

學校簡介

The Free University of Bozen-Bolzano 位於歐洲最迷人的地區之一，處於德語區和義大利區經濟和文化的十字路口。其在教學和研究方面的三語制、高國際化水平以及由其優良設施保證的理想學習環境是 unibz 經常在國內和國際排名中名列前茅的部分原因。

成立於 1997 年，the Free University of Bozen-Bolzano 具有很強的國際視野，其多語言課程（德語、意大利語、英語和拉丁語）以及來自國外的大量學生和教職員工證明了這一點。

Unibz 在義大利和歐洲的所有大學中脫穎而出的是其課程和研究的多語言性。三種官方語言——義大利語、德語和英語——在課堂、會議、會議和所有活動中使用。因此，大學提供了一個理想的環境，不僅可以在每個人的學位課程的基礎上獲得學科的特定知識，而且還可以掌握就業和日益全球化的社會所需的溝通技巧。

在全國排名中，我們的大學每年都名列前茅。2022 年，義大利社會研究研究中心 Censis 連續六年將我們大學列為小型私立大學（學生人數少於 5,000 人）中的第一名。我們在國際排名中也名列前茅，尤其是在“國際化”、“學生滿意度”類別下。

在 2021 Times Higher Education World University Rankings 中，unibz 在全球近 1,600 所機構中排名 401-500。在義大利，我們在 53 所大學中排名第 16 位。

國外研修之課程學習（課內），另外推薦受益最多/最喜歡的課程

在這學期裡，選擇了兩門課: Asset management and Performance Analysis 與 Financial Systems and Financial Markets，皆為英文授課(Asset這堂課的老師腔調比較重，聽起來比較吃力；Financial 這堂課的老師英文很容易懂)，上課用書在圖書館都可以借的到

Financial Systems and Financial Markets:

這堂課為學士班課程，主要在探討金融市場的運作，例如:債券、股票市場等等，算是一些基本的知識，如果有學過相關金融知識，這堂課算是非常輕鬆，如果沒有學過也很好上手!!

1. 上課方式:

在第一堂課老師會把這學期會上的課程列出來，還有上課的時間(上課時間不像台灣是固定的，但老師會把一學期的時間全部列出來，不用擔心!!)，老師會在上課前上傳ppt(這堂課不需要預習，上課可以聽的懂，如果遇到不懂的地方，也可以馬上舉手問老師，老師人超級好會很樂意回答)，上課不會點名也不會點人問問題，如果與其他課衝堂也可以利用雲端補上課內容(上課會錄影)

2. 作業:

在每一個章節結束，老師會放3~4題的習題當作回家作業，但不用交給他也不會檢查，之後他會利用一節課的時間檢討所有的習題，這堂課在課餘時間不用花到太多時間

3. 考試:

一學期只有一次考試，但會分成兩個時間(可以自行選擇要哪一個)，題型有選擇題與計算題，老師會在考試前給一份模擬考題目，計算題基本上只是換個數字，選擇題比較考觀念(相較計算題比較困難)，但基本上只要把每一章節後面的習題與給的模擬考題目搞定，考試容易就會過了，如果第一次不幸沒過，還可以參加第二次的考試(總分31分)

總結: 這堂課推!!!

Asset management and Performance Analysis:

這堂課為碩士班課程，主要在探討資產配置，例如: CAPM、效率市場等等，這堂課最主要比較困難的地方是老師義大利腔很重，所以常常聽不太懂上課的內容，但老師人非常好，下課時間都會跟我們聊天(因為他有去過台灣，也認識中山的一位教授)

可以自己選擇是attend student 或non-attend student(但老師基本上也不點名)

1. 上課方式:

在第一堂課老師會把這學期會上的課程列出來，還有上課的時間(上課時間不像台灣是固定的，但老師會把一學期的時間全部列出來，不用擔心!!)，老師會在上課前上傳ppt(這堂課非常建議需要

