Scholarship Exchange in Iceland
2022–2023

Mia Schwartz
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Introduction

Hello! My name is Mia Schwartz, and I am a senior at the University of Minnesota–Twin Cities. I studied abroad at the University of Iceland (Háskóli Íslands) during my junior year, from August 2022 to May 2023. I am pursuing a dual degree in Earth Sciences and Environmental Sciences, Policy, & Management, as well as a minor in German. I plan to graduate in Spring 2024 and would love to return to Iceland!

I chose to study abroad in Iceland for a variety of reasons. One of my professors briefly mentioned this program in one of my freshman seminars, and the idea stuck with me ever since. As I began researching more about Iceland as the application timeline approached, I realized that this program checked off most of the boxes I had for a study abroad program. First, the University of Iceland has strong Earth Sciences and other natural science programs, and I would be able to satisfy many degree requirements abroad. Additionally, I am not a fan of the heat, so the weather in Iceland fit my preferences. I was also eager to see the natural beauty of Iceland, and experience what it is like to live near the Arctic Circle. Not to mention that the program scholarship is a very generous bonus!

Studying abroad was truly one of the best experiences of my life. I made lifelong friends, explored beautiful landscapes, and fell in love with everything about Iceland. I would be happy to answer any questions you may have regarding studying abroad in Iceland, so feel free to contact me at schw2353@umn.edu.
Immigration

Because Iceland is a member of the Schengen Area, you are required to obtain a temporary residence permit to reside more than 90 days in Iceland. This process is done through the Directorate of Immigration (UTL). Note that a student residence permit is not necessarily required if you are a citizen of Iceland or an EU-country.

Once you are grated a residence permit, you are assigned a kennitala. A kennitala is an identification number assigned to all people and businesses in Iceland. Your kennitala allows you to do many things, including registering with the university and opening an Icelandic bank account. In this section, I will guide you step-by-step through the immigration process. This is the most important part of preparing for your stay in Iceland, so please read carefully!

1. If you do not have one already, make sure you get a passport as soon as possible. If you have a passport, check its expiration date to ensure that it will be valid for your entire time in Iceland.
   a. The UMN Passport Office is authorized by the U.S. Department of State to issue U.S. passports. The office is located in the University International Center on East Bank. As of March 24, 2023, receiving a passport via routine processing takes 10-13 weeks, and expedited processing takes 7-9 weeks. You can expect to pay around $150-$200.

2. Visit the Directorate of Immigration’s website. Here, you will be guided on how to apply for the D-208 residence permit for students.

3. You are required to mail the following items to Iceland by June 1 (November 1 for spring semester):
   a. Printed, completed application form
   b. Payment receipt
      i. The processing fee for the application costs 16,000 ISK (~$120). You must submit a bank transfer to the Directorate of Immigration and print out the receipt following the transfer. It is best to transfer a few extra dollars to account for the changing conversion rate.
   c. Passport photo (35 mm x 40 mm)
      i. The UMN Passport Office in the University International Center on East Bank is the best place to go. It costs $20 for pictures and takes about 15 minutes.
   d. Photocopy of passport
   e. Copy of a foreign criminal record certificate
      i. Make sure this is a federal, FBI criminal record certificate, not state. This Criminal Justice Information Services website guides you through the process of obtaining your federal criminal record certificate through an authorized U.S. Post Office location. You can also do this at an IdentoGO location, which I did and found to be quite easy. It only took 1-2 weeks to receive the certificate, and costs around $20-$50.
      ii. Once you receive your certificate, you are required to get it federally authenticated (apostilled). If you mail it to the U.S.
Department of State, it costs $20 and can take up to three months. Otherwise, you can decide to expedite it for a faster turn-around time, which costs up to $150.

f. Translation by an authorized translator of the criminal record
   i. This is not necessary if the certificate is in English.

g. Medical expense insurance
   i. The university provides medical insurance for your duration in Iceland through CISI. You can contact the LAC, and they will help you obtain a document certifying your insurance coverage.

h. Documents of financial support
   i. In order to prove that you can support yourself financially in Iceland, you are obliged to provide a confirmation of sufficient funds in your bank account. Because the scholarship is not distributed until you have an Icelandic bank account, I had a family member transfer $10,000 into my American bank account. My bank then printed out a document certifying that this amount is present in my account, and I transferred the money back to the family member.

i. Confirmation of studies
   i. You will receive a printable PDF of your admission certificate once you apply and are accepted to the University of Iceland.

j. Housing address
   i. When you arrive at the Directorate of Immigration, you are required to declare your address in Iceland. This is your dorm/apartment address, and all you have to do is fill out a form.

