**交換心得**

A. 學校簡介

諾歐商學院（NEOMA Business School）是法國頂尖的商學院之一，由漢斯高等商學院（Reims Management School）、魯昂高等商學院（Rouen Business School）合併而成。Reims 校區坐落於著名的香檳大區，距離巴黎僅需 45 分鐘高鐵車程。學校以金融、管理與奢侈品行銷聞名，吸引了來自世界各地的學生。諾歐商學院也提供豐富的線上與線下資源供學生使用。

B. 國外研修之課程學習（課內）

這學期我共選修了四門課程，涵蓋了技術實作與管理理論：

1. Data Science for Finance： 這是本學期我最推薦且受益最多的課程。課程內容以 Python 程式語言為基礎，老師會帶領學生實際操作 python 進行財務分析。期末報告要求應用所學程式對上市櫃公司進行財務分析，另外還包含手打程式碼的期末考。雖然投入時間較多，但老師上課教學非常認真，對於想打好程式基礎的同學非常有幫助。
2. Data Management： 學習資料生命週期與治理。期末考試是三題英文申論題，需要在一小時內完成，對英文論述與打字速度有一定的要求。課程內容比較偏向理論，所以上課的時候比較無聊一點。
3. International Management： 課程節奏較輕鬆，主要透過觀看互動式影片與完成作業來學習跨國企業管理邏輯，適合需要彈性安排旅遊行程的同學。
4. 法文課： 學習基礎法語溝通，對於在法國的日常生活非常有幫助。上課主要學習法文文法和基礎對話。有一次的期中報告，雖然一個人只要報告 5 分鐘，但是用法文報告真的非常困難，除了要思考報告內容，還要確認講稿是否符合法文文法與詞彙使用慣例等。

C. 國外研修之生活學習（課外）

法國外食非常的貴，隨便路邊找餐廳都要快 20 歐，所以我平常都是自己煮飯。蘭斯市區有一般大小的家樂福，平常買蔬果跟日常用品會在這邊賣；如果是要買便宜的肉，會坐 30 分鐘的公車去郊區的超大間家樂福買。由於我是一個重度亞洲胃，所以一個月會去郊區的亞超採買米跟其他調味料。總結來說，蘭斯市區該有的東西都有，麻雀雖小五臟俱全。

D. 交換/研修之具體效益

1. 專業技能提升： 透過 Data Science 課程，掌握了使用 Python 進行財務數據分析的實務能力。
2. 語言能力進步： 在學校練習了英語聽說能力，同時也有練習到基礎法語，能應付日常購物與溝通。
3. 危機處理能力： 經歷自己透過各種渠道找房、申請 CAF/醫療保險以及重病住院，我認為在面對類似狀況的時候能夠更沉著穩定地應對，並快速想到解決辦法。
4. 跨文化溝通： 在高度國際化的校園中，學會與不同文化背景的同學協作與交流。

E. 海外生活困難及解決問題

【最大困境：嚴重的健康危機】 在交換期間，我曾因肺部感染高燒不退，在法國的醫院住了 10 天。

解決方式： 幸虧出國前備齊了「出生證明」，住院期間成功申請到法國社會保險號碼（Ameli）。住院期間，配合醫院社工申請補充醫療保險（Mutuelle），使高昂的住院與檢測費（含 CT、內視鏡）獲得全額減免。期間持續和醫生溝通，確認自己的身體狀況；在住院治療、靜養後，康復出院。我認為這件事情對我最大啟發是永遠不要以為自己身體健康就掉以輕心。在國外，保險、對意外的預防以及應對很重要，面對意外時需保持冷靜，積極與校方及醫院社工溝通。

F. 海外生活文化衝擊及適應

1. 罷工文化： 法國頻繁的交通罷工是最大的文化衝擊。曾遇到電車與公車全面停運導致上課困難，我學會了提前預留緩衝時間，或使用共享單車、步行等備案。需要時間慢慢適應法國人的生活步調。

2. 行政效率： 法國行政程序極其繁瑣且緩慢，與台灣的高效率截然不同，需要非常主動關心文件申請的效率。

G. 海外生活歷練帶來之改變與成長

這次交換是我第一次獨自在海外生活，最大的成長是「心態的獨立與強韌」。從一開始在找租房時，對法國租房詐騙的擔憂，到後來能獨自處理醫療緊急狀況，我發現自己比想像中更能適應陌生環境。這種「即便身處困境，事情也總有解決的辦法」的處事態度，是我認為我在交換期間學到最重要的事情。

H. 感想與建議

建議 1：出生證明必備。 無論是否打算看醫生，請務必在台灣辦妥出生證明公證，它是申請 CAF 房屋補助與社會保險（醫療費用減免）的關鍵。

建議 2：謹慎租房。 在 Studapart、小紅書或 FB 社團找房時務必警惕詐騙，未看房前絕不輕易匯款。

建議 3：主動社交。 蘭斯市區相對安靜，主動參加學校活動或去酒吧與新朋友聚會，能讓交換生活更加豐富。

Exchange Experience Report: NEOMA Business School, Reims Campus

A. School Overview

NEOMA Business School is one of France's premiers "Grandes Écoles," formed through the merger of Reims Management School and Rouen Business School. The Reims campus is nestled in the heart of the historic Champagne region, offering a strategic location just 45 minutes from Paris via the TGV high-speed train. Renowned for its excellence in finance, management, and luxury marketing, the school attracts a diverse student body from across the globe. NEOMA provides a sophisticated learning environment with a wealth of digital and physical resources, fostering both academic rigor and professional development.