預習，幫助在上課的時候比較不會吃力)，有遇到問題可以舉手問，老師非常樂意的回答，這堂課會跟老師比較多互動，(因為老師會突然問問題，但如果真的回答不出來也沒關係，他就會解答然後繼續上課)上課需要非常集中精神，老師常常講得起勁會忘記下課，所以也會比較累一點。老師有安排兩次業師的演講，時間為一小時，只要有問題都可以在跟他們討論

2. 作業:

基本上兩次上課後會有一次的作業，題目不算少(需要到圖書館借書)，老師在下一節課會討論作業，方式為請同學解答然後一起討論是否正確(所以一定要準備，如果沒寫他會希望你當下解答)，在課餘時間需要花上蠻多的時間

3. 考試:

一學期只有一次考試，老師會在考前一堂課給模擬考題目(皆來自課本的題目)，這次我們的考試總共兩大題，其中一題為上課教過一模一樣的題目(用EXCEL作答)，考試沒有想像中的難，但在準備過程中痛苦(因為完全不知道會怎麼考試)

如果是attend student (出席成績占35%，考試成績占65%)，non-attend student(考試成績占100%)，建議選擇attend student，讓老師對自己有印象

國外研修之生活學習 (課外)

社團:

參加了飛盤與籃球社團，因此結交了許多朋友，體驗到國外運動的風情，尤其是飛盤，因為一直以來都覺得飛盤只是一種樂趣的運動，但參加了這個社團後才發現飛盤有許多技巧

Party:

每個禮拜幾乎會有一次的party，不管是在宿舍裡舉辦或是在外面的酒吧，但因為旅遊的關係並沒有參加很多次，但參加的體驗都很棒，主要都是大家會聚在一起聊天或跳舞，而且每一次的聚會後又可以認識到不同的人，與台灣的方式蠻不一樣的，很值得嘗試看看!

旅遊:

旅遊是我最喜歡的部分，在每一次安排旅遊的過程中，可以更加的了解不同城市的故事，在每一次的旅遊後都會發自內心的感謝當初鼓勵我出國交換的朋友，只有親身經歷過這些風景、歷史古蹟等等，才可以實際的感受不一樣的震撼感。而在安排旅遊的過程中總是會遇到一些困難的地方，例如:交通，必須完整規畫路線並且提前訂好車票，因為這邊的交通費非常浮動，可能隔天就會漲價，因此非常建議提前安排規劃好行程

交換/研修之具體效益 (請條列式列舉)

1. 可以認識許多不同國家的人，透過聊天的方式，可以知道很多不同國家的文化，也可以把台灣介紹給更多的人
2. 英文口說真的可以進步，不用怕他們聽不懂也不用害怕說，大家都非常友善
3. 可以體驗到與台灣完全不同的生活體驗，不論是風景、食物、與人的接觸、文化等等，每一件事情都值得讓我讚嘆不已
4. 住在宿舍的好處: 與其他國家的人住在一起，常常會在睡前互相分享一天遇到的事情，不但可以增進英文口說能力並且也可以快速認識不同的朋友
5. 利用這次到歐洲交換的時間，藉由課餘的時間到不同的國家玩，體驗不同國家的文化風情與食物
6. 自己更加獨立，在台灣是自己最熟悉的國家，因此在事情處理上會有一個方向，但在國外很多事情必須自己處理、摸索

海外生活期間是否曾遭遇困境，及是否解決問題?如是，請說明如何解決問題;如未解決，請說明事件最大的啟發及思考未來可以怎麼解決?

一開始剛到國外時，會有點害怕社交，因為在台灣幾乎不會使用英文與人溝通，對自己英文口說非常沒有自信，因此在一開始的聚會上比較少發言，或是簡短的英文就帶過話題，但經過一兩次聚會後，發現大家都很友善而且都會想要了解我們想要表達什麼，因此成功了讓自己的英文口說進步，也結交到了許多很棒的朋友，單獨出去喝咖啡都不是問題

海外生活期間是否曾遭遇文化衝擊，您如何去面對及適應?

