Host University: Ross School of business, Michigan University

<table>
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<tr>
<th>Student Name</th>
<th>Yuval Bentov</th>
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<th>Chen Levanon</th>
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<tbody>
<tr>
<td>Email</td>
<td><a href="mailto:Yuval@bentov.co.il">Yuval@bentov.co.il</a></td>
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<td>Program at TAU</td>
<td>MBA</td>
<td>MBA</td>
<td>MBA in Financial Management</td>
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<tr>
<td>Semester abroad</td>
<td>2019 Fall Semester-4 months</td>
<td>2019 Fall Semester-4 months</td>
<td>2019 Fall Semester - 2 months</td>
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The City of Ann Arbor
Ann Arbor is one of the fastest-growing cities and economies in the USA in general, and in Michigan specifically. The population is around 130,000 people, of whom ~50,000 of them are students and another 15,000 are young professionals and faculty members working at the university. The city has experienced rapid growth based on three main contributors: the university, hospital, and technological companies. Every day more than 80,000 employees enter the city using private transportation (and about 20k exit it) for working purposes. Those statistics can give some idea on the traffic congestion problems of the city and the high demand for housing close to down-town.

Orientation
The university is spread all across the city but can be divided into three sections: North Campus, Central Campus and South Campus (Ross is located in the central campus). The two main streets crossing the city North-South are Main St. and State St.

Housing
Almost everyone will tell you to start looking for a place to stay as soon as you can (and it might be successful for some), but we would like to add a disclaimer to this recommendation. It is fairly difficult to lease a place for part of the year. The logic is clear: the demand (during Fall semester) is very high so homeowners don’t want or need to settle for residents that will stay for only 2-4 months. It will be very hard or expensive to lease in advance since those who permit it often charge a significant premium.

What can you do?

1. Start by understanding the structure of the city and the location which is relevant for you - for the business school, it will normally be around the southern part of town.
2. Your best and cheapest option will be finding an outgoing exchange student looking to sublet their place for the semester. You can try searching in Facebook groups but don’t count on it. During football season almost all students stay in Ann Arbor, therefore the supply is very low and the demand is high.

3. To get an idea of what to expect, look at the student buildings websites for the prices per room around town. These buildings are very expensive but have great locations and good amenities. Another option is to lease at one of the towers for 12 months and then try to sublease it for winter and summer semesters (not recommended but we heard of students that do it).

4. Expect to pay more than the prices you see in students' summaries. Prices go up every year. If you’re strict on your budget, prepare to be flexible with your location, flat mates, furnishing, size and amenities. **Housing is roughly 1000 USD a month**, but this varies considerably according to the criteria listed above.

5. You might not be able to find a place before you get to Ann Arbor - don’t panic. Try to set your arrival to at least a week prior to orientation day and once you’re there start calling all the available flats. It might be frustrating but again, it is hard to lease for only 4 months.

6. It might be easier if you group together with someone and try to lease a full place and not only one room in a flat.

7. Try and contact everyone you can who may know people in Ann Arbor, sometimes you can find interesting opportunities.

**Sources for finding housing in Ann Arbor:**
- Contact all the student buildings around the central campus - as your trip gets closer, be persistent and try several times if needed, sometimes they start offering short term leases right before the semester starts.
- Online websites- we ended up finding a place via Zumper (an online housing website). We even found one website called Sabbatical that offers short term rentals.
- The University of Michigan has a housing web page with many listings. The website also has a search engine for finding roommates. You can set up a profile with what you are looking for, and get messages from people who are looking for roommates.
- Facebook: Ann Arbor roommates and housing group.

**Social Life at Ross and Nightlife in Ann Arbor:**
The MBA clubs hold many events throughout the year that are open to students. This is a great opportunity to network, mingle and meet some of your classmates. Pay attention to the different emails you get.
At least at the beginning, be active and ask (especially 2nd-year students) about the most recommended activities. Here are some of the main attractions:

- Thursdays at “Skeeps” (Scorekeepers Sports Bar) - Happy hour every Thursday at 7:30 pm.
- “The Bus” tailgate (during Football season) - takes place after every Football game, and sometimes before that (for noon games).
- Halloween party at Necto and many more.