4. It is best to mail in your application as soon as possible. The last date for the Directorate of Immigration to receive your documents is June 1 (November 1 for spring semester). You can use FedEx, and the cost depends on if you decide to expedite your shipment or not.

5. Once you know your arrival date in Iceland, it is a good idea to book a slot for a **photo appointment** for your ID. This is a good idea even if you have not yet heard about your residence permit. After your picture is taken, you must wait a week or more to pick up your permit at the office. I recommend taking the bus because the office is all the way in Kópavogur.

6. Due to the high volume of residence permit applications, it is likely that you will not receive your permit by the time classes start. If you submitted your application by June 1 (November 1 for spring semester), do not worry—your permit will come! This happened to me, and the university deals with this every year. Just make sure to visit the student service desk in Háskólatorg, and they will likely assign you a temporary kennitala, which allows you to log into Canvas and UGLA (the student dashboard).

7. Your residence permit ID card should be with you at all times. It is your most important document besides your passport, and immigration officers will ask to see it if you are traveling through Keflavik International Airport (KEF).
**Housing**

As an exchange student at the University of Iceland, you are guaranteed student housing. It is still important to apply for student housing as soon as possible because it fills up quickly, and you want to secure the best options. If you have any questions, Stúdentagarðar (student housing) is very helpful and will address any of your concerns when finding accommodation.

You can browse the Stúdentagarðar website for student housing options. I recommend living in a “room with shared facilities” because you have your own room, but share a supplied kitchen with other students. I made some of my best friends through this!

**Contract Issues**

You may be offered housing several months before you arrive, or the lease may continue several months after your departure date. In this case, you can contact student housing to see if they can adjust your lease period. If that is not possible, you can also post on a housing Facebook group to sublet your apartment for the time you will not be there.

If your lease starts a few days/weeks after you can move in, you may have to stay somewhere else temporarily. Many students choose to stay at the following places:

- **Kex Hostel**
  - Many students choose to stay here while waiting for their contracts to start. It’s relatively cheap and located near the center of downtown. It is a great opportunity to meet others, but it is a busy hostel with lots of people.

- **Student Hostel (Gamli Garður)**
  - All rooms turn into student housing at the end of the summer, so this is only a good option if you need housing for a few days at the beginning of your stay in August.

- **Airbnb**
  - If you still do not have housing by the time classes start, Airbnb may be a good option. However, try to stay in the area surrounding the university (101, 102, 107) so you can easily get to class.

**Other Options**

Although student housing is the best option (in my opinion), there are other choices of accommodation if you would prefer to live off-campus:

- **HousingAnywhere**: A former UMN participant in this exchange used this website to find housing in the center of downtown.

- **Leiða**: The Icelandic word for “rent.” This is a Facebook page many use to find rentals around Iceland.
Housing Benefits

The Icelandic government subsidizes students' rent through a housing benefits program. Unfortunately, I did not apply for housing benefits in time and was not able to receive them. However, some of my friends did and received around 5000 ISK per month! I am not very familiar with the program, but you can learn more here.
Packing

When traveling to Iceland, you will likely be bringing just one or two suitcases. Therefore, everything you pack should have a purpose, as the weight can add up very fast. If you fly to Iceland with Icelandair, be sure to refer to their baggage allowance rules to see how much you can carry.

One of the first surprises I experienced in Iceland was the temperature. I arrived in mid-August, and I expected the weather to be warm enough to not need a jacket. I was wrong! There was not one day in Iceland where I left my apartment without bringing even a light jacket along. This is because Iceland has a subpolar oceanic climate, meaning cool summers and mild winters in comparison to Minnesota. However, the toughest part is the wind. Even if it’s not very cold outside, the wind will make it feel much colder. Iceland is also very rainy, so it’s a good idea to invest in a good rain jacket. An umbrella can easily fly away in a windy rainstorm!

I recommend you bring the following:
- Warm winter jacket
- Rain jacket
- Light jacket
- Winter boots
- Hiking boots
- Clothes for layering
  - Long sleeves
  - Long pants
- Hiking pants
- Hats
- Gloves
- Swimsuit
  - I know it sounds crazy, but you will probably swim a lot in the local pools or hot springs!
- Backpack
- Laptop
- Europe adapter(s)

Do NOT bring:
- Towels/sheets/blankets/pillows
  - They can be purchased through student housing in a ~$100 starter pack
  - You can also buy them for cheap at IKEA
- Router
  - You can buy one through the University of Iceland
- Anything unnecessary that will weigh you down (e.g., lots of books)

Remember, if you cannot fit something in your luggage, you can always buy it in Iceland. Keep in mind that things are much more expensive in Iceland, including online shopping.
Money

One of the hardest adjustments I had in Iceland was the currency. Iceland uses the Icelandic króna (ISK), which has an exchange rate of ~136 ISK: 1 USD as of 09.17.2023. It took me a while to get used to doing the math in my head at the grocery store, but you will get a hang of it.