1. 義大利的做事步調非常緩慢以及低效率，例如:申請居留證，要在警察局等非常久的時間，且快要回國後才會拿到(只能待在原地等，因為常常與通知的時間延後2~3小時，並且等通知)
2. 不準時並且經常罷工(最常遇到的是火車時間常常大延誤)，會導致原本的計畫大亂，解決辦法為在每一次訂車票的時候不能把時間抓太緊，不然當下重買的車票會變得非常貴
3. 在這邊的網路不是吃到飽且訊號非常差，甚至在其他國家只有10G可以使用，一開始會有點不太能適應，但後來認為都到不同國家旅遊、生活了，應該要將更多時間花在眼睛的感受(網路要留著導航才是重要的)

海外生活歷練是否為您人生帶來不一樣的改變或者個人特質上的轉變，最大的成長是什麼?

1. 開拓視野: 這次的交換讓我接觸到許多不同國家的人，藉由聊天分享自己國家特別的生活經驗與文化，透過旅遊讓我更加感受到古蹟與自然風景帶來的震撼感
2. 增加自信心: 勇於表達自己的想法，一開始因為口說能力不佳所以很少發言，但朋友之間都會給予鼓勵，試著理解想要表達的事情，因此不管是在英文口說或是表達都進步了非常多
3. 體驗異國文化: 雖然現在已經無國界，但只有親身在異地生活，才可以真實感受到與台灣不同的文化風情
4. 更加獨立: 在國外生活很多事情都是從0開始，要試著自己去摸索與解決，像是安排旅遊的時候，雖然網路上有很多旅遊指南，但很多突發狀況都是要當下判斷如何解決

您認為獎學金對您海外研修最大的幫助是什麼? 有無獎學金是否會改變您的出國計畫?

可以體驗更多不一樣的活動(例如:滑雪、去更多不同的國家旅遊)，因為覺得可以把獎學金運用在去其他國家旅遊是一個很棒的決定，體驗更多不同的文化體驗。有無獎學金不會改變我出國計畫，因為這次的出國交換讓我真的體驗到完全不一樣的生活，也讓我看見與台灣完全不一樣的美，尤其是自然風景，百看不膩而且每一次都讚嘆不已

感言及心得感想

校園:

在這學期選了兩門課，遇到的都是非常好的老師，也因為這兩門課皆與金融基本知識相關，所以讓我更加深對於金融的基礎，上課的方式與台灣並不會相差太多，而這間大學給人一個非常舒服的感覺，並不會太擁擠，學校的設備也都非常的新，因為學校附近環山，所以看到美景是家常便飯的事情，生活在這邊非常有度假感(bolzano bozen是一個旅遊勝地)

住宿:

當初直接讓我們有宿舍住(要用抽的，單人房或雙人房)，而且安排到的宿舍位置距離學校非常的近，所以地理位置非常方便，有問題找舍監也會馬上得到解決(但宿舍網路真的很差)，公共空間像是廚房、桌球間，都可以使用而且設備也都很新(但缺點是洗衣機烘乾機整棟只有各兩台)，最重要的是住在宿舍的人都非常友善，當遇到問題時只要找他們幫忙，他們也不吝嗇地給予協助

旅遊:

當老師把上課時間排出來後就可以安排旅遊了，到不同國家旅遊真的是最讚歎的事情，很多真的只有在國外才可以體驗到的經驗，而且也可以到不同國家吃當地的美食(雖然有時候會不知道為什麼好吃)，但旅遊就是一個很棒的體驗。而且藉由旅遊可以讓自己提升安排事情的能力，因為要一直比價(不管是機票車票住宿)，也一定要提早安排才不會變成冤大頭

所以真的要謝謝我的家人與當初一直支持我出國的朋友，還有中山豐富的交換機會，才能讓我真的體驗到國外的生活，也讓我在這半年的時間到不同的國家旅遊，選擇出國交換真的是對的選擇!

