



A newsletter of the Society of Actuaries/Casualty Actuarial Society

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Search Back Issues

In This Issue

[¡Hola! ¿Qué tal?](#)

[Studying in Mexico, for
a Change!](#)

[Actuaries with an MBA-
Is This the Path for
You?](#)

[Meet Your Candidate
Rep!](#)

[Workplace Etiquette
Series: How NOT to
Break the "Codes" at
Work](#)

[Actuaries Advancing
Beyond: Salman
Hamidani. UBS](#)

[Actuaries Advancing
Beyond: Alec Stais and
Christopher Lvoff,
Goldman Sachs](#)

[University Spotlight-
Worcester Polytechnic
Institute](#)

[SOA Board Approves
New e-Learning
Requirements](#)

[The Actuarial
Foundation's Caribbean
Actuarial Scholarship](#)

¡Hola! ¿Qué tal? Studying in Mexico, for a Change!

By Claire Bilodeau

In a previous issue of The Future Actuary, Shirley Song reported on her experience studying in London, England, at City University—far away from her home university, University of Waterloo (Ontario, Canada). Granted, studying in a different country entails a lot of changes and requires some serious adaptation skills. Though I was not an exchange student myself, and despite the fact that the British accent differs from the Canadian accent, I would imagine that the common language simplifies matters somewhat. That is not to say that the challenge is nonexistent: the university is different and the culture is different too. After all, what would be the point of going on an exchange if everything stayed the same?

Sophie Cantin and Mélissa Desjardins did not anticipate anything to be quite the same when they signed up to spend the Fall 2008 term at the Instituto Tecnológico Autónomo de México (ITAM) in Mexico City, Mexico. Until then, they had been taking actuarial science at Université Laval, in Québec City, Québec, Canada. Université Laval is a French-speaking institution in a pretty homogeneous city. At ITAM, courses are taught in Spanish. The different language alone is an important change.

A certain mastery of the language is required before leaving. Sophie and Mélissa, having set their sights on ITAM when they started their degree, had brushed up on their Spanish, which they had learnt in high school, and were eager to go to Mexico last fall. However, there is nothing quite like immersion, whatever the language, and they did have to adapt to the different accents ... and speaking speeds!

It helped that they were not the only exchange students at ITAM. In fact, ITAM seems to be a popular destination for people around the world and is well-organized to welcome them. Hence, in addition to getting to know Mexico first-hand, Sophie and Mélissa got to meet students from different countries. That international exposure happened not only at school but also in the home where they stayed, a guest house for exchange students.

Naturally, Sophie and Mélissa did not limit themselves to their living quarters and assigned classrooms! There was much to discover within a short distance (much shorter anyways than from their permanent homes!) and they did seize the opportunity to discover several of the different attractions and wonders Mexico boasts. After a

good week of learning and studying, they often would go on a weekend excursion, exploring the Zócalo, Puerto Escondido, Guanajuato, Veracruz, Taxco, and more!

I would not want to leave you with the impression that Sophie and Mélissa neglected their studies—quite the contrary! Their report card was nothing to be ashamed of, even for a local! Mélissa even passed a professional examination while in Mexico. Yet, writing such exams is not typical for Mexicans. In Mexico, the credentials are based on university education, as is common in mainland Europe. What is typical, though, is for actuarial students to be working for local insurance companies and consultants. That means that classes are either early or later in the day, allowing students to work during regular business hours.

Sophie and Mélissa told me there was a difference between professors who had written SOA/CAS exams and those who had not. There also was a difference between ITAM professors and Laval professors! While class participation is quite voluntary at Laval—which means it sometimes is rather limited when it is not altogether nonexistent—some ITAM professors make class participation a must, having specific students come to the blackboard! Besides, while confidentiality has become a constant concern at Laval, some ITAM professors return exams sorted by scores!

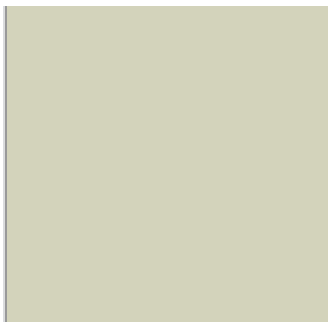
You may wonder how well Sophie and Mélissa knew one another before leaving for Mexico. In a group of around 100, it is tough to know everyone! They knew of one another, but did not share common circles and had decided to go to ITAM each on their own. After more than four months studying, living and traveling together, they came back good friends!

To anyone interested in studying abroad, here is the key advice Sophie and Mélissa have for you: check the requirements, brush up on any language skills you need and, above all, be openminded. If you are wellprepared and psyched up for change, I think you are wellpoised to reap the rewards of studying in an altogether different environment and come back home with the same sparks I saw in Sophie's and Mélissa's eyes when they spoke of their ITAM experience.

Perhaps you would love to study abroad and discover the world before graduating, but simply cannot for one reason or another. What can you do? If you cannot come to the world, perhaps you can let the world come to you! If your university welcomes foreign students and has a mentoring program, why not volunteer to serve as a mentor? While getting to know people of a different culture, you will get to rediscover your own culture.

Learning new languages opens doors to new cultures. If you are curious and ask questions, even visiting restaurants owned and operated by people from different backgrounds can launch you on a journey of discovery! Even Québec City, known to be quite homogeneous, has restaurants with different cuisines and spoken languages. Exploring the world, even in one's hometown, is often a matter of opening one's eyes and one's mind.

Incidentally, for those whose interest was piqued enough to read the whole text, you



may wonder what the non-English portion means. "¡Hola! ¿Qué tal?" is everyday Spanish for "Hi! How are you?" While that can be helpful when embarking on a worldwide journey, you will need more than that line to get around! So, what are you waiting for? Go ahead! Hit those books, practice a new language, and get ready to explore the world from a lesser distance! And when you come back, why not write a column about it for your favorite newsletter?! ¡Hasta la próxima! (Until next time!)