



# **EXCHANGE REPORT UNIVERSITY OF MICHIGAN, USA ROSS SCHOOL OF BUSINESS**

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**HKUST GBUS & FINA Y3, Fall 2016-17**

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## Monthly Activity Log

### SEPTEMBER

The first impression when I arrived in Michigan is that people are extremely nice. I recall my roommate, a local student from northern Michigan, gladly toured me around the campus and helped me on setting up all the necessary administrations the day we first met. During the walk, I was amazed by all the astonishing buildings I saw around the gigantic campus. The Ann Arbor campus is divided into four main areas: the North, Central, Medical, and South campuses. The physical infrastructure includes more than 500 major buildings, with a combined area of more than 34 million square feet or 781 acres. Among them, the Ross School Building stood out as a unique modernist architect among the 200 years' history campus in Ann Arbor. The internal view of Ross is absolute stunning; you would find yourself indulged in the open study area that integrated with different lecture halls, along with the great sun light that shine through the wide transparent roof and recharge you a warm vibe. People are casually working on their group projects, studying and networking with others in this open field. In between lectures, I enjoy talking with strangers and listen to their aspiration in business or their global vision. The whole presentation of Ross really portrays a world class incubator that nurtures global leaders. Moreover, with its strong promotion on diversity and inclusion, you could easily spot people from a vast diversity of background gathering under this grad red roof, working together to create values.

As I get to know more people on campus, I start to realize the community life embedded in Umich. Contrary to Hong Kong, people in Umich really lives the value of 'giving is better than receiving'. People are genuinely helpful and post no barriers with people from another background. Living in on-campus housing, I quickly became close friends with students from a vast diversity of background. We learnt a lot from each other, and we even taught each other's our home languages. I love to study with my friends in the Law school building as the historical settings provides a unique atmosphere of learning and I could easily focus on my work there.

As September is the orientation month, there are various welcoming events held by different societies, clubs and organizations. I joint plenty events hosted by the HKSA, the Michigan Undergrads Consulting Conference (MUCC), the Michigan investment Banking Club (MIBC) and Michigan Investment Club (MIC). I met a lot of likeminded people in these societies and learnt a lot about the local culture, market and business opportunities in America.

The 'Diag' is one of my favorite corner of Umich. This is a liberal corner of campus where a lot of student promotions, events and street performance were carried out. Students also hang around this part of campus after class and some would conduct debate over political issue in this grand grassland. Especially since this year is the US president election year, I saw a lot of political promotion when I walked pass this area.



An outside view of Ross School of Business



Internal View of Ross School of Business



The Law School building – the best studying place



The Diag

### OCTOBER

One of the reason for Michigan being an awesome school is that it embraces students to pursue their dreams. I live in a dorm (Bursley Hall located in North Campus) concentrated with LSA (Literature, Science and Art) students. I was amazed by every student I met as they truly love what they study. Every day, I witness opera singers, violin player and ballet dancers devote every



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moment of their lives into perfecting their arts. This is what I never experienced in Hong Kong, where people promote capitalism and often weights money over arts. This helped me reflected on myself to think about whether I truly love what I do in my life.

There was a memorable moment when I attended my roommate’s performance in the Men’s Glee club. I was shocked by their final song performance, where every alumnus gathered together on stage and perform the ‘Michigan Wolverine Fight Song – the Victors’. The moment where the whole auditorium echoed with ‘Hail! Hail! To Michigan!’, I found myself bonded to this crowds, where I felt the unity and sense of belonging I never had back in HKUST.

Umich is also a very green campus, segregated academic buildings and residential halls are surrounded by various green life. Once, I was lucky to crash into a deer family on my way back to my dorm.

Ross school of Business also provides front line technology that facilitates student’s studies, where Tozzi Center is an exceptional example. It is a computer room that possesses 13 Bloomberg Terminals with various financial tools like CapitalIQ, FactSets, Bloomberg, etc. A lot of financial clubs like the ‘Michigan Investment Banking Club’ and ‘Michigan Investment club’ host their gathering here. Thus, I always meet people who are passionate in finance in this place.