英文心得(包含學校簡介、課程學習、生活學習、具體效益、心得感想等等)

School Profile:

The Free University of Bozen-Bolzano is located in one of the most fascinating regions of Europe, at the economic and cultural crossroads of the German-speaking and Italian regions. Its trilingualism in teaching and research, its high level of internationalization, and the ideal learning environment guaranteed by its excellent facilities are some of the reasons why unibz is regularly ranked among the best in national and international rankings.

Founded in 1997, the Free University of Bozen-Bolzano has a strong international outlook, as evidenced by its multilingual programs (German, Italian, English and Latin) and the large number of students and staff from abroad.

What sets Unibz apart from all other universities in Italy and Europe is the multilingual nature of its programs and research. The three official languages - Italian, German and English - are used in classes, conferences, meetings and all activities. The University thus provides an ideal environment for acquiring not only subject-specific knowledge on the basis of each individual's degree program, but also the communication skills required for employment and an increasingly global society.

Every year our university is ranked among the best in national rankings. In 2022, the Italian Center for Social Research and Studies Censis ranked our university first among small private universities (with fewer than 5,000 students) for the sixth consecutive year. We are also ranked high in international rankings, especially in the categories of "internationalization" and "student satisfaction".

In the 2021 Times Higher Education World University Rankings, unibz is ranked 401-500 out of nearly 1,600 institutions worldwide. In Italy, we are ranked 16th out of 53 universities.

Course Study:

In this semester, I chose two courses: Asset management and Performance Analysis and Financial Systems and Financial Markets, both taught in English (the teacher of the Asset class was more accented and difficult to listen to; the teacher of the Financial class was easy to understand in English). The class will be taught in English (the teacher of Asset is more accented and difficult to listen to; the teacher of Financial is very easy to understand).

Financial Systems and Financial Markets:

This class is an undergraduate course, mainly in the study of the operation of financial markets, such as: bonds, stock markets, etc., is some basic knowledge, if you have learned the relevant financial knowledge, this class is considered very easy, if not learned also very good to start!

1. classroom style:

In the first class the teacher will list the courses that will be taken this semester, and the class time (class time is not fixed like in Taiwan, but the teacher will list all the time of a semester, do not worry!) The teacher will upload the PowerPoint before the class (the class does not need to pre-study, the class can listen to understand, if you do not understand the place, you can also immediately raise your hand to ask the teacher, the teacher is super nice will be very happy to answer), the class will not be named and will not point people to ask questions, if the class with other classes can also use the cloud to make up for the class content (the class will be recorded)

2. homework:

At the end of each chapter, the teacher will put 3~4 questions as homework, but you don't have to give it to him and he won't check it, after that he will use one class period to review all the questions.

3. Exams:

There is only one exam in a semester, but it will be divided into two times (you can choose which one you want), the questions are multiple choice and calculation questions, the teacher will give a mock exam before the exam, the calculation questions are basically just changing numbers, the multiple choice

questions are more conceptual (compared to the calculation questions are more difficult), but basically as long as you get the questions at the end of each chapter and the mock exam questions given, you will easily pass the exam, if If you don't pass the first time, you can still take the second exam (31 points total).

Conclusion: This class is a push!

Asset management and Performance Analysis:

This class is a master class, mainly in the exploration of asset allocation, such as: CAPM, efficiency markets, etc. The main difficulty of this class is that the teacher Italian accent is very heavy, so often do not quite understand the content of the class, but the teacher is very good, will chat with us after class time (because he has been to Taiwan, also know a professor in Zhongshan)

You can choose to be an attend student or non-attend student (but the teacher basically doesn't name names either)

1. classroom style:

In the first class the teacher will list the courses that will be taken this semester, and the class time (class time is not fixed like in Taiwan, but the teacher will list all the time of a semester, don't worry!) The teacher will upload the PowerPoint before the lesson (this lesson is very recommended to need to prep, to help in the class time will not be overwhelmed), there are questions can raise their hands to ask, the teacher is very happy to answer, this lesson will be more interactive with the teacher, (because the teacher will suddenly ask questions, but if you really can not answer it does not matter, he will answer and then continue with the lesson) in the class requires a lot of concentration, the teacher often The teacher is often so excited to talk that he forgets to leave the class, so he is also a little more tired. The teacher has arranged for two lectures by teachers for one hour, so as long as you have questions, you can discuss with them.

