

Exchange Report

University of Michigan – Ross School of Business
Fall 2017



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B.Sc. in Economics and Finance (2019)

Part I – Monthly Activity Log



August 2017

Although my exchange semester started on September 2017, I decided to depart from Hong Kong to the United States with my parents about a month before. We travelled west to east, starting from San Francisco, to Chicago, and to New York. Spending some time before studying was definitely refreshing; not only did I get to adjust with the jetlag, but I also got to explore the country first!

September 2017

The semester started off with the Ross Global Initiatives orientation. I met with a bunch of other exchange students from all over the world, both BBA and MBA exchange students. In addition, since I lived in a dorm, I also had my dorm orientation, where I started to get to know my dormmates. School started a few days later, and I went to try out some classes before the add-drop period ended. The class experiences were a bit different from HKUST; I thought they emphasize a lot more participation, discussion, and assignments rather than exams. Furthermore, since this is the Fall semester (which means, football season!), I got to watch a football game between Wolverines and Cincinnati. The moment I went to the Michigan Stadium, I was incredibly fascinated by how school-spirited everyone was as well as how grandiose the stadium is!



October 2017

October was when the midterms started to rage on and fall colours started to show; libraries were open for 24 hours and were always full of students. In order to cope with students' stress, the university provided a lot of free events including dog therapy sessions (which were very effective). Fortunately, I didn't have too many midterms to worry about. Around mid-October, there was a 3-day midterm break, in which I spent a retreat session with friends from church. Fast-forward to the end of the month, I spent

my Halloween doing my midterm and visiting the haunted house on North Campus at 11 pm!



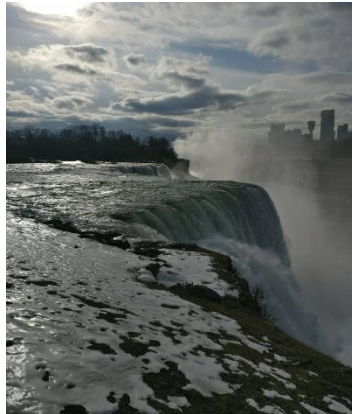
November 2017

This period was honestly one of the best months of my life. Since there weren't a lot of projects or midterms due, I did a lot of traveling with some friends I met on campus. I took a bus and went on a day trip to Detroit; my friends and I tried out some of the local cuisines and visited the museum as well as the zoo. My second trip was an impromptu one to Chicago. Since my friend owns a car, we drove to Chicago for a weekend trip, where we got to indulge in all the good food we couldn't find in Ann Arbor. Towards the end of the month, Thanksgiving break came, where most students went home to their family. Escaping the November cold, my exchange-out friends from HKUST (who went to different schools in the United States) and I decided to go to the west coast for our Thanksgiving trip. We visited LA for about 6 days and enjoyed the extremely good food and summery weather while it lasted. I also got to watch the NY Philharmonic in UofM!



December 2017

Tis the season where every project deadlines and exams came on board. Again, people were working hard in libraries, and cafes were always full of students. During the exam period, snowstorms began to strike Ann Arbor, making it difficult to commute by foot. School ended on December 21st, but I had finished my exams a day before. The next day, I flew to Buffalo and visited Niagara Falls, which was mesmerizing. I continued on my journey in the east coast—from New York City, to Boston, Philadelphia, and back to NYC. I visited universities in Boston and Cambridge and tried the local delicacies of Boston and Philly. In NYC, I vastly enjoyed their vibrant city scenes and, quite frankly, it became one of my favourite places in the world.



Part II – General Exchange Information

Visa Procedures

Apply for F1 Visa for the University of Michigan. They will send you the I-20 to your mailing address; then, you will need to apply for DS-160 online and pay for both the SEVIS I-901 and DS-160 fee. After that, make an appointment with the US Embassy and bring all the required documents. It only took me 1 or 2 days to get the visa, and the university were very prompt in sending you the I-20 document.

Orientation Activities

The orientation was a series of introduction and presentation about school life and activities, honor code, as well as enrolment procedures. You'll also get your MCard (Student ID) during this orientation. In the afternoon, there was a check-in process by the International Centre, where we had to get our I-20 signed and the required health insurance. The event is mandatory for all exchange students.

International Services & Activities

The Ross Global Initiatives are definitely very helpful. We were assigned a buddy in the beginning of our exchange period so that they can help us in settling in and getting to know Ann Arbor and the university. Check your email frequently as they often hold gathering events for exchange students as well as international students.

Accommodations

No on-campus housing is guaranteed. However, I was able to secure a dorm room on Central Campus by applying as a transfer student. The application process was cumbersome, but I thought that living in the dorm can be really exciting as you get to join a lot of events and get to know more people. However, in contrast to HKUST, living on campus could be more expensive as you need to enrol in their dining plan. Alternatively, the university does provide you with help in securing off-campus housing; this includes co-ops (which can be a lot cheaper) and student apartments.