One of the reasons I chose to exchange in Umich is because I hope to find a school where students are not only smart (I would not use the term ‘study hard’, because they are too smart and never seems to spend time on studying), but also knows how to play hard. Umich is definitely ‘lit’ and people host house party basically every day. So I really enjoyed my time there.



Men’s Glee Club Show inside the Hill Auditorium



Crashed into a crowd of dears one time when I was returning my dorm



Tozzi Center in Ross – a computer room with all the tools for financial wizards



House Parties in Umich are hosted by everyone, everywhere, every day!!!

## NOVEMBER

November’s highlight is definitely the “Game Day” for Umich v.s. Ohio State football match. These two schools have been rivals for decades you can truly feel the unity of the whole community during the ‘Game Week’. An interesting background story is that some students from Ohio State University once damaged the “M” sign in the Michigan square before the match to challenge provoke students. Thus, the student union of Umich would set up camping sites and station around the “M” sign during “Game Week” to protect the sign. This year, Michigan lost to Ohio State very unfortunately (but I would say it’s definitely the fault of the referee’s wrong judgement, as every wolverine would say so), still, as a wolverine we believe there is a day we would come back!!!



Riding Magic Bus to the Game



“The GAME DAY” at Ann Arbor!!! GO BLUE!!!



A collection of the tickets to different football games



First day of snow in Ann Arbor



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## DECEMBER

December is a month for farewell, I felt myself fell in love with the community and the people around me. Umich gave me a sense of belonging as a pride unity throughout the past four months, taught me to believe in my dream and strive for it. It also helped me nurtured a sense of appreciation towards the world and be a better person with great character. I learnt a lot not only from lectures, but also from the people around me, especially the lesson of diversity. I believe this lesson would be important upon this extremely divided era, where Brexit and the Trump president elections displayed the selfish nature of humanity. Studying in Umich, a university that sets “Diversity, Equity & Inclusion” as one of their mottos, I understand that the major reason why students feel attached to the community and dare to pursue their dreams is because Umich promotes the spirit of loving and respects individuality. I believe this lesson not only applies to America, but also to my home town – Hong Kong.



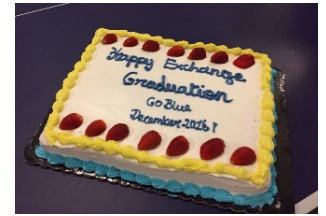
Last photo I took with my dorm buddies in front of the classic Umich M logo



Farewell with my vibrant Spanish Class



International Exchange Students' Graduation Party



International Exchange Program Graduation Cake



The Last time we shout the “GO BLUE” Slogan of Umich



Farewell Hotpot at some friend's housing



Bye with my roommate who's an expert in Flag studies



Farewell with some friends in HKSA

## General Exchange Information

### VISA PROCEDURES

The international student center would provide guidance towards student visa application and students have to apply the visa on their own prior to departure.

The documents you need to prepare includes the following:

- Your passport
- Your original I-20 or DS-2019
- Copies of the following documents (black & white, standard letter size – 8 ½ by 11)
- Passport picture page
- Your F-1 or J-1 visa (and entry stamp) - (except Canadian citizens)
- Page 1 of your I-20 or DS-2019
- A print out of your electronic I-94 form.



Details refers to Umich International Center: <https://internationalcenter.umich.edu/>

### ORIENTATION ACTIVITIES

Umich’s international center provides timely assistance and host a series of events across semester to welcome and bond international student’s incoming for the exchange program. There is an orientation day that introduce exchange students the campus layout, school rules and provides vital survival guides in campus like medical information and residential arrangement. So, if you have any enquiries just ask them directly.



### INTERNATIONAL SERVICES & ACTIVITIES

In Umich, there are various society for students coming from different part of the world. For example, there is HKSA (Hong Kong Student Association) for students from Hong Kong. Every year in October, these associations would gather up and host an international culture exchange events, where each association demonstrate a cuisine dishes of their culture and exchange with students from other country.

