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Financial Negotiations During Students' Study Abroad: Problems and Solutions

留学生の海外における金銭トラブルに関する交渉

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海外に滞在している間、学生が金銭的な問題を解決することは負担が多いとされている。アメリカ、イギリス、オーストラリア、そしてフィリピンでの異文化間の金銭的な交渉の経験について、学生 16 人からインターネット上で行われたアンケートを通じて回答を得ることができた。彼らに交渉方法、交渉結果に対する意見、後輩への助言について質問したところ、これらの経験は彼らの精神的成長に寄与したと感じた学生もいたが、多数は未だに苛立ちを感じていると答えた。この研究は、将来、金銭的な折衝にどう対処すべきかを、学生たちに助言するものになるだろうと考える。

キーワード

Negotiation strategies, study abroad

Introduction

As outlined in Humphries (2015), all students in the Faculty of Foreign Language Studies at Kansai University are required to study abroad for approximately 10 months during their second year, but one daunting aspect of this experience is how to deal with financial problems.

Intercultural Negotiation: Different Regions Different Approaches

Salacuse (2004) lists 10 ways that culture can influence negotiation styles:

1. Negotiating goal: Contract or relationship?
2. Negotiating attitude: Win-Lose or Win-Win?

3. Personal style: Informal or formal?
4. Communication: Direct or indirect?
5. Sensitivity to time: High or low?
6. Emotionalism: High or low?
7. Form of agreement: General or specific?
8. Building an agreement: Bottom up or top down?
9. Team organization: One leader or group consensus?
10. Risk taking: High or low?

According to his research, Japanese tend to: favour building relationships; search for a win-win solution; use a formal style; employ indirect communication; take time to reach agreement; hide emotions; use inductive (bottom-up) reasoning and build up from a minimum deal; work in a team; and avoid risk (Salacuse, 2004). In contrast, Americans often prefer to: focus on the contract; use less formality (such as first names); communicate directly; reach a quick agreement; concern about specifics and build down from the maximum deal; use a lead decision-maker; and take risks (Salacuse, 2004). In reality, culture is complex and dynamic, so these are generalisations, but students studying overseas need to be aware that cultural differences exist. This study aims to try to increase that awareness through collecting students' voices about the financial problems they faced and their efforts to solve them.

Method

Data Collection

Participants from the 2015-16 cohort (approximately 180 students) gathered in mid-February (2016) to review their study abroad experiences. During the meeting, I distributed an "access sheet" containing a QR-code. Students could then use the QR-code to access the optional anonymous online questionnaire. They also received the link from the Faculty of Foreign Language Studies through the electronic information system. This initial dissemination only received 13 responses (two of which did not relate to financial negotiation problems); therefore, in November 2016, I reissued the link and reprinted the access sheet for my business writing and international business communication classes (containing 13 and 74 students respectively). This second dissemination led to a further five usable responses (Table 1).

Table 1. Study Abroad Locations and Number of Responses

Location	Number of responses
UK	6
USA	6
Australia	2
The Philippines	2
Total	16

This study received ethical approval from the Dean of the Faculty of Foreign Language Studies and I advised the respondents that the information from their experiences would be used to advise future students.

The questionnaire contains five items. The first item asks the students where they studied and they could select from the 13 partner institutions. Items 2-5 are based on the SPRE model (Hoey, 2001). SPRE refers to *situation*, *problem*, *response* and *evaluation*. Hoey explains that this pattern helps language learners to structure their writing and it has also been applied by Julian Edge and Sue Wharton for assisting (mostly American and British) MSc TESOL students for their academic writing (Edge & Wharton, 2001). SPRE is particularly relevant for studying the negotiation processes by participants in this study because it enables a direct analysis of the problem, the attempt at solving the problem (negotiation) and the respondents' feelings about the outcome. Respondents were also asked to give advice to future students. In other words, they were asked the following questions in English and in Japanese:

1. Where did you study? (留学先の学校名)
2. Please describe the money disagreement.
(金銭関連の相違点や議論の内容について)
3. How did you try to solve the money disagreement? (Your negotiation strategy)
(その金銭問題の解決に向け、どのような行動を取りましたか)
4. Were you satisfied at the end? (Did you feel you had a successful outcome?)
(最終的な結果に満足していますか)
5. Do you have any advice? What can we teach to help our students prepare?
(今後留学する学生が準備すべきこととして、アドバイスをお願いします)

Data Analysis

I analysed the data using the memo-writing constant comparison approach (Corbin & Strauss,

2008). The data are coded into subcategories within the SPRE categories and the sources of the responses are labelled according to the geographical location (Table 2).

