



Kellogg
School of Management

Exchange summary – Kellogg School of Management

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Host university: **Northwestern** (Kellogg school of management)

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General note I:

If you are reading this document I guess you are a smart, curious, ambitious and intelligent kind of person. And you make a wonderful choice: firstly, going on exchange is probably the most profound academic experience you'll ever had. Secondly, going to Kellogg is the smartest and best move ever! And you will not regret it – I promise you that. You on your way to one of the most instance and BEST experience you'll ever have.

So buckle up and get ready for Kellogg!

General note II:

There is an unfinished, everlasting and prestige chasing debate over top business schools ranking. I didn't attached here links for various ranking – you can google it yourselves. Kellogg consistently going up in the tanks over the past years, it's always in the top 10, and I can assure you – when you will be there you will understand way.

The term “Ivey league” is commonly mistakenly used (FYI – “Ivey league” is a college football league that 8 top business schools established long ago. Kellogg is NOT one of them. The league is irrelevant now-a-days. Is was established in order to adjust better the level of academic demands vs. footballs demand from the students), and Kellogg is totally comparable to an Ivey league level.

Moreover, Northwestern is one of the best universities in the world. The above mentioned facts are well felt in the experience – and it's amazing. The level of academic studies, people, facilities, investments, clubs, atmosphere, etc. you can actually feel that this is as good as it can be. There are people there who thought on everything.

Well almost – administration still sucks. We, all exchange students in Kellogg, had some trouble and discomfort with: payments, insurance, check-in procedure, handling and resolve of requests, and other administrative “things” that we asked from the administration team (usually – Insurance Department, Exchange Coordinator, and Student Life/Affairs office). It's not really important, they indeed resolve everything before we left, but they just postpone it to the end of term – very NOT Kellogg like). Just an FYI remark, don't worry about it while you are in Kellogg.

General note III:

I invite you to contact me as much as you want. I'll be more than glad to share my experience in Kellogg, Evanston and the US. Don't be shy – it's NOT the Kellogg why!

General note IV:

Part of the information in this document was based on prior summaries of years previous to 2016, in order to collect the majority of the important information in a single document.

This does NOT mean you shouldn't read the other summaries (i.e. – read the other summaries).

Abbreviations:

NU = Northwestern university.

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1. Pre Kellogg

- **General:** Kellogg School of Management is in the north part of the US (defined as mid-west), next to Lake Michigan and right north to Chicago (state of Illinois). The school is located at Evanston, which is a college town of around 75K people, out of which 25K either work or study in the university. So everything is about NU. Kellogg, and NU, is a truly an international school where you meet people from literally everywhere.
- **What do I want to get from the exchange:** It might sounds a bit pretentious, but it's actually very important if you want to maximize your accomplishments through your time in Kellogg and Evanston. There is a lot to do, see, experience, feel, learn, and more in Kellogg, so of course going there and "just enjoy" will be awesome. But if you have goals you wish to accomplish from this exchange who are a bit more than just improve your English and make new friend – you will benefit it you take the time to think about them, how you plan to do that and take action, as well as consult friend or colleagues about it.
 - As detailed below life at Kellogg are surrounded by an unstoppable FOMO feeling. Acknowledge that and learn how to manipulate with it.
 - If you are interested to find a job in the US it is possible (or do recruiting though Kellogg), but requires a huge amount of resources, time, effort, and preparation. If you would like to do it you will increase your odds by starting even before you travel to Evanston (more details in the next clause).
 - If you are interested to experience the Kellogg and American B-school life style I would recommend you to consider going to KWEST, Ski Trip, CIM week, and participate in a lot of club events.
- **Recruiting:** this is the formal term which means "looking for a job/internship" in MBA/graduate school¹. Kellogg students invest an enormous amount of time "recruiting", which means they are looking for either an internship (first years students) or a job (second years students).
 - As an exchange student you will be allowed to use Kellogg resources for finding a job (internship are usually not relevant, because they are offered for students between the 1st and the 2^{ed} years in Kellogg).
 - The benefits are clear – you can find a great job in the US and you expose to all Kellogg student offers.
 - The difficulties are as follow:
 - You are competing with other Kellogg students and other top B-schools student on the same job.
 - Usually exchange students do not hold a US work permit.
 - In order to stay and work in the US you need to be sponsored by the company, which basically means that the

¹ undergrad = college/first degree ; graduate = MBA/MA/Ms/second degree

company applies for the work permit lottery, who take place in June every year.