To receive your scholarship and pay your rent, you must set up an Icelandic bank account. I am only familiar with Landsbankinn, where I opened a bank account. Once I received my kennitala, I went over to the Landsbankinn location on campus, right near Háskólabíó. Just take a ticket when you walk in, and they will help you open an account. It’s a lot easier than you would expect, and everything is digital.

You will also receive a physical debit card in the mail once you open your bank account. Most of the time, I used Apple Pay instead because that’s how most Icelanders pay for everything. I have rarely used cash, and don’t recommend carrying much around except for emergencies.

Working

If you are staying in Iceland for one semester, I do not recommend you get a job. If you do not have EU and/or EEA citizenship, you must fill out a work permit. This cost me more than $100 to submit and took over a month to process. Additionally, you have to obtain a signed contract from your employer. The process was extremely complicated, and quite disorganized in my opinion. However, it is still a possibility, and I was able to secure a work permit for my second semester in Iceland.

Phone

I opened a phone plan with Nova at their location at Kringlan. It was very easy, and the phone plan I picked cost ~$20 a month. You can choose plans that include EEA coverage, meaning you will have service if you travel to countries in Europe that are members of the EEA.

Once you receive your kennitala from the Directorate of Immigration, you must register your kennitala to your phone number to enable Electronic ID. I believe I had to go to my bank for this. Some people I talked to said that they were not able to start a phone plan until they received their kennitala. I am not sure why they were told this, but it is something to keep in mind.

Two other companies that provide service in Iceland are Siminn and Vodafone. I recommend Nova because they offer lots of discounts for local businesses in their app. At one point they even had a 2 for 1 discount at Sky Lagoon!
Transportation

City

Unlike many of my friends, I was an avid bus user. Sometimes I was lazy, sometimes it was too cold, and sometimes I had to travel far. The walking distance from campus to downtown is about 15 minutes, and it feels much longer when you have to carry a lot of groceries back.

Because I used the bus (Strætó) so much, I bought the year-long student pass. This cost 46,500 ISK, whereas one 90-minute ticket is 550 ISK (~$4). This adds up quickly, and I definitely made my money’s worth with a year-long pass. If you will not use the pass for a whole year, you can also buy a monthly bus pass, which costs 4,650 ISK. You can buy these tickets in an app, which is either called Strætó or Klappið. I don’t know which one because they changed it right after I left!

One downside to (likely) receiving your kennitala so late is having to wait to register it to your phone number. I was not able to get student pricing for my bus pass until I received my kennitala, connected it to my phone number and my Ugla (student dashboard). The International Office may be able to help you with this and speed up the process.

Airport

I would argue that the best way to get to and from KEF airport is with the Flybus. The bus departs and arrives from the BSÍ Bus Terminal in Reykjavík, which is only a 10 minute walk from student housing. The ride takes 45 minutes and cost around $30.

Strætó, the bus company, also offers transportation to KEF for about half the price. However, this ride takes a lot longer, and I am not sure if they help you with your luggage. It also does not run as frequently as the Flybus. One benefit to taking Strætó to KEF is that it stops at the Háskóli Íslands stop, right in front of Gamli Garður.

Car Rentals

Most people tend to rent cars through Blue Car Rental, which is located at the Old Harbor in downtown Reykjavík. There are also several rental services, such as Europcar, at the Reykjavík Domestic Airport, right across from campus.

Most people will travel around Iceland in groups of four or five, splitting the rental and gas costs between everyone.

UMN students are not permitted to drive vehicles during the dates of their study abroad program, including in Iceland. However, UMN students can be a passenger in a car driven by students from other institutions, including the University of Iceland.
Taxi

If you’re trying to get somewhere in the city but the bus is taking too long, I recommend the Hreyfill taxi company. They can be reached at: +354 588 5522. The taxis can be quite expensive, so it is best to split the costs with a friend.
Shopping

Groceries

The three main Icelandic grocery stores are ranked from lowest to highest cost:

1. Bónus
   a. The cheapest of the three, with the best mascot (the Bónus pig)! This is the best place to get your staples, but there is often not much variety in brands. The closest location to the university is on the main street—Laugavegur.