Table 2. Study Abroad Locations and Response Labels

Location	Labelling (sources of responses)
UK	UK1 – UK6
USA	US1 – US6
Australia	AU1 and AU2
The Philippines	PH1 and PH2

Results

Problems Encountered

The financial problems encountered overseas formed into five categories: (a) high costs; (b) unexpected demands from the university administration; (c) errors by (non-university) organisations; (d) errors by the students; and (e) crime (Table 3).

Table 3. Financial Problems Faced by Respondents

Financial problem	Frequency	Sample
High costs	5	<i>The homestay fee ... is a little too expensive ... when you look at the quality of the meals and rooms</i>
Unexpected demands from the university administration	4	<i>Even though we had already paid [the] tuition fee, [the] university staff said we did not</i>
Errors by (non-university) organisations	3	<i>She said ... the amount wasn't drawn from my bank account ... however ... [it] was drawn from there three times</i>
Errors by the students	2	<i>I accidentally tapped my transportation card (similar to Suica ... in Japan) twice, they automatically charged me</i>
Crime	2	<i>I had my money, about 1100 dollars, stolen while I was living with my host family</i>

High Costs

Although the questionnaire aimed at incidents where students needed to negotiate, most respondents focused on the high costs during the study abroad, which are difficult to solve. Some of the comments were quite general such as “the weak yen” (US6) and “prices” (AU6). Two students focused on the cost of the accommodation. One student felt that the homestay did not provide value for money:

I personally think that home stay fee, which is 660.00 dollars per month, is a little too expensive for students and their families especially when you look at the quality of meals and rooms that host families prepare for students. (US2)

In contrast, another respondent valued the accommodation but believed that better information should have been provided about the costs: "We heard that living in the dorm is cheaper than home staying. But it was opposite. The life at the dorm was really nice, but it was really really expensive. We should have known the right information" (US4).

From a different perspective, US3 felt that students need more financial support to be able to participate fully during their year overseas: "we need to improve the system of scholarship better to do various things like internship. There are some who can't do internship due to the money problems."

Unexpected Demands From the University Administration

Four responses focused on unexpected demands from the administrative staff in the partner universities. Two students focused on unexpected variances in the dormitory costs at one of the British universities. UK3 noted the shock caused by the different prices: "寮費を多めに支払わなければならないのか困惑した" and UK2 described the problem in detail: "The accommodation officer demanded the accommodation fee from us, but there has been the differences between the fee for [Dormitory A] and the one for [Dormitory B]. The difference was about £180 between the fees."

At two institutions, the administrative staff seemed to demand money that the students should not pay. At a British university, the administration seemed to misunderstand that the student had already paid the tuition fee: "Even though we had already paid [the] tuition fee, university staff said we did not" (UK1). Moreover, in the Philippines, there seemed to be additional unexpected visa application costs: "The amount of money for VISA was different from that I heard before studying abroad. It was more complicated and expensive than I had expected" (PH1).

Errors by (Non-University) Organisations

Three responses focused on problems related to organisations outside the universities.