- Statistics: usually every term (fall) around 1-2 exchange student get an offers from companies or consulting firms. When I was in Kellogg 2 students got offers (First – student from INSEAD got an offer from BCG Montreal; Second – student from IESE got an offer from BCG Amsterdam).
- In may exchange class around 25-30 students try to recruit, from a class of 46-47 exchange students.
- If you are into recruiting in Kellogg you can reach out to colleges or friend you know who have been in this process and understand what are the things you can do in order to prepare for the process of recruiting. A week or two after the semester start their will be recruiting events and
- **Relevant information** (and irrelevant one): most of the information is available, in one way or the other, and it depends what is important to you and what's not. So you should prioritize before “try to get it all”.
 - From my experience the important thing were: recruiting (if relevant), housing, connect to other exchange students, courses, cheap money transfer
 - Most of the trivial info, like logistics, etc. it in this document (or other exchange summaries), so you shouldn't be bothered about it.
 - FYI – everyone in Kellogg are super nice, so you can just ask and people will be glad to assist.
- **Logistics:** I tried to cover the most important stuff, please ask me for any other things I'd missed.
 - **Housing:** McManus Center is easiest solutions, if you want to apply (not everyone get) you should follow the instruction that you will be emails about. If you like to live in a high standard try E2 apartments, Optima Horizon or any other good building in Evanston, the variety is large.
 - **Money transfer:**
 - TransferWise is a great exchange and transfer service provider. I heard it started to operate with ILS recently, but never used it.
 - Bank fee are outrages! (Each bank request approximately ~\$30 for a transfer, based on the amount transfer, which mean ~\$60).
 - Other possibility which were the cheapest for me was withdraw of money from the ATM from my Israeli bank account, \$5 and deposit it back to the same ATM, but to my American bank account, \$2. I did it with very large amount of money – easy and total \$7 fee.
 - **Bank account:** really easy to open 15-20 min process in US Bank (they has a brunch in Norris Center). There is a Morgan Stanly or

GP Morgan 100 meters from McManus. US Bank has no commissions, beside receiving/sending money to/from the US.

- **SIM card n phone num:** very easy as well. I'd used T-Mobile, \$50/month (calls, SMS, 5GB), great reception, high speed 4G internet. There are other and cheaper cellular providers. You will figure it all out in couple of days in Evanston. I do NOT recommend buying a sim card in O'Hare airport – buy it in Evanston.
- **Purchasing equipment and stuff to your apartment:** *Important* once you have you northwestern email address you can join Amazon Prime service. Amazon is addictive – see that as a warning! Super easy to order, pretty cheap (at least decent prices) and – every delivery is in 48 hours tops. So in order to have stuff in your apartment you can do one of the following:
 - Talk to people who leave Evanston one term before you arrive (ideally exchange students who end theirs exchange) try groups on Facebook or contacting other exchange students who have a lot of other exchange students in Kellogg (like people from INSEAD, LBS, IESE, etc.) most of the exchange students leaves there's equipment in Evanston or sell it in a very low price.
 - Wal-Mart: the kingdom of Everything-that-is-cheap-and-great. Also quiet addictive. Just order what you want to you knew place. Pay attention to delivery periods.
 - Amazon.

