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This student experience summery is divided into 2 parts:

- General summery for students who are interested in studying abroad and are considering NYU Stern as an option
- 2. Useful information for students who have been elected for NYU Stern

Part 1 – why choose NYU?

First of all, as you probably read in other students' summaries, this experience was one of the best experiences I have ever had in my life. I've made dozens of new friends from all around the globe, got to live in one of the best cities in the world, learned a great deal about the American culture and studied in one of the best business schools in the world. My advice to you: go for it.

There are a few aspects worth considering when choosing schools for the semester abroad program:

<u>Money</u> – NYC is expensive, one of the most expensive cities in the world and maybe the 2nd most expensive city in the US after San Francisco. If you can afford it, do it! But be ready for an "investment" of around \$20K (assuming you want to live in Manhattan and travel a few times in the US).

<u>Type of experience</u> – If you are interested in a pure college experience, NYU might not be the best choice for you. If you are looking for an unforgettable urban experience, this is the place! The Stern faculty and NYU do offer a lot of activities but my experience, in general, was more focused on the city than on university life and the campus – which is very different from a regular campus (most of the buildings are around Washington Square Park but they are embedded in the city).

<u>School's specialty</u> – The Stern faculty is one of the best schools in the US (according to all of the rankings) and offer courses in all areas, but each school has a different field of specialty. Stern has an excellent finance department (the closest University to Wall Street after all) and a very good marketing department (these fields are also very dominant in NYC itself).

<u>Weather</u> – In my opinion, this is the biggest disadvantage of the city. I was lucky: until the beginning of November the weather was perfect, after that, it began cooling down really fast, and during November it was mainly around 0-10 degrees Celsius. The day I left (end of December) the temperature was minus 10 degrees Celsius. Experiencing NYC in the snow and seeing the holiday decorations before Christmas is magical.

Part 2 – Useful information

<u>Housing</u>: It took me a month and dozens of messages on facebook groups (Gypsy housing, NYU off-campus housing, Classifieds - Apartment/Roommate Info) and the NYU housing registry to find an apartment.

In the end, I had to send a friend to check apartments on my behalf and I was lucky to find an apartment two days before I left Israel. I paid \$1700 for a room in a 2 bedroom flat (with a roommate) that was located near Flatiron district in Manhattan (a25 minutes walking distance from the University). I would recommend to rent an apartment somewhere in Manhattan because it enhances your experience, saves you the travel time to go into Manhattan and most of the exchange students have done that as well.

Courses:

Before you choose courses I recommend that you check a few things: what day does it take place (I recommend getting all of your courses on the fewest number of days), who's the professor (you can check the ratings of each course with each professor on the NYU site) and how much effort you need to make in the course (assignments and hand-ins).

Many courses have pre-requisites so make sure you do the core courses at TAU that are relevant for the subjects you want to study before you get to NYU (for example, my courses were in Finance and Marketing).

New Venture Financing (with Alexander Ljungqvist):

I would recommend this course to people who are interested in start-ups and venture capital. The course describes how start-ups raise funds to finance themselves and about the relationships between the funders of startups and investors with the VCs. I enjoyed this course but hold in mind that there is a midterm and there are assignments throughout the semester. I loved this course.

<u>Financial Services Industry</u> (with Charles Murphy): The course is all about Investment Banking in the US (there are references to Europe and China as well). The course has introduced me to many concepts in US finance such as IPOs, M&A, Private Equity, Hedge funds, debentures and many more. I would recommend this course to anyone who wants to understand about how investment banks operate in the US and bbwhy NYC is the financial capital of the world. I loved this course.

<u>Corporate Finance (with Anthony Marciano):</u> I had to take this course since it was a co-requisite for the courses I have mentioned above. The course is about project valuation (mainly DCF - Discrete cash flows), Capital structure of companies (debt vs. equity) and mergers and acquisitions. I see this course as an advanced course for the basic finance core course. If you have to take it, I think Anthony Marciano is really good.

<u>Innovation & Design (with Luke Williams):</u> The end goal of this course is to come up with a disruptive idea in an industry of your choosing. There were no tests or assignments, just two presentations where you presented your research conclusions and the concept you came up with. There were a few interesting lectures but at least half of the lectures' time we just worked on our project. I regret taking this course since I don't feel it has contributed to my knowledge or skills as other courses have done.

<u>Visa</u>: The visa process (for a J1 Visa) is as follows – First the school contacts you. You send them your information and they open up a Stern account for you. They send TAU a DS-2019 form. When you have it, you can pay the SEVIS fee and fill out a DS-160 form in order to set an appointment at the US embassy.

<u>Health Insurance</u>: You have to purchase an insurance that NYU recognizes as a valid insurance (traveler's insurance is not sufficient). I waved the insurance that NYU offered and purchased one from a company called ISO. Since I am under 30 years old, I was able to get one for \$500 for the entire time. If you want to do that, you need to purchase the insurance, send an NYU waiver form (find it on the NYU health services website) to ISO. They will sign it and then you can send it to NYU.

<u>Nightlife:</u> My favorite areas to go out were the LES (lower east side) for dance bars and the East Village or Greenwich Village for bars. However, you can find places to have a drink pretty much everywhere in Manhattan and Brooklyn. Lots of famous roof tops that I recommend visiting: Le Bain, hotel Chantelle, MR. Purple, Magic Hour, 230 5th.

I would also recommend going to a speak-easy bar (look it up).

<u>Transportation:</u> The subway system is amazing. You can get to every place in the city in less than an hour. The 30 days pass costs \$121 and the 7 days pass costs \$32. The pass includes also the buses, which are better to take if you want to go from east to west (or west to east).

There are also NYU shuttles (busses) that are free for NYU students and pass by NYU dorms (my apartment was right across from one). You can check out when they pass on the NYU mobile app.

There is also a service called Safe Ride, which is like a free ride from university buildings to other university buildings that work between 12 am to 7 am.

Applications: Everything is easy when you have an app for everything -

NYU mobile – Shuttles, Classes, Safe ride, maps, news and events.

Google maps – It has every place in the city, its opening hours, phones and it's very easy to navigate with when you travel on foot. I recommend putting recommendations on the map (you can put little flags on top of your map that stick).

Movit – Great for subways lines and\or buses.

Venmo – If you have an American bank account this app is like Pepper\Pay Box.

Lift/Via/Uber – way better and cheaper than taking yellow taxies.

Yelp – Ratings about every restaurant, fast food, food trucks.

Dating apps – for the single guys/girls, these apps are mainstream: Tinder, Bumble, Hinge, Jswipe and many more.

<u>School Clubs</u>: Stern has many clubs, which are academic or social. I joined JSA – Jewish Student Association – There were networking and social events during the holidays.

Other clubs also offer events and trips in the NYC area.

NYU gym: NYU has 2 gyms in the city (free for students):

Palladium – (14th street) has an indoor swimming pool and a climbing wall.

The 404 - (404 Lafayette Street) has a large area for weights and machines. This gym is 5 minutes away from the Stern building.