

EXCHANGE REPORT
University of Michigan, USA
Ross School of Business



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Quantitative Finance, Year 3
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Part 1 – Monthly Activity Log

January 2017

School starts on the second week of January for junior students but make sure you check the courses you have enrolled. For courses offered to sophomore or below, classes start one week earlier. The first month in Michigan is extremely cold so be prepared. I spent my first week adjusting to the jetlag, exploring Ann Arbor and of course joining the one-day orientation organized by the global initiatives office (it's also mandatory). There is a buddy assigned to each exchange student. Emails regarding exchange buddies are sent to the Umich email, usually between November and December.

If you are a foodie, be sure not to miss the restaurant week at Ann Arbor. It happens only two times in a year, one in January and one in June. I had the opportunity to try many great restaurants at a lower price. It's \$15 for lunch and \$28 for a three-course dinner.

The school organizes many outdoor activities from time to time and skiing (a three-day event) is only offered in January. Register as soon as possible if you are interested as seats are filled quickly.

There wasn't a club fair in the spring term. On the orientation day, we were asked to contact the clubs on our own if interested.

February 2017

Spring break started on February 26th, which was earlier compared with other schools in the US. Before the break however, there were many project deadlines and midterms. Professors gave out a lot of assignments compared with UST. There were assignments or projects every week for each of my class.

During the spring break, we decided to visit somewhere warmer since it was freezing in Michigan. We went to Cancun, which is a city located in the southern part of Mexico. With US visa, we didn't need another visa to enter Mexico. The weather was nice but it could also get as hot as 40 degrees Celsius. Besides the beach, we also visited Chichen Itza which used to be a city built by the Maya people. There are many cultural sites to visit near Cancun and it is simple to arrange a one-day tour to visit those places.

March 2017

Right after the spring break there wasn't much work to do so I visited Toronto, Canada during the weekend. My friend drove and it took almost 5 hours to get there. We visited Toronto University, explored the city and went to the Niagara Fall. The

waterfall was the best part of the trip. Although you can also see it from the US as well, the view from Canada is a lot more magnificent. For me, two days was a bit short and I would suggest to stay a bit longer than that.

We also spent another weekend at Chicago, which is not too far away from Michigan. It took around 5 hours to get there by bus. We visited Chicago the week before Saint Patrick's Day. There were so many things going on there such as parades and river dyeing. The weather was bad though. It was raining hard and the wind was blowing strongly. I would suggest to prepare winter coats if visiting.

April 2017

This was my last month in Michigan as school ended on April 30th after finishing all the exams. There was a football game in the beginning of April and this was the only game at Umich for the spring term. It took place at the Michigan Stadium, which is also known as the big house. On that day, people wore Michigan T-shirts and were dressed in blues to support the team. It was a truly amazing experience and I was glad that I joined.

Part 2 – General Exchange Information

Visa Procedures

The global initiatives office will send the I-20 to you as well as a check-list of what documents to bring to the US. I received my I-20 around the beginning of December and it did not take me too long to get my visa.

Orientation Activities

Information regarding the orientation activities is sent to us in December. It's a one-day activity that introduces us to the school and Michigan. In the afternoon, there is a check-in procedure where we submit all the required documents to the international student office and have our I-20s signed. This event is mandatory and happens before school starts.

International Services & Activities

International Center can offer great help to international students. If you have questions regarding academics, just sign up an appointment with the academic advisors. The global initiatives office also holds gatherings for exchange students from time to time. Just check your email.

Accommodations

The school does not guarantee exchange students on-campus housing. Personally, I would not suggest staying at the hall provided for exchange students because it's located at the north campus which is far away from Ross. The school does provide some help in looking for accommodations. Around October, we received an excel file that showed Umich students subleasing their rooms. Remember to start looking for housing as soon as possible. It can get more difficult when approaching the end of the semester.

Course Registration

There is a course bidding system before the course registration. It's a system that allows students to indicate their preferences for courses. We were first given 1000 points and then we allocated the points to the courses based on our preferences. Remember not to bid classes with enforced pre-requisites and those reserved for senior students because you will not get enrolled in those courses for sure.

The school uses Wolverine Access to register for the courses as well as adjusting class schedules. Before registering the courses, it's important to check the terms, prerequisites and credit loads. If there is a enforced pre-requisite for the course, you need to write an email to the professor and ask for enrollment approval.

Teaching and Assessment Methods

Classes in Michigan are very interactive and there are many discussions. Teaching materials include textbooks and lecture notes. There are a lot of assignments and projects going on throughout the semester. I would say the workload for each class is heavier than I expected. Assessment wise, it's pretty much the same as UST. Syllabi are handed out at the first class and assessment methods are stated clearly. Usually, courses are assessed based on exams and projects.

Sports & Recreation Facilities

CCRB and NCRB are the two main sports buildings at Michigan. There are other small sports facilities around the campus. For more information on recreations check this website: <https://recsports.umich.edu/facilities/outdoor/>.

Finance and Banking

Bank accounts can be opened near the campus. There are many banks to choose from including Chase, Bank of America and TCF Bank. As for me, I opened an account with TCF Bank and I did not encounter any problem. I would not suggest using TCF bank as it's a regional bank with locations limited to a few states near Michigan.

Social Clubs and Networking Opportunities

There are many clubs in Michigan and hence many networking opportunities. If you are interested just send them an email to join them.

Health and Safety

In the beginning of the semester, exchange students are required to purchase health insurance. An insurance card will be sent to your mailbox afterwards. Each month, you are required to pay around \$100.

Food

Exchange students are not required to buy meal plans. There are four dining halls around the campus. Blue bucks are used for on-campus dining. Meals at dining halls are cheaper if you pay by blue bucks compared with credit cards. There are also many Korean, Japanese and Chinese restaurants around the campus which are within walking distance.

Transportation

There are blue buses and city buses going around the campus. Both are free of charge if you have your student card with you. Transportation is not as convenient compared with Hong Kong. Uber or Lyft is suggested if you plan to go somewhere further.

Climate

It's really cold in Michigan as expected. Do bring warm winter clothes and scarfs. It's the coldest in the first two months and it starts to get better in March.

Communication

I used AT&T which is \$45 a month for data usage and unlimited calls. It will be cheaper if you join family plans which will be around \$30 a month.

Cautionary Measures

We do get crime alerts via emails from time to time. Just don't wander around the south campus alone after midnight.

Part 3 – Items to Bring

- **Passport, I-20, US Visa and Form I-94** (Print it out upon arrival) are the required documents for the check-in on the first day. Remember to make a photocopy of the documents as well.
- Enough **cash** for the first week in the US **and relevant documents** to open a bank account.
- **International driving license** (if you wish to drive in the US)
- **Winter Clothes** and **summer clothes** as you might travel after the semester ends. It gets warmer in Michigan in late April.
- **Medicine**

Note: Basically, you can get almost everything at the grocery stores but most of them are of a bit distance.

Part 4 – Useful Links and Contacts

- Wolverine Access: the Umich version of myPortal at UST
<https://wolverineaccess.umich.edu/f/u241s13/normal/render.uP>
- Syllabus for Ross students
<https://www.lib.umich.edu/kresge/syllabi/ksaSearch.php>
- Course Descriptions for courses at Ross
<http://www.bus.umich.edu/Courses/default.aspx>
- Syllabus for LSA (Literature, Science and the Arts) courses
<https://www.lsa.umich.edu/cg/>