



Experience Report

University Of Massachusetts Lowell

International Finance B.Sc

Frankfurt University of Applied Sciences

Hessen-Massachusetts Program WS 21-22

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Applying for the Program

The application period for this program will start approximately the year before the program actually starts. I personally look for information for this program since my first semester (3 years before I was accepted). I then go to the international office to ask for the details, the requirements I need to apply for the program and the financial aid possibilities. You can start applying for this program when you have 30 credit points. A lot of people tend to go for the winter semesters because the American Universities' academic calendar is different with the German one. In the winter semester, the gap is perfect so you can start your exchange semester without disrupting your current semester in Germany.

The application process is a bit complicated and has a lot of requirements. After getting all the information, I prepared it little by little so I didn't have to rush everything all at once. The most important and time-consuming thing was the Recommendation Letter, Motivation Letter, TOEFL Test and Learning Agreement. For the Learning Agreement, I had a mandatory exchange semester, which allows me to choose any business modules so finding courses that will be transferable was easy. If you don't have this, you will need to constantly consult with your professors and ask if the courses are transferable as early as possible. You need to submit your documents on time because otherwise they won't accept it. After the application is closed, there will be an interview round and then the international office and the Hessen-Massachusetts program will send you an email whether you are nominated or not. The full requirements for the program can be found on the webpage of your home University or the Hessen-Massachusetts webpage (Links Below);

1. <https://wissenschaft.hessen.de/Studieren/Internationales/Studium-Outgoing/Landesprogramm-HessenMassachusetts>
2. <https://www.frankfurt-university.de/de/studium/international-office/outgoings/studium-im-ausland/semester-weltweit/nordamerika/>

1. Preparation

After getting the acceptance letter for the program, I started gathering information and documents to apply for the Visa, applying for Financial Aid, completing my health-forms

requirements, and planning my trip. In April, there will be a Pre-Departure meeting that I suggest you attend. In this meeting, the Visa application process will be explained in detail. There is also a Q&A session with one of the exchange students that went to the program and a Q&A session with the respective Guest Universities. I met the students that are in my program through this meeting, and it was super helpful having contact with them.

1.1 Visa

First you will need to send some documents over to the Guest Universities. They will reach out to you and list all the required documents. One of these documents is a financial proof. You will need to proof that you have approximately €8000 in your bank account or a letter of support from your parents + their financial proof. After submitting these documents, they will send you an acceptance letter and the DS-2019 form per-post. I had to pay for the delivery cost of the document (Ca. €70). You can start the J-1 visa application process only after you get the DS-2019 form. Due to the pandemic, I started my visa application a bit late because there was a delay in the process of issuing the DS-2019 from UMass Lowell. I had a morning Interview appointment at the US-Consulate, and I recommend getting the morning appointment because there was only a small line, and the process took less than an hour. They will then take your Visa (and in my case also my DS-2019) and they will send it back to you per post or you can pick it up at the consulate approximately one week after. I did my Interview at the Munich US-Consulate because at time the Frankfurt US-Consulate was not accepting interviews for J-1 Visas. Appointments are also quite hard to get due to the pandemic situation but don't panic, you can start applying for an emergency appointment. More detailed information about J-1 Visa and Emergency Appointments can be found on the U.S Visa page (Links Below);

1. <https://travel.state.gov/content/travel/en/us-visas/study/exchange.html>
2. <https://www.ustraveldocs.com/de/de-niv-expeditedappointment.asp>
3. <https://www.ustraveldocs.com/ph/ph-niv-emergencyappointment.asp>

1.2 Financial Aid

There are several financial aids that you can apply to. The deadline for the financial aid is relatively early so you need to inform yourself early on. I personally only applied for the PROMOS Stipendium because the other programs require me to be a German citizen or I missed the deadline. More detailed information can be found on your university's international office webpage or by consulting with your international office coordinator.

1.3 Health Requirements & Health Insurance

UMass Lowell requires the student to complete the health-forms. These include immunizations Record and Tuberculosis test. It is beneficial to have it done before your departure but if it's not possible, you can also do it when you arrive there. It was mandatory for me to do the tuberculosis test because I had been in the listed countries, and I had to pay for that.

UMass Lowell also made it mandatory for international students to be subscribed to the university health insurance plan which costs ca. €800. To be safe I also subscribed to a travel health insurance before my program starts and after my program ends because I planned to travel around the US, and we were in the middle of a pandemic.