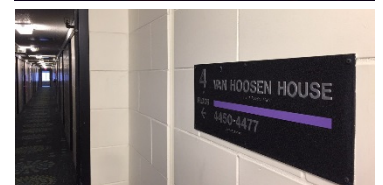
- **HKSA at the Umich:** <https://maizepages.umich.edu/organization/hksa>



### ACCOMMODATIONS

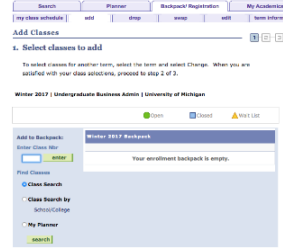
Exchange students were housed either in campus dorms or off-campus rental housing. University of Michigan’s 18 residence halls and apartments are home to more than 9,500 undergraduate students. The housing is divided into three groups centralized in different region of campus, namely the ‘Central Campus’, ‘Hill Neighborhood’ and the ‘North Campus’. I would recommend living in Central Campus as it is closer to Ross School of Building, where most lectures would be conducted.

- **Umich Undergraduate Housing Overviews:** <http://housing.umich.edu/undergrad>



**COURSE REGISTRATION**

There are two stages of course registration in Ross. The first phrase is the ‘Course Bidding’ phrase, where students participate in a pre-registration course bidding process in which they allocate points to prioritize business courses for their schedules. The second phrase is similar to the HKUST course registration process, where students register preferred course in their baskets and enroll during their time slot opening.



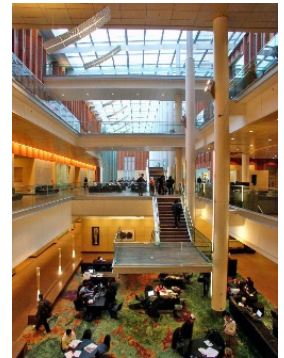
Yet, as Ross follows a course coding system different from HKUST, the system typically fails to realize whether students had completed the pre-requisites courses when they register for a course. Thus, students should write email to professors and request for course enrollment approval.

- **Course Bidding:** <http://www2.bus.umich.edu/MyiMpack/academics/register/biddingrules>
- **Ross courses:** <https://michiganross.umich.edu/faculty-research/courses>
- **LSA courses:** <http://www.lsa.umich.edu/cg/>

**TEACHING & ASSESSMENT METHODS**

Professors in Umich come from various international backgrounds, I am glad that I was taught by professors coming from Italy, Spain, the state and Portugal, by which they shared a lot about their business insights on their home markets. At the same time, I am inspired by their global view towards international incidents like the Brexit and US president election.

- **Academic Calendar:** <http://ro.umich.edu/calendar/>
- **Faculty Directory:** <https://michiganross.umich.edu/faculty-research/directory>



**SPORTS & RECREATION FACILITIES**

U-M offers a wide range of recreational activities for students, faculty and staff. U-M facilities offer weights, cardiovascular training machines, racquetball, basketball, volleyball, badminton, swimming pools, running tracks, fitness classes and much more. There are also many club/ team sports in which students may participate Check out the IM Building which offers over 41 club sports to U-M students.

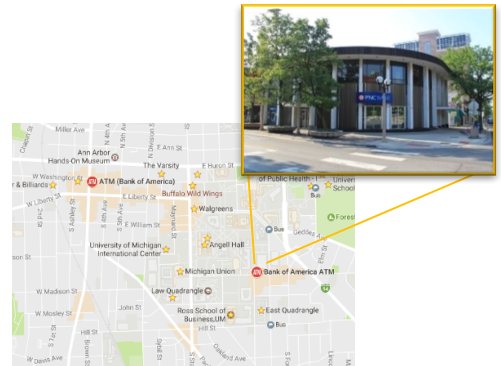


**FINANCE AND BANKING**

The expenses will depend on how much a student travels during exchange. For the whole exchange, I spent about \$HKD 90,000 The main currency is US dollar. I do recommend a bank account in PNC or Bank of America as they are close by campus.