A student in America was overcharged by a cashier who did not seem to have the knowledge or training to deal with credit card payments:

I tried to buy textbooks with my international credit card, but it didn't work, so I paid in cash. Then the staff pulled my card three times, but she said it didn't work so the amount wasn't drawn from my bank account. However, when I checked my bank account later, the amount of textbooks was drawn from there three times. (US5)

The other two responses related to poor service faced by students travelling to Paris from the UK. In the first example, the bus was cancelled due to a strike, but the respondent only received a meal voucher in compensation:

The problem (disagreement) is related to the [*Discount bus company*] cancellation caused by [a] huge strike in the UK last year. When our bus to Paris was canceled, I expected at least I could get refund and asked a staff [member] for it. However, his explanation to the refund policy was not clear (maybe because I paid by credit card) and all I got then was a 4 pound meal coupon which I can use at [*expletive*] cheap looking shop inside the station. As a result, I had to spend lots of extra money on booking the hotel to stay at that night and the plane to Paris, and I still haven't got [a] refund yet! (UK6)

In the second example, the student's luggage was misdirected between London and Paris:

When I went to Paris from London by air plane, my luggage was mistakenly forgotten to be on board. Because of that, in Paris's airport I asked a staff to send it to the hotel where I stayed for two days. Even though the staff said my luggage would arrive at most within 40 hours, at last my luggage didn't arrive at the hotel. (UK4)

Errors by the Students

In two cases, the students blamed themselves for the financial problems, but they are the kinds of problems people abroad can easily experience. In Australia, one respondent had a problem with his/her smart card for the public transport: "When I used a public transportation and I accidentally tapped my transportation card (similar to Suica or ICOCA in Japan) twice, they automatically charged me about ten dollars" (AU2). In the Philippines, the respondent faced difficulties receiving a refund from the Japanese health insurance company:

I think this was my fault because I didn't understand the system of insurance which I took. I had a serious stomachache, was taken to a hospital and hospitalized for a few days in the

Philippines. And I had to pay in cash when I got out. That was not small and I asked the insurance company to give it back quickly. They said I need to get some papers like medical certificate and so on and it would take some time to get that money back because of complicated procedure. I had to send all certificates to Japan and in the meantime, I had to borrow money [from] my friends. (PH2)

Crime

Unfortunately, two respondents claimed to suffer from crimes overseas. US1 had a large amount of money stolen during the homestay: "I had my money, about 1100 dollars, stolen while I was living with my host family." During a visit to Paris, a group of students were targeted by a ticketing scam that they tried to avoid:

At Paris, some people tried to help tourists like us by buying a train ticket instead of us. However, it is fraud. When we five headed to Paris Disneyland, one big man came to us and he bought train tickets with his credit card for us even though we tried to refuse his offer. And he said the train tickets were round[-trip] tickets, so we paid 60 euro in cash. The next day, we realised the tickets were one-way ticket...! (UK5)

Responses (Negotiation) Attempted

For the problems they faced, the students had three main approaches: (a) no negotiation; (b) direct negotiation; and (c) third party assistance (Table 4).

Table 4. Negotiation Approaches

Negotiation approach	Frequency	Sample
No negotiation	5	<i>I couldn't do anything for this problem because that's one of the contracts we had made before I started to live with the host family</i>
Direct negotiation	6	<i>I called the customer service</i>
Third party assistance	5	<i>We asked Kansai University to investigate the problem</i>

No Negotiation

For the five respondents who mentioned the cost of studying abroad, no negotiation was possible. As US2 stated regarding the cost of the homestay: "I couldn't do anything for this problem because that's one of the contracts we had made before I started to live with the host

family.” The other four students noted how they tried to save money and it was a character-building experience for US4: “The experience at the dorm had good affects for me, so I stopped thinking about it. And I work on my part-time job hard after I came back to Japan.”

Direct Negotiation

The respondents had three avenues for direct negotiation: face-face communication (3 responses); telephone (2 responses) and email (2 responses).

Regarding face-face communication, the three respondents had completely different degrees of success. Unfortunately, for the students faced by the ticket-scammer in Paris, they were unable to stop him: “we tried to refuse, but we couldn’t” (UK5). For the incident involving the bus strike, although the student could not receive a full refund, at least he/she could obtain extra information by speaking to other members of staff:

I remember that I tried to talk to more than 2 staffs there because the first man I spoke to answered quite vaguely was not reliable. The next staff I talked seemed more gentle and at least he recommended me some hostels near the station. (UK6)

The student who was overcharged for the textbooks was the only person who had a successful outcome from face-face communication. This respondent could get a full refund through presenting evidence of the transaction:

I went to the store with the receipt and asked a staff to return three times of the amount. And, the boss sent me emails a few days later, and she said all of the amount was going to pay back to my bank account. (US5)