2. Courses

- **Selection and bidding:** you will get enough emails info about it, but my recommendation is – think how much time you want to invest in studding in the exchange. Take under consideration that by majority academic level is higher from the average TAU courses. 5 courses are a lot (but still manageable). I did 3 courses, 2 of them were super hard (Introduction to Software Development, KIEI-924, and Decision Making and Modeling DECS-450) and the third was medium level (International Finance FINC-470). I did homework every week, almost, for few hours for every course (my workload was fine). I highly recommend only on DECS-450. The other 2 were pretty great as well, but it's more of a subjective decision.
- **Consulting:** try to consult with people regarding courses in the way that you will get an actual sense what the course is about before bidding on it.
- **Bidding:** exchange students bidding it a bit different from TAU in the sense you have a specific time window to choose the courses and who ever pick first get the course. Afterward you can enlist to the waiting list (which I got promoted from) and hope for the best. So you should research and explore about the courses before the bidding process. It is important to highlight the exchange student do not compete with Kellogg student on the same places in courses. Exchange student have 3-4 reserve places in most

courses (usually Leadership courses are considered really good, but low number of places for exchangers).

- **Individual vs group work:** another factor you should take into account is your will to work by yourself, and maybe finish assignment faster, versus you desire to work with other classmates. Read syllabuses carefully.
- **Professors:** most of the professors are very good – you should collect information on the best professors (usually the good once are highly demand), that info may be very useful in choosing you courses. Personally I can recommend on:
 - **Nabil Al-Najjar**
 - **David Schonthal**
- **Courses cycle:** calendar year Kellogg, and NU, are divided into 3 terms: fall (Sep-Dec), winter (Jun-Mar), and spring (Apr-Jun). During June and August usually Kellogg student do their internship.
- **Information from past exchange summaries:**
 - You will get an email from the International Office regarding the classes available for exchange students. Way before the semester starts, you will go thorough list of open courses for exchange students and a very detailed courses and professors' evaluation chart from the previous year. This will help you to better understand the course rating and will give key metrics such as course workload, difficulty etc.
 - There are so many options and it is very easy to be overwhelmed with the selection since you can select between 3 – 5 credits. During add/drop period, don't be afraid to ask around to get more information and student's opinions regarding the class. It is the best way to get informed. Kellogg uses a bidding system to allocate seats in their courses, and there can be significant difficulties in getting a place on some popular courses. The bidding system does not apply to Exchange students which makes your life much easier. Bidding statistics of the previous year and Teacher Course Evaluations (TCE) are good indicators during the course selection process.
 - You have to bid for 3 classes minimum, 5 maximum. Bidding usually takes place in July for Fall exchange. The first week of the term is quite hectic. People sign up for 5 courses and may only attend the first two or three lectures. Then, depending on whether or not they like a course, students may elect to drop it. I advise you to do the same.
 - Most of the classes are very engaging, but not all. Each student has his/her own nameplate and Professors tend to 'cold-call' students and get everybody engaged during class (again not in all courses). So you have to do your reading otherwise you look irresponsible and stupid.
 - You are not any different than a regular Kellogg student since the professors are usually not aware of you being an exchange student

(unless they asked around). So don't expect any special treatment from them, you will not get. Grading is different than at TAU, and if there is an exam it usually determines only a small portion (about +/- 40%) of the final grade. The rest is based on attendance and class participation, submitted assignments and group work. The grading is A, B or C, and it is usually very difficult to fail. I mean you really need to try hard to fail. But 10% of the class will get a C – just so you know.

- In some of the classes laptops are not allowed but tablets are ok. But you need a laptop regardless. To access the course material, you will be using Canvas (online courses system, kind of like Moodle). You will submit your assignments through Canvas as well. It is very easy to use, you won't have any problems with it.

