



Personal Information

Full name: Shirley Toni Guetta

Email: shirleytonig@mail.tau.ac.il

Degree Program at TAU: Digital Sciences for High – Tech & Management

Host University: University of Michigan

Exchange term (including the duration): Fall Term (4 Months)

Phone number (optional): 0524788846

Exchange Experience

About the country and city

My exchange semester took place in Ann Arbor, in the state of Michigan, United States. Ann Arbor is the typical American college town, with a strong and vibrant student atmosphere where daily life revolves around the university.

The city hosts one of the largest stadiums in the world, numerous student pubs, and an active fraternity and sorority system, making campus life highly social and engaging. Everything in the city is designed around students, from housing and transportation to entertainment and services.

Michigan as a state is also extremely beautiful, characterized by rich nature and the presence of three of the Great Lakes, offering impressive landscapes and outdoor activities throughout the year.

About the host university

The exchange took place at the University of Michigan, whose campus is very large and carefully curated. The campus is the heart of Ann Arbor, and students spend time there well beyond class hours. It includes dormitories, dining halls, extensive sports facilities, and a large gym.

The school atmosphere is extremely strong: students are very proud to belong to the university, actively participate in campus life, and never miss football games. The university is located in the centre of the city, and most students live on campus or within walking distance.

Professors are highly qualified, approachable, and deeply involved in students' academic experience, while the staff is consistently kind, supportive, and helpful.

Courses and professors

I took five courses: Business Intelligence and Data Visualization, Economics of Sustainability, Leading a Good Life, Global Capital Markets, and Currency Markets. I intentionally chose courses from different areas—finance, economics, management, and technology—to better understand and compare the academic approach across disciplines in the U.S.

All courses were highly engaging and interactive. Attendance and class participation were part of the final grade, which required students to be consistently active and involved in discussions. Lectures were discussion-based, and students played a central role rather than being passive listeners. Some classes were technology-free, which significantly increased focus and engagement.

Professors had a very strong relationship with students: they knew everyone personally, communicated clearly, and made sure all students were always aligned with course expectations. They genuinely cared about students' understanding, progress, and overall success in the course.

Extra curricular

The orientation took place on the first day and lasted the entire day. All essential topics were clearly explained, including academics, campus life, sports events, visa regulations, and health insurance. I attended the orientation together with around 100 exchange students from the business school, which made it a great opportunity to build first connections and friendships.

Throughout the semester, the International Centre organized several activities for exchange students, such as hot chocolate breaks during exam periods and day trips on Fridays.

As an exchange student, my extracurricular experience was slightly different from that of full-time students, as most clubs and organizations require an application process and long-term commitment, making them more suitable for students staying a full academic year. That said, the variety of student organizations is impressive, ranging from professional clubs (e.g., finance and investment banking) to purely social and cultural clubs (e.g., ski and dance).

Full-time students typically participate in multiple clubs and often join fraternities or sororities—either social or business-oriented—around which much of the social life, events, parties, and formal gatherings revolve.

Career centre

The Career Centre operates in a way that is very similar to the system at TAU. Throughout the year, it organizes career fairs and recruiting events, with companies regularly visiting campus to meet and recruit students.

Although I did not personally take advantage of these services during my exchange semester, I clearly observed the large number of recruiting activities organized both

by the Career Centre and by student clubs, highlighting the strong emphasis placed on career development and industry connections.

Business and Network Development

American students are extremely strong at networking. They actively organize coffee chats, make an effort to get to know everyone around them, and intentionally build professional connections from a very early stage. The environment is highly ambitious and career-oriented: many students already sign a full-time job offer during the summer of their junior year, well before completing their senior year.

During the exchange, I significantly expanded my professional and personal network. I built connections with professors, American students, and fellow exchange students from all over the world. Studying alongside such talented, motivated, and diverse individuals was extremely enriching and provided valuable insight into the U.S. approach to business, career planning, and long-term professional growth.

Accommodation

I lived in an apartment shared with another student from TAU. Finding accommodation was challenging, as most student housing options do not offer short-term leases of four months. The university does not guarantee dorms for exchange students staying for only one semester, as priority is given to full-time students.

After an extensive search and sending many applications, we eventually found the apartment at the last minute through Zillow. The apartment was located about five minutes from campus, which was extremely convenient and made daily life much easier.

Visa

I obtained an F-1 student visa, which required completing several online forms and attending a short interview at the U.S. embassy. The process was straightforward, and I did not encounter any issues, unlike some other exchange students.

Transportation

Transportation was free with the University of Michigan student card. Buses were mainly useful for longer distances, while students living near campus could easily walk everywhere. After 8:00 PM, the university offered a subsidized Lyft service to promote student safety.

Insurance and health services

Health insurance was mandatory and cost approximately \$250 per month, providing comprehensive coverage. The university offered its own health clinic, and students could also access urgent care centers without appointments for a small co-payment of around \$20.

Living expenses

Living in Ann Arbor is quite expensive. Many out-of-state students come from very affluent backgrounds, as tuition fees are among the highest in the United States, which contributes to a generally high standard of living. Accommodation and health insurance represent the main expenses.

On average, monthly costs are approximately \$1,500–1,800 for accommodation, \$250 for health insurance, around \$80 for phone and internet, and about \$40 for utilities. Students can eat at university dining halls for about \$15 per meal, with unlimited food, or buy groceries, which are also significantly expensive.

Food

Food options in the US tend to be highly processed and generally less healthy compared to Israeli standards. Meals are often rich in sugar and calories, with limited availability of fresh vegetables. It is recommended to choose organic products whenever possible, as food regulations regarding pesticides are less strict than in Israel.

Personally, adapting to the local food culture was challenging, especially due to the high sugar content and the overall level of food processing.

Night life

Nightlife in Ann Arbor is very active. Students typically go out on Thursday, Friday, and Saturday nights, which can be quite intense. Younger students often attend fraternity parties, while older students mainly go to bars during their senior year.

The drinking culture in the United States is particularly strong and significantly different from what many Israeli students are used to.

Tips

- Rent an apartment within walking distance of Central Campus: it significantly improves daily life and overall experience.
- Participate in university events, especially those organized by the International Centre, as they are a great way to meet students from all over the world.
- Arrive early to take part in Welcome Week: fraternities are open, and many social events and parties take place at the beginning of the semester.
- Be prepared for cold weather: winter temperatures can drop to -18°C , with snow lasting for at least a month, so a heavy and technical winter coat is essential.
- Actively participate in class: attendance and participation are a significant part of the final grade and are closely tracked.

- Be open and proactive: students are very friendly, and making the most of the social environment greatly improve the experience.
- Plan trips in advance, especially during Fall Break and Thanksgiving Break, to take advantage of travel opportunities.

How did this exchange experience add value to your studies at Collier?

This exchange fundamentally changed the way I approach both my studies and my future career. Being exposed to the U.S. academic and business culture showed me a system where participation, initiative, and accountability are not optional but expected. Classes rewarded those who spoke up, challenged ideas, and took ownership of their learning, pushing me to be more active and intentional in my academic approach.

Working alongside students with very different backgrounds, ambitions, and career timelines forced me to adapt quickly and rethink how I collaborate, communicate, and position myself professionally. The environment was demanding and competitive, but also extremely motivating, raising my standards and improving my ability to operate in high-performing settings.

Most importantly, living far from home taught me to rely fully on myself. Managing challenges independently and navigating an unfamiliar system made me more resilient and decisive. This experience taught me to recognize opportunities early and act on them without hesitation—an approach that I now bring back to my studies at Collier, with a clearer sense of direction and responsibility.

Photos