2. Krónan
   a. Similar pricing to Bónus but has more variety and often more expensive options. This is the closest large grocery store to the university, located on Hallveigarstigur.

3. Hagkaup
   a. Although this is the most expensive, you will definitely find the most variety at Hagkaup. It is the closest thing to Target in Iceland, and they have lots of specialty and gourmet goods. They sometimes carry American goods that can’t be found anywhere else, especially around Thanksgiving. I think they also have an American week?

Some smaller stores:

- Netto
  a. Another discount supermarket with prices similar to Bónus. The closest location is at the Old Harbor, which is 20-30 minutes walking distance.

- 10-11
  a. An expensive convenience store, but it was often the only place I could find Sprite without artificial sweeteners (Iceland puts artificial sweeteners in almost every soda).

- Krambúðin
  a. The campus convenience store. I hear it’s owned by 10-11, which explains its exorbitant prices.

- Melabúðin
  a. This is a small, independent grocery store in Vesturbær. It’s very expensive, but they have lots of imported, high-quality goods. If you’re looking for something and can’t find it at any of the other stores, this would be a good place to check.

Outdoor Gear

It’s best not to bring outdoor gear (e.g., tents, hiking poles, etc.) with you if you’re not going to use it every week. There are several outdoor gear rental stores around the city, including the Iceland Camping Equipment Rental in the BSÍ bus station near campus.
Other Places to Shop

- Flying Tiger
  - This is the best place to find cheap, miscellaneous things, like water bottles and phone cases. The closest location is on Laugavegur.

- Kringlan
  - A nice mall with lots of food, clothing, and fun things to do. If it's a cold day and you don't have anything to do, this is a fun place to visit with friends.

- Smáralind
  - Another nice mall, but further from the university than Kringlan. Still worth a visit!

- IKEA
  - The cheapest meal in all of Iceland! You can take the bus here, but it takes about an hour.

- Costco
  - Right across the street from IKEA. If you want cheap food in an expensive country, this is the place to go. You can use your American Costco card here!
Language

One of my biggest takeaways from my time in Iceland: Icelandic is hard! I tried to learn it, but only picked up the basics. Fortunately, Icelanders are aware that Icelandic is incredibly difficult, and typically do not mind if you speak English to them. However, it is important to learn at least the basics to be respectful. You can also register for an Icelandic course at the university if you want to get even better. Here are a few starters:

Good day: Góðan daginn (go-than die-in)
Good evening: Góða kvöldið (go-tha kvool-dith)
Hi: Hæ/Hææ (Hi or Hi-hi)
Bye: Bless/bless bless (bless or bless bless)
Yes: Já (yow)
No: Nei (nay)
Thank you: Takk fyrir (tahk fi-rir)

The Internet is a better resource than me for speaking Icelandic! Try Icelandic Online or Íslenska fyrir alla to learn online.
Health

Medicine

One big culture shock I experienced once I arrived in Iceland was the lack of convenience stores like Walgreens or CVS. You can’t walk into a grocery store and buy over-the-counter medicine, so it is best to bring some with you. There are also many pharmacies around the city, and the pharmacists are happy to help.

If you take prescription medicine, be sure to discuss with your doctor and the Learning Abroad Center about taking your medication abroad.

Emergency Room

Unfortunately, I had a medical emergency that warranted a trip to the emergency room. If you have to visit the ER, go to this location. You can call a taxi to take you there, which is the address below:

Landspitali Fossvogur
Áland 6
108 Reykjavík, Iceland
University Life

Although you are coming to Iceland to study at the University of Iceland, most of your time will not be spent in class. Instead, it will be spent making new friends, exploring Reykjavík, and developing independence. Therefore, you should not spend too much time worrying about school, because it’s only one part of a greater experience!

However, it is still important to choose classes that you will like. You can find the courses for 2023-24 here. Your advisor(s) at UMN will help you determine which courses transfer, allowing you to gain credit while abroad. I found that my advisors were very flexible in allowing me to take what I want. I really enjoyed my classes, and I was not overwhelmed with my workload. The professors in Iceland are very understanding, and I find the classes to be about the same difficulty as at UMN.

Group projects and presentations were a huge part of my courses in Iceland. I am not sure if it was because I was an Earth Science student, or if that is typical for all Faculties. It was an adjustment at first, but I got used to the amount of collaboration expected between students.