3. Pre & after term activities & Fall Ball

- **KWEST:** 20 student (that just starts Kellogg) and 5 leaders (who are 2ed year) are traveling for 8 days crazy vacation to 1 of around 30 different possible destinations around the world. The 20 new student don't know one another and all the idea is to get bond with your new class mates without reveal your past or history. Usually the last night (or one before the last) of the trip called "The Big reveal" were everyone reveal all the juicy stuff about themselves. The cost is around \$3,400, including almost everything except extra alcohol and other stuff you want to buy. Super expensive but great way to start Kellogg. The type of vacations changes buy the destination, but all KWESTs are very luxury and awesome (tight schedule, tons of activities, restaurants, parties, etc.). Take place 3 weeks before the semester starts.
 - Kellogg student have the possibility to buy tickets from around mid-late April, and exchange student from mid-late June (could change though). Demand from Kellogg students is very high.
- **Ski Trip:** 6 days in, usually, one of the best ski sites in the world (2016 was Whistler, Canada) vacation who take place in the end of fall term. Another Kellogg-ultra-super-crazy-trip who combines ski, other winter sport activities, parties, great bonding and good time with you friend from Kellogg before fall break (or end of the exchange for us). There are 800-900 tickets every year and they all sold out in 2 minutes. If interested just follow emails.
- **CIM week:** this is a pre-term preparation and socialization week. During the week all new 1st year students (about 450-500 in a class) are divided to 8 different groups – sections (about 60 in a section). Each section learns about life in Kellogg, what Kellogg can be for them as an individuals, learn to know one another, have competitions between sections, hear lectures, and more. It totally free and great way to meet tons of people and have a fun time before the semester start. Keep in mind – after CIM week, and before the semester start there 2 weeks of pre-term courses that are not

relevant (and not applicable) for exchange student. It's great time to hang around Chicago, Evanston and explore.

- **Fall Ball:** super great event, follow email on it. \$85 for an unforgettable night with your Kellogg friends. People organize in groups having dinner pre-game (which stand for a pre-drinking event before going out) and then going to the ball. The ball venue was amazing last year, everyone in top fancy attire (there were few tuxedos and all girls with evening dresses, come plushy). There is nice food, open bar (with the best alcohol, awesome party, and more).

4. Exchange Students

- **Interacting and getting connected:** Cait, Kellogg exchange coordinator, will send all exchange student emails, so it is really easy to reach out and start a WhatsApp group or set any other communication platform in order to get a picture of who arrives when, look for partners, interact, and more.
- **Social aspects:** Usually exchange students tend to socialize, interact and make friend with the other exchange students, since most of them living at McManus, have flexible schedule and they come to Kellogg for the experience. Moreover, exchange student take courses, by vast, only with 2ed years, who are more solidify and socialize with their friends from the past year at Kellogg, so sometimes they are less open to other people (not all!). I'm quite sure every exchange class who comes to Kellogg is awesome and magnificent – prefer for awesome people.

5. Kellogg Students

- **Types:** students at Kellogg are divided to the following types:
 - **2Y:** by far the biggest portion of Kellogg students, the main course of Kellogg, students who came to study for 2 year (3 term in each year with 2 months internship between years).
 - **1Y:** students who study for 4 terms in a row (about 3 month each term, no internship) and finish their MBA in 1 year.
 - **MMM:** 2Y student who study as well for Ms. in design. Kinda cool and creative people.
 - **JD-MBA:** students who to a combination of MBA with law school. They do the 1st year in Northwestern law school, then 2ed year in Kellogg, and 3rd year is combined between law and business schools.
 - **Other:** Executive, Part time, etc. – you almost never see them.
- **Sections:** as mentioned above, the section are one of important social circles in Kellogg (together with KWEST friends and friend from courses) sue to the fact that section interact intensely during CIM week.

6. JV (students Husband/wife/partner)

- **Definition:** JV is the formal term in Kellogg for wife/husband/ partner

- **General:** Kellogg (and all top B-schools) have a very positive, accepting and helpful policy in most of the expects of students' JVs
- **Wild card:** usually JV can NOT get a Wild Card (it's the student card who used for a vast number of activities in Kellogg) – BUT – I know personally an exchange student who managed to get a wild card for his JV.
- **Activities:** JV can participate (regardless to wild card) in tons of activities in Kellogg: CIM week for JV's, classes, clubs activities, and more.