2. Arrival

Me and the other students in the program planned to be on the same flight and spend our first week in New York City. UMass Lowell only provides free airport pick up at the Boston Logan Airport, so we went to Boston and arranged to be picked up at there. You need to do this at the latest a week before the pick-up date. UMass Lowell also gives a welcome package that consisted of a bed sheet set, a duvet, a pillow, a toiletries bag, and a towel which was very nice because we didn't have to buy it. I arrived in Lowell a little bit later than the others, so they also picked up my welcome package at the international office before it closes. I was not living in the dorms, so it was not a problem for me to get my student card the next day. Your student card will be important, and you need to bring it everywhere you go. It is used to

access some buildings, ride the university shuttle bus and etc. If you live on the dorms, they will have specific times for you to arrive because you will need your student card to get into the dorms.

There will be an Orientation Week where the universities will have various activities and workshops to get students acquainted and a mandatory visa workshop for the international students. I recommend you apply for the Buddy-Program from the international office. You will be assigned with a UMass Lowell student, and they can help you with a lot of questions regarding the university life and general questions. The international office also held multiple event that were fun.

3. Daily Life

3.1 Housing and Food

I decided to live off-campus because it was cheaper, and I did not want to share a room with other people in a dorm. I ended up living in a shared apartment with 4 other people near the north campus and paid 550\$ (+ approx. 50-70\$ electricity & 10\$ Wi-Fi) per month and a \$550 deposit which I received back when I moved out. I found my room at a Facebook group called "UMass Lowell (UML) Student Housing & Rental. The apartment was not that fancy and a bit unclean, but my room was fine. I took it because it was the cheapest, I could find, it was close to the north campus where most of the business classes takes place and it was quite hard to find a room for short term rentals.

2 of my friends from the program found theirs from craigslist and only found their rooms when they were in the US. The price of their rooms also varies from \$550-750. Though you must be careful it's not a scam and not to transfer any money before you see the actual place (at least via video call). I transferred my deposit via Paypal one month before moving in because I had a video call my landlord and previous Nominees of the Hessen-Massachusetts program also leased one of her rooms. Another 2 of my friends from the program took a lease at a private student housing called Edge Merrimack. Their

rooms cost approx. \$1000 (with utilities and short-term rental fee) per month which is still cheaper than the dorms. In their experience, it was easy to make a contract and get a room way before they arrive and the building was modern, has a lot of amenities and is also within the campus area (near Tsongas Centre). All of us that lives off campus has our own room. 3 of my friends lived in the dorms and they had to share a room. The cost of the dorms is approx. \$1200 per month + mandatory meal plans of approx. \$1200. Meal plans are a subscription to enter the university dining halls. Even though some dorms have a full kitchen, it is still mandatory for the students to get a meal plan. Links to the group and websites are;

1. <https://www.facebook.com/groups/499054250471237>
2. <https://boston.craigslist.org/>
3. <https://www.edgemerrimackriver.com/>
4. <https://www.uml.edu/student-services/reslife/residence-halls/>

For basic household stuff, like kitchenware, clothes drying rack (if you have clothes that you don't want to put in the dryer), clothes hangers and cleaning stuff, I bought some things at Dollar Tree and if I can't find it there or don't like the option there, I buy it at either Walmart or Target.

Since I live off campus, I usually cook my food, get takeout, or eat at one of the dining halls. UMass Lowell has 3 buffet style dining halls and 3 to-go meals counter. To get into the dining hall or to get a to-go meal you need a meal swipe or River Hawk Dollars. You can get meal swipes by subscribing to the meal plan or getting meal swipes packages. I personally got the 15 meal swipe package and go to the dining hall every once in a while and bring food containers with me to take some of the food home. They have fresh veggies and fruits which are usually the things I take back with me. I personally don't think that the meal plans are worth it because it is expensive, and the food is not really that great.

For groceries, the Market Basket in the city is the cheapest and most accessible supermarket. The transportation in the city is not that good and there is no direct transport to Market Basket from my place, so I usually walk around 15 minutes from north

campus. There is also an Asian Market near the Market Basket. The next option is Walmart. I usually buy a lot of things at once because it is quite far. You can take the bus for approx. 45 mins-1 hour (the bus can be VERY unreliable at times) but I usually take an Uber/Lyft and split it with my friends or ask one of my friend who has a car to take me there. There is also a Target that is also accessible with bus (also takes 40 mins-1hour) but I rarely go there for groceries.

I sometimes also do my groceries in Boston because the transportation to and in Boston is better. It takes about 40 minutes with train. I recommend going to Dollar Tree to buy some groceries like detergents, toiletries, and food (not fresh food). Everything is only 1\$, most of it are regular or small sized items so you can try a lot of things without wasting food and it's easier to carry home. There is also a closer and bigger one in New Hampshire but you will need a car to go there. Trader Joe's is also a good option for reasonably priced organic food. Whole Foods is also a good option for organic food but it's pricier.