One of my favorite parts of my coursework was the amount of field work. Iceland is the perfect place to study geology, and my professors made sure to take us in the field as much as possible. Some classes had half-day or day-long field trips to sites around the Reykjavík area, while other classes had several-day long field trips around the country. Some field trips I took include:

- Taking a boat to the Vestmannaejjar and hiking the crater of a volcano
- Visiting the world’s largest carbon capture facility
- Hiking a glacier and measuring its mass loss

Despite all the amazing opportunities the University of Iceland provides, school will be school no matter where you are, and there will still be difficulties. The best way to avoid this is to find a group of students that you can work with in each of your classes and stay on top of your assignments by continuously checking Canvas. The benefits far outweigh the drawbacks, and you will learn a lot!
Things to Do

As I wrap this guide up, I want to leave you with some recommendations of my favorite things to do in Iceland. This list could go on forever, but I want to keep it concise so that you can focus on the most important items.

Downtown Reykjavík

- Coffee shops
  - Te & kaffi: Similar to Starbucks
  - Café Rosenberg: Best chocolate cake, and a great place to study
  - Reykjavík Roasters:
- Bakeries
  - Brauð & co.: Hands down best cinnamon roll
  - Sandholt: Best chocolate croissant
  - Brikk: Lovely bread and nice cakes
- Museums
  - National Museum of Iceland: Tons of Icelandic history on campus
  - Perlan: Get free entry to the upstairs café with your kennitala!
  - Árbær Open Air Museum: A cool place to experience how Icelanders lived in the past.
- Walking
  - Elliðaárdalur: Recreation area with lots of trees
  - Rauðhólar: Rootless cones (cool geologic feature) that look like they’re from Mars
  - Tjörnin: Walk on it while it’s frozen!
  - Esja: More like a big hike, but not far from Reykjavík
- Nightlife
  - Student Cellar: Cheapest drinks in town
  - Kíkí: Best music
  - Lots of coffee shops turn into bars at night!

Swimming and Exercise

Swimming is an integral part of Icelandic culture, and many people will often meet up and sit in one of the geothermally heated pools to chat with their friends. Most students go to the Vesturbæjarlaug Pool, and you can buy a multiple-visit pass. If you want to go to a lagoon, I recommend the Sky Lagoon. You can also try the Blue Lagoon, Secret Lagoon, or anything else! They’re all warm.

The University of Iceland also has a gym on Sæmundargata. A one-year pass costs 12,000 ISK and can be purchased at the Service Desk in the University Center.
University Activities

Every Faculty has a student group which hosts events (vísó) throughout the semester. Each vísó is a meeting with employers in related fields, and free drinks are often provided! This is a great way to meet Icelandic students, as well as to make professional connections. Each student group also hosts fun celebrations throughout the year, including galas.

If you like music, you can join the University of Iceland choir. This spring, they even traveled to Ireland. If you play an instrument, you can also join the Sinfóníuhljómsveit Unga Fólksins (youth symphony). For more information on either of these groups, contact Gunnsteinn Ólafsson.

Travel

Explore the country! This is the biggest recommendation I could give you, because there is truly so much to see in Iceland. You will likely go on road trips with friends to the main areas, like:

- **South Coast**
  - A classic day trip full of waterfalls and glaciers. If you go far enough, you can reach the Jökulsárlón Glacier Lagoon.

- **Snæfellsnes Peninsula**
  - Tons of Icelandic history, plus a gorgeous volcano capped by a glacier on the tip of the Peninsula.

- **Reykjanes Peninsula**
  - See the volcanoes from the 2021, 2022, and 2023 eruptions!

- **Westfjords**
  - One of the most isolated places in Iceland, and some of the most beautiful scenery. You will drive through fjords surrounded by snowcapped mountains.

- **Eastfjords**
  - Similar to the Westfjords but on the east coast.

- **Highlands**
  - Colorful mountains and isolated hiking trails in the interior of Iceland.

- **Ring Road**
  - Travel around the whole country in a week or less!

The best part about these road trips is often not the destination, but the stops you discover along the way. Sometimes the prettiest thing you see is a random waterfall that is not listed anywhere on Google Maps.

I wish you the best time in Iceland, full of friendships, learning, and adventure. My email is always open if you have any additional questions, or if you are looking for more recommendations for your time abroad. *Petta reddast!*
Resources

**National Emergency Number:** 112

**Emergency Room:** +354 543 1000
  - Landspitali Fossvogur, Áland 6, 108 Reykjavík, Iceland

**Taxi:** Hreyfill taxi company, +354 588 5522

**University of Iceland International Office:** +354 525 4311, ask@hi.is

**United States Embassy:** +354 595 2200