7. Clubs and KSA (Kellogg Student Association)

8. McManus and other accommodation solutions

- **General:** The McManus Living-Learning Center (address: 1725 Orrington Ave, Evanston) is Kellogg's on-campus residence hall. It's an apartment building located a 10 minute walk from Kellogg where most Kellogg students chose to live. All apartments are suited with kitchen in studio, one or two-bedrooms configurations. It also houses numerous study rooms, computer facilities with printers and copiers, laundry rooms, a small (and smelly) gym and a large lounge with a big TV, a pool table, a ping pong table and a piano. Unfortunately, during the fall semester, there's usually not enough space left in McManus for all visiting students. As such, students are randomly selected for rooms in order to keep the selection fair. Other alternatives are usually available and include subletting an apartment in Evanston, sharing a room with Northwestern students and also other on-campus residence halls and apartments. The apartments come only with basic furniture: bed, desk, commode of draws, bed commode, selves cabinet, refrigerator, stove, oven, food table, few chairs and few more basic stuff (it's all specified on the website), and the level on furnish is depends on the type of apartment you get. There is a super-fast free Wi-Fi connection. NO sheets, towels, pillows or blankets; nor pots, pans, dishes or any cook ware. The rent was about \$1,240 per month (they adjust it every year) including ALL bills (gas electricity, etc.).

9. Jake and Global Hub

- **General:** Jake (or by the formal name "Jacobs", address: **2001 Sheridan Ave, Evanston**) was to famous Home-of-Kellogg for more than a decade. It a big building but quiet old and small for Kellogg needs and size. The Global Hub is Kellogg new and astonishing building who supposed to be magnificent and very beautiful (it stand right next to Michigan lake – which is awesome, but requires a bit more walking from McManus). Kellogg supposed to move form Jake to Global Hub in February-March 2017, they keep postponing the move date.
- Jake is/was (after Global Hub will be open) the home of the Kellogg School of Management. All administration, faculty and almost all classes are

located there, and this is where you, as an exchange student, will spend most of your time studying.

- **TG:** Fabulous and great tradition who stands for “Thank God it’s Friday” (no one really knows why it’s only TG, n not TGIF). Every Friday at 17.00 PM in Jake there are 2 hours of free beers and wine which is always an awesome way to open the weekend. Must go event. Awesome opportunity to mingle, get to know of you Kellogg friend and just a great time in Kellogg.
- **Class reservation:** useful and important tool for groups studies assignments, just look for “Study Buddy” (with/out the word Kellogg) and follow instructions.
- **Atmosphere:** as mentioned above the campus is magnificent, kind of “Hogwarts” or movies like, really impressive and very picturesque. Take advantage of it and the fact that there is a private beach on the Lake.

10. Campus

- **General:** The campus is astonishing and one of the most beautiful campuses I had ever saw. Walk it while it’s still nice outside, you will not regret.
- **Norris center:** has a bigger verity of food options than Jake (still all kinda junk food), has US Bank brunch, ATM, Northwestern official shop and the office where you get your wild card.
 - Northwestern’s student center, where you can find the main canteen (lots of different food types and a lousy coffee of course); the bookshop (where you can buy your course case packets and books and NU & Kellogg memorabilia); recreation rooms and a branch of US Bank. You can also get your Wildcard (NU student ID) there in the basement.
- **SPAC** (Sport Pavilion and Aquatic Center): magnificent, new, and huge gym free for students (not JV) and 6 indoor great tennis courts.
- **International student office (in Jake):** This office handles the administrative matters of all international students at Kellogg. Don’t forget to visit within the first few days of your arrival with your passport and DS-2019 form to sign in. Also don’t forget to get your DS-2019 endorsed if you need to leave the US during your exchange or else it will be a major hassle to come back.

11. Evanston

- **General:** Evanston is a truly magical, beautiful, kind of rich, and super nice town north to Chicago (it’s practically a suburb of Chicago). Very beautiful town, quite, has almost all in it, and the best part it is on Michigan Lake (enjoy the lake if you can in the fall term 0 it’s awesome).
- **Goods shopping – groceries, food, Etc. :** there are a lot of options in Evanston for grocery shopping:
 - **Whole Foods** – right next to McManus, super expensive (really ridiculously expensive), big organic and quality products kind of

product. Don't do their big shopping (only useful for small grocery shopping).