Eating out or getting take-outs are relatively expensive in Lowell. A meal will cost approx. 10 to 20\$. The restaurants that I can recommend in Lowell are Egg Roll Café, Egyptian grill (food truck in front of the Costello athletic centre), Tasty Dumplings, Life Alive Organic Café, El Potro Mexican Bar & Grill and 1981 Ramen Bar. These restaurants are mainly in the Downtown area or near the campuses. An alternative is GrubHub which is a food delivery app.

3.2 Bank Account and Telephone Plan

In the US transactions are mostly done with cards. You can use all your Mastercard/Visa debit or credit cards everywhere. I personally opened a Bank of America account during my stay, and it was quite easy. I just need a proof of enrollment which also states my address (you can get it at the solution center) and my passport and visa. With this I have access to Zelle, Venmo and Cashapp which are like Paypal and are commonly used to transfer money between friends. It also made it easy for me to withdraw cash without an additional cost and since they are a partner of Deutsche Bank, it was easy for

me to withdraw money from my Deutsche Bank account without a fee and deposit it directly to my Bank of America account in the same ATM Machine. There are a lot of Bank of America ATM on campus. If you don't want to open an American bank account, then I suggest you activate Apple Pay for all your cards, use your credit card, or open a debit card that are using Visa/Mastercard such as ING and N26. Santander also are available in Germany and there are and abundance of Santander bank in the US.

For our Telephone Data Plans, me and the other exchange students made a family plan with one of the telephone providers, T-Mobile. It is cheaper than getting an individual plan. There can be 5 people in one plan and each of us ended up paying \$38,5 per month for an unlimited data, sms and call plan.

3.3 Classes and the University

For the exchange program you need at least 4 classes to reach a full-time student status and have one semester course load. I personally took 5 classes, at first to check out the classes but I missed the drop period, so I had to take all 5 classes to avoid a failing grade or a W grade (withdrawn). A W grade means that you dropped the class after the drop period but before the withdraw period ends (usually 2 months after classes starts) and it doesn't affect your grade average, but it shows in your transcript, and you cannot get into the dean's list. I recommend taking courses that are transferable or that you genuinely are interested in. I like all my classes and feel like all of the professors made the classes interesting and understandable enough that you will actually like it even though the workload is a lot. Homeworks, reading assignments and papers every week from every class are common so you have to stay on top of your deadlines. Aside from that, there are multiple exams for each class. The learning materials are easy to understand so it wasn't so hard for me to balance my university life and social life. Classes are also mandatory and interesting, so it really helps me to understand things faster. Some Professors makes it mandatory for you to buy a book for their class and this can be quite expensive (100\$ per book). Try to look for alternatives online, lend it from the library or lend it from the Bookstore (in University Crossing).

There are 3 UMass Lowell campuses in the Lowell city which are North, East and South campus. Business and Engineering classes are usually in the north campus. Medicine, Social Sciences, Art, Education classes and some dorms are usually in the south campus. The Recreational Center, Tsongas Center, and some dorms are in the east campus. Most of the administrative offices you can find at University Crossing which is in the middle of 3 campuses. There are university shuttle busses that runs through all campuses free for students. Though all campuses are within 10-20minutes walk from each other.

UMass Lowell has 2 Libraries, one in north campus and one in south campus. Both are open early (6 am) until late (12 am). The Campus also has tables and chairs that students use to study all around campus buildings. One of the studying spots that I like (aside from the libraries) are Cumnock Hall (north campus), McGauvran Hall (south campus), 4th floor of the Pulichino Tong Business Center (north campus) and the Starbucks at north campus. The dorms also have studying rooms and if you have a meal plan, the dining halls can also be a comfy place to study with free flows of food, snacks and softdrinks.

In the Recreational Center you can find a gym, squash and racquetball courts, basketball courts, tennis courts, fitness classes, pool tables, ping-pong tables and locker rooms with sauna that are free for students. You can also rent the equipments for free there. It was pretty nice to have all these amenities withing walking distance and I felt really comfortable working out knowing that most people there are students or university employees. My favorite thing was the fitness classes. We also have a weekly badminton match between the other students in the program.

There are also various intermural clubs that the university offers. I joined the Figure Skating club, and it was very fun for me. There is a member fee for some of these intermural clubs but you can find out more during the club fair on the orientation week. Some clubs also has events that are open to all students such as karaoke night, culture day, trivia night and others. I usually go to these events to make friends and get free food. Most of the school events offers free food and/or free stuff so be on the look out for them! It's also mostly fun going to these school events.

Most of the collegiate sports team in UMass Lowell are in the Division 1 which is the top tier division in college sports. Going to a university sports game is always so much fun and you can experience the school spirit firsthand. I recommend going to every hockey games if you can because they are similar to the real NHL games. Every event is free for students and all you need is to enter from the student entrance and show your student card.

