring it back to Europe after your year in São Paulo ☺