- **Trader Joe's** – 12-14 minutes walking (or 3 minutes Ubering) from McManus, the cheapest vegetables and fruits in the close area in Evanston.
- **Jewel Osco** – right across Trader Joe's, also a good and reasonable place.
- **Target** – not walking distance, you can join other students to share an Uber. Great for general house shopping (and food).
- **Wal-Mart** – same as Target but cheaper and more variety (internet apply as well).
- **Other Shopping: Cloth, restaurants, etc.:** as mentioned above, Evanston has almost everything in a walking distance, and if not Uber/Lyft is quiet inexpensive in Evanston. Remember that there are also a lot of buses (Evanston and Chicago) and a 2 trains to Chicago who is super easy to go to Chicago with.

12. Career center

- **General:** Kellogg CMC and CMS (2 systems for managing the interactions and preparation for interviews) are open for exchange student from the beginning of the term.
 - **CMC:** system that have tips, information, etc. regarding preparation and help materials for interviews.
 - **CMS:** wonderful platform for managing, browsing and interacting with employers and find out about job opportunities.
- If you are into recruiting – use those resources wisely. There are an ocean of information and knowledge in those platform (CMC and CMS). Another address is Loraine (from CMC), she will contact you during the 1-day pre term exchange student orientation (mandatory for exchangers).

13. Chicago and Night life

- **General:** Restaurants; you can find the best hot dog place for only \$5 to a 3-star Michelin Restaurant. Bars, you have tons of them. Best Jazz and Blues places in the US are located in Chicago. Nightclubs? House music was originated in Chicago; I think that sums it up. Shopping – The Magnificent Mile has almost every shop that you can find on 5th Avenue. Culture, Museums? A lot! Art Institute of Chicago is only one of the world-famous ones. You can check my recommendations at the end of the report or just Google it!
- **Specific recommendations**(based on my personal experience):
 - **AMAZING show:**
 - Blue Man Group (there a 40% discount for students, if you are come up to 2 hours before and purchase at the box office).

- **Landmarks:**
 - Skyscrapers - Sears (higher) or Chicago 360, both are awesome, Sears is higher.
 - Millennium Park, The Bean and just walk in the area - it's great.
 - Shedd Aquarium – cheap (\$8 for students), sweet and fun (if you like fish and etc.).
- **Bars:**
 - Mandy's (amazing n kinda expensive rooftop bar).
 - Three dots and a dash (famous and superb cocktail bar - expensive).
 - Old Town Pour House - at Lincoln Park (not loop) but awesome place. Pretty big bar long tables and very long bar. Tons of draft beers.
 - Howl at the moon - nice bar, sometimes live bands which is always cool.
- **Clubs:**
 - Untitled Supper Club
 - Bottled Blonde (Qstraight rager)
 - Social 25
 - Underground (hard to get into)
 - Untitled is one of the finest clubs in Chicago (again expensive drinks) but definitely the place to go party! I love it and people there really understand the concept of party 🍸
 - Social 25 is a great place as well n prices were very reasonable.
- **Bar/clubs** (haven't been to those):
 - Slippery Slope.
 - Rokit.
 - The Vig.
- **Restaurants** - follow Yelp (not TripAdvisor) depending on your taste.
 - Eggy's Dinner - marvels breakfasts n brunch (call before you go there! super packed, but definitely awesome! n reasonable prices).
- **Chicago night life and going out:** The heart of Chicago is the neighborhood call “The Loop” or “Loop”. Around it the other interesting neighborhoods are North Loop, Lincoln Park and West Loop. I totally recommend to just take advantage Chicago while you have nice weather and tour it a lot – it one of the most beautiful, fun and exciting cities in the world..!! Chicago got everything in it: culture, museums, shows, super varied restaurant (cheap as well as Michelin stars), tons of bars, clubs, and so on. Just go downtown and try new things – the city got a lot to offer.