The two students who telephoned companies to get compensation had frustrating experiences. The student who accidentally paid twice when using public transport in Australia, could not receive a refund because the card had not been registered: “I called the customer service, but they said I couldn’t get the money back because I hadn’t registered my card online, which is not compulsory and I didn’t even know that there was such a system” (AU2). The student who had baggage misplaced by the airline reported the problem face-face and by telephone when the incident occurred:

I asked the air plane company to leave my luggage at London Heathrow Airport by phone,

but the man who received my phone call didn't try to listen to my English and the phone call was forcibly finished by the man. Because I couldn't give up my luggage, I tried to call many times, and the man seemed to understand my request that I wanted my luggage to be stayed at London airport. But when I arrived at London after two weeks, my luggage was at Paris. (UK4)

He/she then tried to phone for compensation backed up by emails, but the airline's departments avoided taking responsibility:

I was so sad and I couldn't understand unreasonable attitude to me. I bought many necessary things like clothes and a shampoo during the trip in which I couldn't receive my luggage, so I decided to send email to the company about my luggage and compensation. Response from the company was after 1 month and the answer was that the company would pay back half of my expense. But still now after 6 months the problem happened, I don't receive compensation from the company. I ringed the company to check the situation of compensation, but responders said that it's not our department in charge. So, I sent email many times, but every time, the reply from the company took about 1 month and the situation didn't change. (UK4)

The student faced by the price discrepancy for the dorms by a British university also tried to negotiate by email, but could not persuade the accommodation officer to change the policy: "I sent e-mails to her to solve this problem many times but she did not work on it and kept demanding the money from us" (UK2).

Therefore, unfortunately, only the student with the receipt for the textbooks could receive a satisfactory outcome using direct negotiation. The other five respondents asked for assistance from others.

Third Party Assistance

Students requested assistance to solve their problems from two main sources. Three students asked for help from Japan (Kansai University and their parents). The other two students asked for help in their host countries from the coordinator and the student leader (団長).

The student who was challenged by the host university to pay the tuition fee reported it to Kansai University (UK1), which solved the problem, because the home university had records of the payment. The two cases from the Philippines where students requested help from Kansai

University seemed unsatisfactory. The student who was asked for additional visa application payments by the local coordinator could not receive a clear reason (PH1). PH2 needed help from Kansai University and his parents for completing the paperwork for the Japanese insurance company, but he/she is not sure if it was successful.

After believing that cash was stolen from the room in the homestay, US1 contacted the local coordinator. The student could change host families but not recover the money: “I counselled with the [*language institute*] Japanese assistant and eventually I quitted staying with them and started living in a dorm. However, I couldn’t get my money back” (US1).

One of the students who was charged high dormitory fees in the UK asked for help from the student leader, which led to a successful outcome:

団長が英語力が一番信頼できて、日本語ももちろんできたので、accommodation office にアポイントメントをとり、団長と共に抗議と説明を求めたところ、誤解であったため解決した。[As our student leader was the best at English and she could also obviously speak Japanese, she made an appointment with the accommodation office and asked for an explanation and complained. It was a misunderstanding and it was settled.] (UK3)

Although results were mixed, it seems that getting help from third parties led to slightly more success for the respondents than trying to negotiate directly.

Evaluation and Advice From Students

Only two respondents seemed unclear whether they were satisfied or not with the outcomes of their problems; in contrast, six students felt satisfied and eight students felt annoyed.

Unclear

The student who faced the cancellation by a discount bus company took a pragmatic view of the situation due to the low cost of the bus tickets: “Although I was not satisfied at all and got quite irritated just after the cancellation, now I can understand the result was unavoidable considering the cheap price” (UK6). This student had two pieces of advice for future students. Firstly, they should be aware of bad conditions when they buy something very cheaply: “I would like to advise that whenever we purchase something extremely cheap, we should expect possible negative result caused by the low price.” Secondly, UK6 noted that it is better to try to negotiate with more than one person if you fail the first time: “try to talk to more than 2 people in the case the trouble is something to do with the service or company. The first person we talked to

might be lazy or speak too fast to understand.”

