

繕打 中文及英文 心得報告，應包含下列項目

(**中文至少 1,000 字+英文至少 500 字**。赴中國交換者不需撰寫英文心得。)

A. 學校簡介

波查諾自由大學 (Free University of Bozen-Bolzano，簡稱 unibz) 成立於 1997 年，位於義大利北部南蒂羅爾自治省的波查諾 (Bolzano)，是一所以國際化與三語教學 (義大利文、德文、英文) 的公立大學。unibz 設有五個學院：經濟與管理學院、教育學院、資訊科學學院、科技學院，以及設計與藝術學院，提供多種學士、碩士與博士課程，課程設計強調理論與實務並重、跨文化交流與多語能力的培養。unibz 也積極參與 Erasmus+ 等國際交換計畫，與多所歐洲與全球知名大學合作。主校區位於 Bolzano，根據 2024 年《泰晤士高等教育世界大學排名》，unibz 在全球 1900 多所大學中名列第 351–400 名，於義大利入榜的 56 所大學中排名第 12 名。

B. 國外研修之課程學習 (課內)，推薦受益最多/最喜歡的課程

Asset Management and Performance Analysis

這堂課是研究所的課程，結合理論與實務。內容涵蓋資產定價、風險報酬分析、投資績效指標 (像是 Sharpe Ratio)，也會探討主動與被動投資、國際化配置、綠色投資等議題。透過模擬練習和個案討論，我們學習如何將投資想法轉化為具體策略，是非常貼近實際業界的訓練，有助於準備 CFA 或從事資產管理相關職涯。教授人非常好，有問題都歡迎同學們在課堂上發問，很有耐心地回答同學。

C. 國外研修之生活學習 (課外)

波查諾位於多羅米蒂山，而多羅米蒂山享有阿爾卑斯山後花園的美名，非常適合滑雪與登山健行。在這裡的居民們非常把握休閒時間，在雪季時可以看到居民們搬著雪板搭乘前往雪場的公車，而從未接觸過雪的我，也在這裡展開了第一次的滑雪體驗，滑雪是一項非常刺激的運動，需要運用身體的平衡與精神的專注，一開始跌跌撞撞了好幾次，不斷跌倒不斷爬起，不過後來成功在雪場上滑行時，是非常快樂的。過了雪季後，人們會開始去山上健行，多羅米蒂山的風景非常漂亮，在健行時經常沉浸在美麗風景之中。

D. 交換/研修之具體效益 (請條列式列舉)

1. 獨立生活的能力
2. 增進外語能力
3. 拓展國際視野
4. 了解異國文化

5. 學習與不同文化的人相處

- E. 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？

雖然外國交換生同學人非常好且友善，但還是容易會有同個國家的人一起行動的現象發生，而這學期從台灣過去交換的學生只有我一個，所以還是會有覺得孤單的時候，一開始不太習慣獨處。

但後來會讓自己多去探索小鎮不一樣的樣貌，或者多去參加不同的活動，讓自己多交些朋友，使自己不要太於空閒，這樣不僅不會覺得孤單，也會交到很多朋友，現在也不會覺得獨處是一件孤單的事，反而會覺得享受。

- F. 海外生活期間是否曾遭遇文化衝擊，您如何去面對及適應？

剛開始來到歐洲的文化衝擊是便利性的部分，在台灣，便利商店或者超市幾乎都是 24 小時且全年無休的，但歐洲人非常注重休息時間，因此很多超市大概晚上 8 點就會關閉，有些甚至假日不會開門，為了解決這問題，我不能像在台灣一樣，想當下買甚麼生活用品就馬上買，而是需要提前規劃、未雨綢繆，避免需要使用時卻買不到的窘境。

- G. 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？

有的，我本身的行為比較內斂，思想也會保守一點，我剛來到歐洲時，其實很擔心是不是周遭的歐洲人會不喜歡亞洲人，不願意跟我相處等，但在某次與德國室友聊天的時候也把我擔心沒辦法融入歐洲人生活的想法告訴她，但室友卻對我說：「其實我覺得我們沒有甚麼不同，只有國籍不同，僅此而已，所以不用擔心。」，至此之後我才發現原來限制都是自己給的，後來我也變得更敢表達自己的想法，與其他交換生們相處得很融洽。

- H. 感想與建議

我認為可以好好利用學校的交換資源，有機會就出來看看世界，整個視野會更加不一樣，對於這次的交換我完全不後悔，認識了來自世界各地的交換生朋友，在交流的過程中，學習了許多不同於亞洲思想的思考模式，並且體驗了許多不同的文化，此外，在國外生活的期間真的是很好訓練獨立解決問題的機會，許多事情不再有家人或朋友可以馬上幫忙，比起之前第一時間會直接問他人該如何解決，現在則是會先自己找尋解決方法。

雖然現在英文是國際通用的語言，但我認為如果要跟當地人有更良好的交流，在出國交換前具備一定當地語言的基礎比較好，如果能使用當地的語言交流，對於了解當地文化會更有幫助。

- I. 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) 500 字以上

The Free University of Bozen-Bolzano (unibz), founded in 1997, is a trilingual public university located in Bolzano, northern Italy. Known for its international outlook and unique

trilingual teaching model (Italian, German, and English), unibz offers a wide range of undergraduate and graduate programs through its five faculties: Economics and Management, Education, Computer Science, Science and Technology, and Design and Art. The university emphasizes a balance of theory and practical application, multicultural exchange, and language proficiency. With modern facilities, a well-resourced library, and strong student support services, unibz has built a highly international academic environment. According to the 2024 Times Higher Education World University Rankings, it ranks 351–400 globally and 12th among 56 Italian universities.

Among the many courses I took, the most rewarding was *Asset Management and Performance Analysis*. Although it's a master-level course, it was accessible and practical. It covered asset pricing, risk-return analysis, performance indicators like the Sharpe Ratio, active vs. passive investing, international diversification, and ESG investing. Through simulations and case discussions, we learned how to translate investment ideas into concrete strategies. It was a valuable experience that also helps prepare for the CFA or a career in asset management.

Outside of academics, living in Bolzano was a unique experience. Nestled in the Dolomites, the region is ideal for skiing and hiking. I had never seen snow before, and learning to ski was both challenging and thrilling. Though I fell many times, the joy of eventually gliding smoothly on the slopes was unforgettable. After the snow season, locals and visitors enjoy hiking amidst the breathtaking alpine views, making the region a paradise for outdoor lovers.

This exchange brought me several important benefits:

1. Gained independence and problem-solving skills.
2. Improved language proficiency.
3. Broadened global perspective.
4. Developed cultural understanding.
5. Learned to work and live with people from different backgrounds.

One initial challenge I faced was adapting to the lack of convenience. In Taiwan, stores are often open 24/7, but in Europe, most supermarkets close early and don't open on Sundays. I had to change my habits and plan ahead to avoid running out of essentials. This taught me

how to be more organized and proactive.

Cultural differences also brought growth. Initially, I was anxious about whether European students would accept me. But one day, I shared this concern with my German roommate, who reassured me by saying, "The only difference between us is our nationality. That's it." Her words helped me realize that many limitations were self-imposed. From then on, I became more open and confident in expressing myself, and I built close relationships with exchange students from around the world.

This experience has changed me significantly. I became more independent, culturally aware, and confident. I highly encourage students to take advantage of exchange opportunities. It truly expands your worldview, teaches you practical life skills, and allows you to form deep connections across cultures. While English is widely used, having some knowledge of the local language will greatly enhance your cultural understanding and communication with locals.