B. Academic Learning (In-Class)

During this semester, I enrolled in four courses that balanced technical application with management theory:

1. Data Science for Finance: This was my most recommended and beneficial course. Grounded in Python programming, the curriculum guides students through practical financial analysis. The final project involved a comprehensive financial analysis of a listed company using Python, complemented by a final exam requiring live coding. While the workload was demanding, the professor’ s dedication made it an invaluable foundation for anyone interested in quantitative finance.
2. Data Management: This course focused on the data lifecycle and governance. The final exam consisted of three English essay questions to be completed within one hour, which significantly tested my English technical writing and typing speed. The content leaned toward theoretical frameworks, requiring a disciplined approach to self-study.
3. International Management: Conducted as an asynchronous online course, this offered flexibility for travel. By engaging with interactive videos and assignments, I explored the complexities of cross-border corporate logic. It served as an excellent introduction to global management strategies.
4. French Language Course: Essential for daily life in France, this course focused on grammar and basic conversation. A mid-term oral report required a 5-minute presentation in French, which proved challenging as it necessitated not only content preparation but also rigorous checking of grammar and idiomatic usage.

C. Life Skills and Extracurricular Learning (Out-of-Class)

The high cost of dining out in France—often exceeding €20 per meal at local bistros—led me to develop strong self-sufficiency in the kitchen. In Reims, I frequented the city-center Carrefour for daily essentials. For more economical meat options, I would take a 30-minute bus ride to the suburban hypermarkets. As someone with a "heavy Asian palate," I also made monthly trips to suburban Asian supermarkets to stock up on rice and specific seasonings. While Reims is compact, it provides all the necessary amenities for a comfortable, albeit quiet, student life.

D. Specific Benefits of the Exchange

1. Technical Proficiency: Through the Data Science curriculum, I gained the ability to use Python for real-world financial data analysis.
2. Linguistic Growth: Living in an international environment significantly improved my English fluency and provided me with functional French skills for daily interactions.
3.Crisis Management: Successfully navigating housing scams, complex French bureaucracy (CAF/Ameli), and a major health crisis instilled a sense of calm and resilience in the face of adversity.
4. Cross-Cultural Communication: Collaborating with peers from diverse backgrounds at NEOMA broadened my perspective on global teamwork.

E. Overseas Hardships and Problem Solving

【The Greatest Challenge: A Severe Health problem】 During my exchange, I suffered a severe bacterial lung infection accompanied by a high fever and hemoptysis, leading to a mandatory 10-day hospitalization.

- Solution: Fortunately, I had prepared my "Birth Certificate" before leaving my home country. This allowed me to successfully obtain a French Social Security number (Ameli). During my stay, the hospital social worker assisted me in applying for supplementary insurance (Mutuelle), which eventually covered the exorbitant costs of my stay and diagnostic tests, including CT scans and bronchoscopies.
- Key Insight: Never take your health for granted. Preparation of administrative documents like apostilled birth certificates is not just a formality—it is a lifeline in emergencies. Staying calm and maintaining active communication with the school and hospital staff were crucial in resolving this crisis.

F. Cultural Shock and Adaptation

1. Strike Culture: The frequent transportation strikes in France were a major cultural shock. I encountered instances where trams and buses ceased operations entirely, making it difficult to reach campus. I learned to plan with significant "buffer time" and utilized shared bicycles or walking as alternatives, eventually adapting to the rhythm of French life.
2. Administrative procedure: The French bureaucracy is notoriously slow compared to the efficiency I was used to. I learned the importance of patience and early preparation for all paperwork.

G. Personal Growth and Transformation

This exchange was my first time living alone so far from home. The greatest transformation I experienced was the development of a resilient and independent mindset. Navigating a foreign healthcare system during a serious illness taught me that I am capable of handling extreme pressure. I have returned with a newfound confidence that I can find a way forward regardless of the obstacles.

H. Reflections and Recommendations

1. Prepare Your Birth Certificate: This is the most critical piece of advice. It is required for both the CAF housing subsidy and the social security system that protects you from massive medical bills.

2. Vigilance in Housing: When searching for housing on platforms like Studapart or social media, be extremely wary of scams. Never transfer money before verifying the property.

3. Embrace the Quiet: Reims is a peaceful city. To make the most of it, proactively join school clubs or visit local champagne houses to immerse yourself in the local culture.