3.4 Lowell; Security and the City itself

Lowell is a small city and there are not a lot of things you can do without having a car there. There are some quite good restaurants and bars where I often eat and hang out with friends. I also sometimes study at the coffee shops around the city. My favorites are Brew'd Awakening and Coffee and Cotton. These are mostly walking distance from the campus area. There are also some museums in the Downtown area and Lowell is considered as one of the national parks in the USA.

Like everywhere else in America, you need to always be careful when walking by yourself especially at night. If you can, avoid walking through the Downtown area and from south campus to north or east campus after 10 pm. University shuttle busses are running until 12 am so it's better to take those. You can see the schedule and real time update on the school shuttle bus app and even request a pickup from the Lowell Train Station to one of the campus shuttle bus stops if there is no bus running from the city (from 7pm to 12 am and during weekends). If you can try to find housing near the north campus, south campus, and east campus areas because that's where most of the students live.

3.5 Free Time and Traveling

There is a direct commuter line from Lowell to Boston and every weekend there is a \$10 weekend pass where you can go anywhere in Massachusetts with the commuter line on Saturday and Sunday. I used this opportunity every weekend that I can to go to Boston and other cities in Massachusetts. The city I went to are Boston, Salem (best during

Halloween season but before Halloween Day!) and Providence. I went to Boston almost every weekend because it's close, it has everything and the vibe of the city is just amazing. My favorite coffee shop in Boston is Tatte. Boston has a lot of subway lines called the T but you can definitely walk everywhere if you have a lot of time. There is a program called the student 9's where you can subscribe and buy limited tickets to watch the Red Sox baseball games for only \$9. The Bruins (hockey), Celtics (basketball) and Patriots (football) games are also so much fun and I recommend you see them atleast once. Tickets can start from \$30.

There are some long weekend holidays (Labor Day, Columbus Day and Veteran's Day) and a one-week Thanksgiving break. Also, I choose my classes so I won't have a class on Monday and Friday. This allows me to have more time on the weekends and to travel. I manage my time well so during traveling I also bring my lecture materials. If you plan your travels in advance by seeing the academic calendars, you can get cheap under \$100 return flights to Chicago, Washington DC, Tampa, Miami, Philadelphia and Orlando.

New York City is only a 5 hour bus ride from Boston and with Flixbus the prices starts from \$15 or €12. You can also buy Amtrak train tickets that takes you from Boston to New York City in 3 ½ hours. If you are lucky and book the tickets early, you can get it for \$35. I recommend you buying every Flixbus ticket on the German website because you can pay with your Paypal, the currency is in Euro and if you need to refund it, you can still use the coupon code in Germany. Washington DC is only 2 hours by flight from Boston and you can get return tickets less than \$100 if you book it in advance. Bus tickets are cheaper, but it takes around 10 hours to get there from Boston. I also went to Tampa which was 3 ½ hours by flight from Boston.

The bordering state of New Hampshire is only 15 minutes away by car and there is no Sales Tax there. You can rent a car or take an uber with your friends to the Pheasant Lane mall which is the closest mall in New Hampshire to Lowell. There is also a Factory Outlet 30 minutes away from Lowell in New Hampshire. Aside from shopping, there are also plenty of tracking trail in New Hampshire that are beautiful and places that you can go skiing and snowboarding.

3.6 Health

You can take your University Health Insurance card at the Wellness Center in University Crossing. With this card you are entitled to free medical consultations at the Wellness Center. This also includes psychological counseling. If you feel that it's a bit hard to adjust or need a professional to talk to, you can sign up for the counseling services. I suggest as early as possible because there can be a waiting list and I do recommend signing up if you need to.

I unfortunately got COVID at the end of my stay when the university already on break, so the Wellness Center was not open. My symptoms were mild, so I didn't need to see a doctor and the PCR tests were given for free by the city. Though my friends told me that with the university health insurance card, I can go to an urgent care or get an appointment with a doctor and just pay a copay fee.

4. Departure

At the end of the Program there is not a lot of bureaucracy that I needed to do. I just needed to get the international office of UMass Lowell to fill out my confirmation of stay and close my bank account. There was nothing I should do at the airport before and after I land in Germany aside from filling in the arrival form that the German government made mandatory.

5. Conclusion

My time in the US was such an unforgettable experience. I got to experience some of the best moments in my life there. Being a part of the college experience in the US was definitely unique and travelling to all the different cities was amazing. I also made some friends from all over the world, and I got to improve my English. It also helps me grow as a person in terms of being able to manage a lot of things on my own, solving problems in a foreign country and just being a more independent person. I really recommend you apply for this program because even though the application process is a bit complicated, it will all be worth it in the end. I am so grateful to the Hessen-Massachusetts program that I was given a chance to be able to experience this once in a lifetime.