US3 had felt frustrated by the cost of living and lack of funding from scholarships. When replying to the “did you feel satisfied by the outcome?” question, he/she wrote “sort of”, but added “they should give us more subsidies.” This student seemed to feel frustrated by the general cost of living overseas and an inability to solve it; therefore, the advice reflected this broad feeling: “Japanese is totally shy so they don’t seek to have a conversation with people from different countries. It’s hard to handle it, but we need to be more active little by little” (US3).

Satisfied

US4, US6 and AU1 had similar feelings to US3. They felt frustrated by the general cost of living overseas but they turned this into something positive. Although US4 felt deceived by the comparative cost of the dorm in relation to homestay, he/she valued the experience: “I could have experience at both host family’s house and the dorm. It is not a problem about money. I could get many more advances which is not equal to money.” This student advised that experiences are more important than money: “Having a lot of money is also important, but I think many vocabularies and active behaviors will help them at SA” (US4). US6 felt frustrated by the weak yen, but advises that students can survive if they “keep thinking about what [they] want to do and where [they] want to go.” A student who went to Australia gave similar positive advice: “Try to understand and study about the country where you will go” (AU1).

UK1, UK3 and US5 had different approaches to negotiation, but they all had positive outcomes. UK1 asked Kansai University to solve a problem where the British university had demanded payment a second time. This respondent advised getting assistance quickly: “If you have any question, you have to ask as soon as possible” (UK1). UK3 and US5 both noted the benefits of keeping evidence. The student who had enlisted the help of the student leader to negotiate the high dorm price in the UK said the following:

レシートであっても書類は一定期間保管すること 相違があれば、照らし合わせて確認できるから。また、疑ってかかるのではなく、疑問に思うに留めること。話し合いの際に面倒になる。

[Keep hold of your receipts and then any differences can be confirmed by checking them. Do not doubt yourself. Take care while you are discussing the problems.] (UK3)

In the case of the student who had been overcharged for textbooks, the experience was empowering: “Finally, I got repayment and solved the problem by myself. I ... experienced a

money trouble, solve[d] it, and grew up mentally:)" (US5). This student noted the benefit of trying to solve such problems personally rather than relying on assistance: "I think it's important to try to solve some problems by yourself, of course you can consult teachers. However, it's more important to act on your own as soon as possible" (US5).

Dissatisfied

Most respondents felt dissatisfied by their experiences.

Not surprisingly, the two students who experienced crimes felt frustrated. In the tricky situation where somebody forced them to buy tickets in Paris, UK5 could not refuse and advises "if someone try to buy tickets for you, you can run away ...!" The student who claimed to have 1,100 dollars stolen during the homestay advises "It's dangerous to have their money in cash so they should have a bank account for the foreign country" (US1). It is possible that the member of staff in the Philippines committed a crime by demanding more cash for the visa application than had been agreed. PH1 was not sure, but advises caution: "Gather information, check it and discuss if something makes you feel strange" (PH1).

Other students felt that they had lacked the knowledge to deal with problems effectively. The student in Australia who was double-charged accidentally admitted "it's kind of my fault that I didn't know the system" (AU2) and advises future students: "if you're going to [*region in Australia*], make sure you register your [*transit card*] online. The student in the Philippines who struggled to deal with the health insurance still seems unsure about whether he/she received a refund "I don't remember if I got those money back but I think I was angry at the complexity of [the] procedure and how long I had to wait" (PH2) and advises "If I would go again, I would read [the] descriptions of [the] insurance and understand that system very well. I learned something will happen for sure that we don't expect while we stay overseas."

Two students in the UK felt frustrated by the negotiations. UK2 says "still irritating me" when thinking about the university accommodation officer who kept demanding more money and explains:

今回のような件に関しては学生に全く責任はない。むしろそのような問題を起こしておいて責任転嫁を続け、十分な説明もなく金銭を要求し続け、挙句の果てに金額を釣り上げた大学に問題があると考える。

[This kind of problem is not the responsibility of the students. They kept causing problems by passing the buck, continuing to demand money without explanations. There was a problem with the university, which picked up the money at the end.] (UK2)

UK4 still “can't forget this unpleasant memory” of trying to get the luggage back and compensation from the airline. From the description provided, it seemed to be like UK2 where people would deny responsibility. UK4 suggests “I found that to rely on [the] Japanese insurance company would be the best solution.”