Nightlife
Ann Arbor is filled with bars and restaurants. Main State St. and E. Liberty St. have most of the restaurants, bars and entertainment the city has to offer - especially in the downtown area, near the central campus.

Nightclubs: Live (on Fridays and Saturdays), Necto and Ricks (more for undergraduates). Karaoke night at Lo-Fi. Cantina bar.

Food and Restaurants:
Some of our favorites for brunch: Afternoon Delight, Savas, Cafe Zola.
Restaurants: Frita Batidos, Joe’s Pizza, Hop Cat (directly across from “Skeeps”), Taste Kitchen, Cottage Inn Pizza and Blank Slate Creamery (a must!!!)

Football Season
Before the exchange program starts you’ll receive an email about the student season tickets sale - Buy it! We bought student season tickets (6-7 tickets) for $175. If you cannot attend some of the games, you will be able to sell your ticket online. Tip: On your first weekend before the first game buy a Michigan T-Shirt at the M-Den store, this is the best way to join the crazy vibes during the game. The football stadium is also called “The Big House”.

Shopping
Around Ann Arbor, there are several places for shopping:
1. Briarwood Mall- 8 min drive.
2. Arborland Center- 8 min drive (this was our favorite place for shopping)
3. Westgate Shopping Center- 10 min drive.
4. Tanger outlets- 37 min drive.

Half Semester at Ross
Graduate students are required to register for a minimum of 9 credit hours to be considered full-time students and fulfill F-1 visa requirements (4-5 courses per half-semester), so our tip is to consider the courses well and combine them between demanding and non-demanding courses based on the syllabus and recommendations.

Courses
Getting your courses right might seem difficult at first, especially when you are trying to get the most out of your experience, but don’t worry, it all works out as soon as the semester starts.
Registration should be done as soon as possible, especially if the course is in high demand. If you haven't managed to secure a spot in the course, you can try contacting the professor by email. Additionally, be sure to attend the first session of the course even if you are still on the waiting list. There is a good chance you’ll be able to participate in it, but if you fail to attend the first lesson the chances decrease dramatically.

Classes can be divided into three groups based on the number of credits they provide:

- **1 Point** - Half semester classes with (usually) two sessions per week, each 1.5 hours (Total of ~18 academic hours).
- **1.5 points** - Half semester classes with (usually) two sessions per week, each 2.25 hours (Total of ~27 academic hours).
- **2 points** - Full semester classes with either one 3-hour session or two 1.5-hour sessions per week (Total of ~36 academic hours).

***Note: If you complete 12 credits during the semester you get a Ross Alumni Status.***

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<thead>
<tr>
<th>Course Index and Title</th>
<th>Instructor</th>
<th>Description and Comments</th>
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<tbody>
<tr>
<td>TO 512- Decision Support with Spreadsheets</td>
<td>Tariq Mughal</td>
<td>Basic Excel course. Every week there are 2-3 assignments based on the lecture. A useful and not demanding course. Course fee is $100.</td>
</tr>
<tr>
<td>TO 515- Business Application Development with VBA for Excel</td>
<td>Hila Etzion</td>
<td>The Excel VBA class is challenging (especially if you have no coding background) but effective and useful to automate our daily work and save time.</td>
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<tr>
<td>Fin 612- International Financial Management I</td>
<td>Paolo Pasquariello</td>
<td>The course includes the interaction between cross-border trade, capital flows, interest rates, inflation, exchange rate regimes and currency crises. Course requirements include a test and a group project. If you have to choose a financial course (financial management MBA) this is a good option. The professor is funny, teaches with passion and simplifies the explanation by telling stories. The book is not really necessary.</td>
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<tr>
<td>TO 616 - Project Management</td>
<td>Tariq Mughal</td>
<td>This is an introductory Project Management course. The course is not very demanding. We recommend taking the course only if you need the credits.</td>
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<tr>
<td>TO 513 - Modeling with Excel</td>
<td>Tariq Mughal</td>
<td>The best class taught by this instructor. This is a hands-on class, which means you have to develop several models every class using the ‘solver’</td>
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module in excel. In our view it is useful to get yourself familiar with this tool but not mandatory. We believe most students won’t use it in practice, but we found the course interesting and one that requires some analytical skills for solving every model. This is a relatively demanding class with weekly assignments and an exam.