14. Visa

- **General:** International students are required by U.S. federal immigration regulation to get in to the US on a student visa, so even if you have a tourist visa already you will need to get a new one. The international office at Kellogg will send you all the relevant info and will assist with the needed papers in, however, it is best to follow their instructions carefully – there are no second chances. Upon completion of your exchange (i.e. your J-1 activity), you may remain in the U.S. for an additional 30 days.
- **Actions:** make sure you complete and collect all the require docs and info, send it to Cait (or the relevant administrator in NU and/or Kellogg) – do not waste time and do it ASAP.

15. Transportation

- **General:** The major mode of transportation around Evanston is walking or biking. Distances are short (relative to Jake, Global hub it 5 minutes farer). A great option is borrowing or buying a bicycle. Second-hand bicycles are available or even new mountain bikes for as little as \$100 (e.g. in Walmart, Kraig List). Notice that in from mid-November temperatures go down and do so quickly, I'd snow only at December and a week before I left.
- **Travel to Chicago:** is normally done by train - either by the "E" (Elevated Train) which has a continual service into town every 15 minutes but is slow (60 min to the Loop [center of Chicago] by day, 45-50 minutes at night) or by using the Metra which is quicker (30 minutes. but runs not so often).
- **Uber:** is a reasonable option if you are in a group of 3 or 4 people. It costs approx. \$25-\$45, depends on the rush hour, and is a great way to come home late.
- **Shuttle:** during the day (Monday to Friday), there is a free shuttle bus that leaves from the Jake that brings you to the Chicago campus of Kellogg (located downtown Chicago, right at North Loop). You just need to show your Wildcard (student ID) to the driver.
- **Renting a car:** can be useful for any trips that you want to make, touring around Illinois, Wisconsin or just going to a near outlet for shopping. There are cat agencies in Evanston.

16. Insurance and health services

- **Cost:** \$950 for term, which means 3 month. Early arrival or late departure will require a bit more. For example I came 3 weeks before and left 1 week after and paid additional \$177.
 - **Remark:** in my term we had a problem with the insurance they charged us \$3,799 in the first place (I didn't pay) and only 2 weeks before the term end they fixed it. Do not worry – the insurance applies even if you don't pay. But 0 make sure with Cait.
- **Coverage:** cover all regular health issues: sickness, MD appointments, etc.
- **General procedure:** NU has a specific and pretty convenient online system for all health issue.

- **Remark:** scheduling appointments via the online system can be a week ahead, sometimes calling them is faster. Take under consideration that they so not answer fast (dial several time).
- **Remark 2:** dental insurance is not included (if you need make an international insurance from Israel).

17. Living expenses

- **General:** it's kind of hard to exactly predict what the expense will be, sue to personal preferences and spending behavioral. I spent around \$17K-\$18K, include KWEST and all social activities, 2 weeks vacation in the west coal and 4 days in NYC. I spent a lot, but it was my first time in US.
- Gross calculation (include main expenses):
Housing: 4,000 (McManus)
Equipment for apartment: 200-300.
Health insurance: 950
Books and course packet: 100-250
Transportation: 400-500
Food & groceries: 2,000-2,500
Night life/going out/alcohol: 300-1,200
Traveling: ? (1,000-2,000)
KWEST: ? (3,500-3,700)
Ski Trip: ? (2,000-2,200)
➔ Sun total: depends...
- I think that a solid estimation will be between \$13K (low end) to \$18K (high end).

18. General experience

- **Was a BLAST**, for any further information – please call me, and I will be glad to share in details.
- My experience was very instance, special, fun, and loaded with learning experience. I learn a lot, mainly not academically (also academically), but in the personal level and in personal development of myself. Kellogg in an exchange market for ideas, ideals, thoughts and personal development platform. Also wonderful place to make new unique friends from around the globe. Enjoy it every way you can. I will also like to say that not all exchange experience is easy and fun, in the begging there were some hard time to adapt and adjust – you will get over it and have an awesome experience.

19. Photos

Please contact me via Facebook in order to see the relevant albums on my profile:
https://www.facebook.com/ori.bandel/photos_albums