2. homework:

The teacher will discuss the assignment in the next class by asking the students to answer it and then discussing whether it is correct (so be sure to prepare, if you do not write it he will want you to answer it right away), and it will take quite a bit of time after class.

3. exams:

There is only one exam in a semester, and the teacher will give mock exam questions (all questions from the textbook) in the class before the exam.

If you are an attend student (35% for attendance and 65% for exam) or non-attend student (100% for exam), it is recommended that you choose attend student so that the teacher has an impression of you.

Life Learning:

Clubs:

I joined the Frisbee and basketball club, so I made a lot of friends and experienced foreign sports, especially Frisbee, because I always thought that Frisbee was just a fun sport, but after joining this club, I found out that there are a lot of skills in Frisbee.

Party:

There was a party almost once a week, whether it was held in the dorm or at a bar outside, but I didn't attend many of them because of the travel, but the experience was great.

Travel:

Travel is my favorite part. In the process of arranging each tour, I can learn more about the stories of different cities, and after each tour, I will thank my friends from the bottom of my heart who encouraged me to go abroad to exchange, and only after experiencing these landscapes, historical monuments, etc., can I actually feel a different sense of shock. In the process of arranging a trip, there are always some difficulties, such as: transportation, the route must be fully planned and tickets must be booked in advance, because the transportation costs here are very volatile and may increase the next day, so it is highly recommended to arrange and plan the trip well in advance!

Specific Benefit:

1. You can get to know people from many different countries, and through chatting, you can know the culture of many different countries, and you can introduce Taiwan to more people.

2. You can really improve your English speaking, you don't have to be afraid that they don't understand you and you don't have to be afraid to say it, everyone is very friendly

3. I can experience a completely different life experience from Taiwan, no matter it is the scenery, food, contact with people, culture, etc., everything is worthy of my praise
4. The advantage of living in a dormitory: living with people from other countries, we often share the day's events with each other before going to bed, which not only improves our English speaking skills but also allows us to meet different people quickly
5. I took advantage of the exchange in Europe to go to different countries after school to experience the culture and food of different countries.
6. be more independent, because Taiwan is the country I know best, so I will have a direction in dealing with things, but in foreign countries, I have to deal with many things by myself and figure them out.

Thoughts:

Campus:

I took two courses in this semester and met very good teachers, because these two courses are related to the basic knowledge of finance, so I have a deeper understanding of the fundamentals of finance. The university is very comfortable and not too crowded.

Accommodation:

We were given a dormitory to live in (single or double room), and the location of the dormitory is very close to the school, so the location is very convenient, and any problems will be solved immediately (but the dormitory network is really poor), common spaces such as the kitchen, pool room, can be used and the equipment is very new (but the drawback is that there are only two washing machines and two drying machines in the whole building). The most important thing is that the people living in the dormitory are very friendly, and they are not stingy to help when there is a problem.

Travel:

Traveling to different countries is really the most amazing thing, there are many experiences that you can only experience abroad, and you can also go to different countries to eat the local food (although sometimes you don't know why it's good), but traveling is a great experience. And by traveling, I can improve my ability to arrange things, because I have to compare prices all the time (no matter if it's air tickets, tickets or accommodation), and I have to make arrangements in advance so that I won't become a bargain!

So I really have to thank my family and my friends who supported me to go abroad in the first place, as well as the rich exchange opportunities in NSYSU, which allowed me to really experience life abroad and travel to different countries in the past six months.