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<td>URP 592 - Real Estate Essentials</td>
<td>Peter Allen</td>
<td>Multidisciplinary class that includes students from Urban planning, Civil engineering, Architecture, Public policy and of course the Business school. It is a very demanding class but if you like real estate or are in this field, we would strongly recommend it. Classes host a variety of guest speakers and you get to work on challenging and thought-provoking projects that take into account all stakeholders. The interaction with students of different perspectives in your group is unique and priceless.</td>
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<tr>
<td>FIN 563 - Real Estate Development</td>
<td>Zachry Ethan</td>
<td>This is the best class I took in M-U. The instructor is highly capable, informative, experienced and knows exactly what he’s doing. If you have an interest in RE development, this class will give you almost everything that you need. Every class focuses on different stages during the development process and gives plenty of insights spiced with real-life examples. The class is very US market-oriented but most of the methods and systemic approaches are relevant to any RE deal all over the world. The class is relatively demanding but the assignments are relevant and worthy of your time. Disclaimer: I wouldn’t recommend this class if you’re just looking to have an easy class and first approach to the RE industry. It might be overwhelming.</td>
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<tr>
<td>BE 527- Energy Markets and Energy Policy</td>
<td>Tom Lyon</td>
<td>Suitable for whoever is interested in energy and economics and its current and future environmental implications. The course is very demanding with a mid-term exam, 2 group projects and a final paper. The first half of the course will focus mainly on economic models related to the field. Professor Lyon is a very good</td>
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Instructor and he makes the classes truly enjoyable.

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<tr>
<th>Strategy 564- Strategies for Sustainable Development I: Enterprise Integration</th>
<th>Andy Hoffman</th>
<th>The course explores businesses’ strategies related to environmental issues. A very interesting course that gives you a lot to think about. Students are expected to take an active part in the class discussions and to give their own perspectives.</th>
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<tbody>
<tr>
<td>BCOM 530- Positive Business Communications</td>
<td>Amy Young</td>
<td>Highly recommended. This is a very different course from what you are used to in business classes. You will get to learn how to communicate as a leader and discover many fascinating materials that will also be relevant to your everyday life.</td>
</tr>
<tr>
<td>MO 512- Bargaining behavior and influence skills.</td>
<td>Shirli Kopelman/ Laurie Morgan</td>
<td>Hands-on negotiations class. Every session you will get to negotiate a different case with your classmates. Recommended!</td>
</tr>
<tr>
<td>BCOM 524- Persuasive management communication</td>
<td>Sarah Zimmerman</td>
<td>A very useful course that will help you improve the way you present your claims and communicate with others in your organization.</td>
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**General Costs:**

- **Apartment**: we rented an unfurnished apartment for the three of us and paid together $2,100 per month. In addition, we bought furniture for about $1,000.
- **Supermarket**: we had a car so we got our groceries from the big supermarkets (Walmart, Target, Whole foods, Trader Joe’s) for around $300 each month per person. You can also use the Instacart app and the delivery arrives within 1-2 hours to your apartment - very convenient and only $5 for delivery.
- **Food around the campus**: food in the campus area is around $10 per sandwich/pizza and $15 for salad/bowl.
- **Transportation**: public transportation is free for students using a student id. Lift/Uber is super convenient and the rides in Ann Arbor usually cost between $6 to $9. Transportation to Detroit airport by Lyft/Uber should cost about $40 depending on timing, but you can also use the Michigan Flyer bus which costs 12$. The University of Michigan has its own buses that are useful to get to the different campuses. There’s a special app for locating these buses.
- **Books and course materials**: some of the courses require purchasing reading materials - costs vary, but may add up to 50-100$ per course.
- **Health Insurance**: 140$ per month
- **Other expenses**: Internet -90$ per month, Sim card- $50 per month
- **Total living expenses**: around $2,000 per month.