**Banking service on Campus**

- **PNC Bank in Umich:** <https://www.pnc.com/en/personal-banking/banking/student-banking/university-of-michigan.html>
- **Bank of America ATMs around campus:**



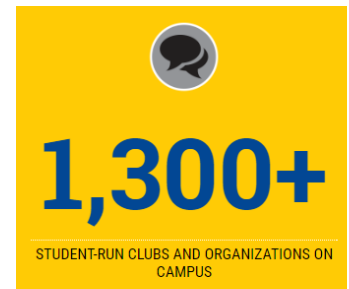
## Budget for Exchange

Expenses	Amount (\$HKD)	Calculation Remarks
<b>Pre-departure expenses</b>		
International Airfare	\$ 21,000.00	Cathy Pacific return ticket price
Housing	\$ 43,707.00	Bursley Housing Fee
Student Insurance	\$ 3,875.00	\$125 USD * 4 Months * 7.75 Exchange Rate
Meals	\$ 16,546.25	Campus Dining Hall Meal Plan (Unlimited Basic)
Visa, Passport, Photos	\$ 1,480.00	F-1 Visa (\$1280) + Admin Fees (\$200)
Books, printing and Supplies	\$ 300.00	*there is a USD\$50 printing budget
<b>Total pre-departure expenses</b>	<b>\$ 86,908.25</b>	
<b>Expenses during exchange</b>		
Incidental expenses	\$1,000	Uber transport, snacks & ocaional dining in campus restaurants
Festival Expenses	\$300	Festival celebration with dormmates
<b>Total Expenses during exchanges</b>	<b>\$1,300</b>	
<b>Total Expenses (pre-departure + during)</b>	<b>\$ 88,208.25</b>	

- Campus Dining hall Meal plan: <http://dining.umich.edu/meal-plans-rates/off-campus-and-apartment-residents/>
- Visa Fees: <http://www.ustraveldocs.com/hk/hk-niv-visafeeinfo.asp>

## SOCIAL CLUBS AND NETWORKING OPPORTUNITIES

Ross students emphasize on work-life balance thus they typically participate in various organizations. You could find more than 1300+ clubs and Organizations in the Maize Page (<https://maizepages.umich.edu/organizations>).



## HEALTH AND SAFETY

Umich provides comprehensive health and dental services. Student would be request to purchase the Student Health Insurance at the beginning of the semester that covers the medical expenses.

You can access the University Health Service website for booking and more information.

- University Health Service (UHS): <https://www.uhs.umich.edu/>

### To get advices on Minor Emergencies and Urgent Health Problems:

- UHS (when open): 734-764-8320 or 734-763-9184 (for Women’s Health Clinic)
- UHS (when Closed): 886-204-1082



## FOOD

If you live in dorm, you could purchase the meal plan and enjoy the buffets meal sets provided in seven dining halls located across the campus. The dining hall meal plan provide a vast diversity of food from international cuisine to vegetarian entrées to gourmet pizzas. You can check out the dining hall menu and location of all the dining halls.

- Michigan Dining - Menus & Locations: <http://dining.umich.edu/menus-locations/>







## TRANSPORTATION

To get around campus, you can take the White buses or Magic bus with your student ID card:

- **Magic bus**
  - Free with your M-Card (Student ID Card)
  - You can download the magic bus mobile app to track the arrival time of magic bus.
  - **Magic Bus Routes:** <http://mbus.doublemap.com/map/>
  
- **AATA bus routes (White buses)**
  - Free with your M-Card (Student ID Card)
  - Pick up at various location on central campus and travel to Ypsilanti, Briarwood (the local mall), Dexter, etc.
  - **AATA Bus:** <http://www.theride.org>



If you want to go to Detroit, you can take the Detroit Connector bus:

- **Michigan Detroit Connector Bus**
  - Free with your M-Card (Student ID Card)
  - **Michigan Detroit Connector Bus routes and schedule:** <https://detroitconnector.umich.edu/>

Alternatively, **UBER** is always a convenient option.