Courses Registration

Ross' iMpact system is similar to HKUST's SIS. In April, we can be "pre-enrolled" to some classes through a bidding system. This helped in securing some electives that I wanted to enrol in, so be sure to check your UofM's email in advance as enrolment begins early. Afterwards, you can enrol regularly like you would in HKUST. One thing that you have to note is that since we're an exchange student, UofM doesn't have our courses record so we need to email the instructors for pre-requisites waiver. This was a relatively easy process compared to HKUST. On another note, you can enrol in courses outside of the business school (e.g. LSA Economics).

Teaching & Assessment Methods

The courses that I took emphasize more on participation and assignments/projects rather than exams. The classes were very lively as they encourage us to engage in discussions, online and in-class. Assessment methods were similar to HKUST; they give grades ranging from A to F, and GPA is out of 4.0.

Sports & Recreation Facilities

There are a lot of sports and recreation facilities across campus. You have your regular gym & fitness as well as swimming pools, and you also have the Yost Ice Rink which is open to public at a cost. You can also go canoeing on the Huron River near the Nichols Arboretum. If you feel like going for more adventures, check out <http://recsports.umich.edu/> where you can go on hikes, dog sledding, etc. for a fee.

Finance & Banking

You can easily open a bank account and apply for a debit card. The university's official bank is the PNC Bank, where you can open an account without fee and connect your MCard with your debit card. Furthermore, they provide one no-cost international transfer, so it was easier for my parents to send me money. Though you can't open a credit card account if you don't have a Social Security Number (SSN), you can use a debit card for almost everything. There are other banks in Ann Arbor including Chase, Bank of America, and other local banks.

Social Clubs & Networking Opportunities

There are definitely a lot of opportunities for Ross students to join social clubs and go network. I personally joined the Michigan Business Women, where they hold social mixers as well as career fairs and workshops. The recruiting season starts early in Fall, so if you're interested, you can not only network with other students, but also engage in recruiting activities throughout the semester.

Health & Safety

The University Health Service (UHS) opens from Monday to Saturday, and it's located conveniently in Central Campus. We also need to purchase their health insurance, which is about \$150/month. I used the insurance to buy some medicine in UHS, which were largely discounted. Ann Arbor is honestly very safe, especially as compared to bigger cities such as New York and Chicago. Should a crime occur, the university would send out alerts to all students. Call 911 or the DPSS at +1 (734) 763-1131 for emergencies.

Food

Since I live on-campus, I am enrolled in an unlimited dining plan where I can go in and out of the dining hall freely throughout their opening hours. The dining halls in Central

Campus are: South Quad, East Quad, North Quad, and Mosher-Jordan. Restaurants and cafes are also available throughout Ann Arbor, but they can be quite expensive. If you live off campus and plan to cook, the Kroger grocery store and an Asian supermarket is located near North Campus. There's also a co-op grocery store in Kerrytown, which is closer for Central Campus folks.

Transportation

There's a Magic Bus service (blue M-buses) which is free of charge for everyone. There are several routes available, and it's convenient for commutes between North and South Campus. In addition, you can swipe your MCard for free to commute with the town buses (white buses). If you have an International Driver's License and would like to drive, you can rent a car or use ZipCar. For travels between Ann Arbor and Detroit Metro Airport, you can take an Uber or Lyft for around \$35 or book the Michigan Flyer for \$12.

Climate

Cold. September was mild though utterly unpredictable; temperatures can range from around 10 degrees Celsius to 30 degrees Celsius. You can see the beautiful fall weather starting from October, where the Diag and the Arb would start to show its fall colours. During November through December, temperature would start to drop below 0 degrees Celsius, and snow days would start coming in.

Communication

There are a lot of mobile phone providers that you can choose from, including AT&T, T-Mobile, Verizon, H2O, etc. I subscribed to AT&T's \$40/month service, with 6GB of Data and unlimited text/phone calls. Most people would just text (SMS) or use GroupMe instead of WhatsApp or Messenger.

Cautionary measures

- Use your common sense whenever faced with an unfamiliar situation.
- During winter time, use snow boots! The roads can be extremely slippery when it's snowing, so you don't want to injure yourself.
- Check beds for bed bugs, especially when you are traveling.

Part III – Items to Bring

- Important Documents: Passport with Visa, I-20, etc.
- Winter Clothing: Jackets, Coats, Sweaters, Scarves, Mittens, Long-Johns, etc.
- Bedding: Sheets, Pillows, Blanket
- Medicine
- Gadgets: Laptop, Tablet, Camera, Kindle, etc. Don't forget your adapters/extensions
- Personal Supplies

Part IV – Important Links

Exchange Information

<https://michiganross.umich.edu/programs/global-student-experiences/exchange-at-ross>

Academics

Wolverine Access: <https://wolverineaccess.umich.edu/f/u24|s13/normal/render.uP>

Canvas: <http://umich.instructure.com/>

Course Catalogue

<https://www2.bus.umich.edu/MyiMpact/technology/services/my-impact-web-portal>

Map Information

<https://campusinfo.umich.edu/campusmap>

Housing

On-campus: <http://housing.umich.edu>

Off-campus: <http://offcampus.umich.edu>

Emergency Contact

DPSS: <http://www.dpss.umich.edu/emergency-management/alert/>

Main emergency contact: 911

U-M Department of Public Safety: +1 (734) 763-1131

Ann Arbor Police Department (Non-Emergency): +1 (734) 764-4311