**Traveling and activities ideas:**
Most of the activities require being outdoors, so don’t postpone them to the later part of the semester since it will get cold.

For the places that you can go by bus, most of the time it makes sense to do so, since it will be cheaper and you don’t have to pay for parking and gas (even though it is relatively very cheap). Unfortunately for some places it is best going by car and the best way is to rent is with the Toro app or any car agency.

**Ann Arbor and Surrounding Areas**
1. **Bird Hills Nature Area** - Nice and small recreational area in the north part of town. Green and nice place for a few miles of hiking and/or picnic (max round trip ~4 miles).
2. **Argo Park.**
3. **Ann Arbor Arboretum**
4. **University of Michigan Museum of Natural History** - It’s not as impressive as the National History Museum in NYC but can still be a fun afternoon. Especially when the weather turns on you. Look for special events, some of them are free and can be very interesting.
5. **Kayaking** - there are at least two companies that you can use at different locations along the Huron River. Note that most of them close at the end of September.
6. **Rock climbing** - “Planet Rock” - This nice indoor climbing wall is about 4 miles from downtown Ann Arbor. It is well equipped and has a bouldering section, auto-belays, top ropes and lead (if you have experience).

**Outside of Ann Arbor**
7. **Downtown Detroit** - The revitalized downtown of Detroit is a great visit for a day or an afternoon. If it is a nice day don’t pass up a guided tour (or at least consider it).
8. **Pistons** (NBA) game at little Caesars Arena (downtown Detroit).
9. **Visiting Chicago** - easiest way to get there is to take the bus from Ann Arbor. If you rent a car it won’t be useful in the city center and you’ll have to pay a significant parking fee (You can use the SpotHero app for parking).
10. **Around Lake Michigan** - There are a lot of beautiful spots all around Lake Michigan: Sleeping Bear Dunes, Mackinac Bridge and Island, Pictured Rock and the shores of Lake Superior. It is a long tour with tons of great locations and sightseeing. Allow yourself at least 4-5 days for the full trip since it is almost 2000 miles.

11. **City of Toronto and Niagara Falls** - Easiest way is to take a bus from Detroit to Toronto and book a guided tour to the falls. You can also rent a car and drive, it takes about 5 hours and you can explore the area around Lake Ontario. Tip: See if there is a concert in Toronto: some of the best performers arrive there and the prices are usually much cheaper than in the US.

12. **Cedar Point** - One of the best roller coasters parks in the world (some consider as the best). Only a two-hour drive from Ann Arbor. If you like thrill rides and want to break your routine a little bit this can be a very enjoyable day (or a weekend). Take into account that during the weekend the place is crowded and the lines are much longer.

13. **Red River Gorge** (Kentucky) - Outdoor rock climbing - If you happen to love rock climbing and wish to climb in the biggest crag of the east coast this is the place for you. About a 6-hour drive south will get you to “Miguels Pizza” at the heart of the “Red” which is most climbers' base camp. You’ll need to bring your own camping and climbing gear. It is possible to find partners at the climbing gym of Ann Arbor, “Planet Rock”.

**IMPORTANT!** If you plan to leave the US before school starts, and you haven't been through the orientation day, you MUST go to the orientation center, they have to sign your I-20.

**General Experience:**
The three of us agree that this has been an amazing experience, which we will definitely cherish for a long time. For anyone who is planning to participate in the student exchange program, we highly recommend considering Ross as one of the top choices. The University staff and the Ross community members are extremely warm and welcoming.

Feel free to contact us regarding any inquiries you might have. Good luck!