## CLIMATE

The climate is very cold (lowest temperature could reach -30 degree Celsius in January) and dry with occasional winds and storms. Snows are typical in winter starting late November and you can try to build a snowman ~ Students are recommended to bring a sufficient jackets and coat. I would recommend you to buy a pair of **water insulated boots** since the snow would damage normal shoes. **Gloves** are recommended as well.

- Michigan Climates: <http://www.city-data.com/states/Michigan-Climate.html>



## COMMUNICATION

The network coverage in Umich is fairly stable so students could easily get connected online. Students in Umich typically use an application called ‘Group Me’ to communicate, so remember to ask your dorm RA to invite you into the group. Students also prefer using Snapchat over Facebook or WhatsApp for social networking. If you hope to connect with professors, you can easily find their email address in the faculty directory.



## CAUTIONARY MEASURES

- The legal drinking age is **21 years old or above**.
  - **Drinking laws in Michigan:** <http://www.alcoholaws.org/michiganalcoholaws.html>
- During snow-days, traffic accidents are common due to road slippery, so watch out for fast running cars when you are walking out.
- The temperature in Umich could fall under -20 Degree Celsius zone, but there are sufficient warmers in indoor areas.
- Employment Off-campus must have prior authorization, consult the international student center advisors or refers to the IC website beforehand.





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## OTHER NOTES

Whenever I look back to my exchange in Michigan, I only regret that I did not seize every moment exploring the campus, meeting more people and doing the things I really love. University of Michigan is known for its prestige historical standing and the strong unity within campus. Try your best to be friend with local students and you would find yourself developing a sense of belonging with the school. Despite the exchange only last for a short four months, I really developed my attachment to the school culture, the loving spirit and cheerful life there.

I would definitely recommend students from HKUST to go on an exchange program in Umich and ‘Go Blue’ as a wolverine!



# UNIVERSITY OF MICHIGAN



## Items to Bring

Sweater	USB	Bag	Winter Boots (insulate to water)
Kaclet	Camera	Umbrella	US sockets and plug transferor (type A or type B)
Blankets	Charger	Pillows	Some passport photos
Bed Sheets	Clothes for Winter	Medicine	Locker lock

## Useful Links and Contacts

### STUDENT PORTAL

- Wolverine Access: <https://wolverineaccess.umich.edu/f/u241s13/normal/render.uP>

### COURSE CATALOG

- Ross: <https://michiganross.umich.edu/faculty-research/courses>
- LSA: <http://www.lsa.umich.edu/cg/>

### EXCHANGE PROGRAM WEBSITES

- International Center: <https://internationalcenter.umich.edu/>
- Global Students Experiences: <https://michiganross.umich.edu/programs/global-student-experiences>
- Exchange at Ross: <http://michiganross.umich.edu/programs/global-student-experiences/exchange-at-ross>
- Exchange Program by School: <http://global.umich.edu/on-campus/exchange-programs/>
- For Literature, Science and Art students (LSA): <https://lsa.umich.edu/cgis/students/incoming-exchange-students.html>

### MAPS, DIRECTIONS, FACILITIES AND PARKING INFORMATION

- Map, parking, driving, transportation, lodging: <http://michiganross.umich.edu/about/visit/maps-directions-parking>
- Facilities on Campus: <http://michiganross.umich.edu/about/our-campus>
- Ross School of Business Building: <http://positiveorgs.bus.umich.edu/wp-content/uploads/campus-guide.pdf>

### EMERGENCY CONTACTS

- UM emergency alert system: <http://www.dpss.umich.edu/emergency-management/alert/>
- General contacts: <http://www.med.umich.edu/umhs/contact-us/>
- If you are experiencing a medical emergency, call **911**.
- Hospital operator: 734-936-4000
- Emergency Department: 734-936-6666