The student who felt overcharged in America for the homestay seemed to feel helpless. US2 explains “The home stay fee was [a] real pain, considering the meal and room I could get” but adds “There's nothing I can advise in terms of the home stay fee because you just have to accept it unless Kansai University prepares [a] cheaper home stay plan for students.”

Discussion:

How Should Japanese Students Negotiate Financial Problems Overseas?

Based on comments from the students in this study, advice to future students can be classified into three areas: (a) *you are not alone*; (b) *empowerment and growth*; and (c) *strategies*.

You are not Alone

The respondents had slightly more success when they found help from the right people. Dealing with different rules, customs and the language barrier can create many problems. In the case of UK3, assistance came from a fellow Kansai student who was the designated (団長) leader. This classmate could translate well between English and Japanese and we can assume that he/she could also understand the feelings of UK3. In other cases, students called upon the help of their host university, the local coordinator or recommended getting the advice of professionals such as the Japanese insurance company. When people are faced by problems, they might over-analyse their own constraints, which may make the problem seem more complicated. However, when a third person comes to help, he/she can see problems without all the surrounding baggage, meaning that there is a larger canvas to paint a solution (Setty, 2010).

Empowerment and Growth

Despite the benefits gained from asking others for help, many students in this study noted how they grew mentally from dealing with problems — even when they could not solve them. Angie Castells poetically sums up the changes that take place when people live overseas:

You face new challenges, you get to know parts of you [that] you didn't know existed,

you're amazed at yourself and at the world. You learn, you broaden your horizons. You unlearn, and after coming down and embracing a few lessons, you start growing in humility. You evolve. (Castells, n.d.)

This evolution and reflection described by Castells takes place when students solve problems overseas by themselves. However, there are some strategies that could make this easier.

Strategies

Four strategies seem to emerge from the experiences of the respondents:

1. Deal with the problem quickly
2. Keep evidence
3. Gather important information
4. Talk to different people

It is important to deal with a problem quickly, because delaying and procrastinating can be harmful for health and relationships (Warrell, 2013). For the respondents in this study, many of them seemed to face delaying tactics or slow bureaucracy; therefore, it was important to tackle the problems as soon as possible before returning to Japan where it would become more difficult to negotiate from a distance.

Regarding keeping evidence, the student who had the credit card statement and receipt was in a very strong position to receive the refund. This also relates to the third strategy: gather important information. Although it sounds like a cliché, knowledge is power when negotiating. Gathering necessary information before negotiating can help students to feel prepared because they can clarify what they need to ask and they can take measures to avoid getting deceived (Anderson, 2014).

If negotiation fails with one person, it may be possible to achieve different degrees of success with other members of the same company. As outlined in Humphries (2015), although employees from Japanese companies may tend to take care to follow company policies and therefore check with superiors that they are providing correct information, employees from low context cultures are more likely to give a reply without checking the accuracy.

Conclusion: Separating the People From the Problem

This was a small study with 16 respondents and, often, the students did not answer in line with the goals of the questionnaire; therefore, it is impossible to generalize the results. However, it is important to listen to our students' voices to help us to break down our preconceptions (Murase, 2012) and they clearly faced problems that they wanted to share strongly. One recurring theme was the annoyance with the people that they were dealing with. From this online questionnaire, readers can only see the perspective of the students. As a result, it is impossible to understand the motivations of the people that they tried to negotiate with overseas. Despite this caveat, students should avoid taking these problems too personally. If students show their annoyance/hostility to the other side, the other negotiator can feel attacked and/or uncomfortable, which can cause both negotiators to search for a quick end to the interaction instead of a quality solution (Minter, 2013). Instead of becoming annoyed, students should separate the people from the problem (Fisher, Ury, & Patton, 1991), which means they should concentrate hard on the issues to get them solved but show patience and respect to the person they are dealing with.

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