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#### Exchange Experience

### • About the country and city

I enjoyed living in Philadelphia and took the opportunity to travel around the country. The city has everything that one may need, from bars and clubs to museums, galleries and parks. The center and the University city are walkable and have pretty good public transit as well. New York and Washington DC are just 1.5 and 2 hours away by train. Fall semester is better in terms of weather, it only became cold in December and even then it snowed just a couple of times.

### • About the Host University

Penn Campus is awesome, it's green, full of grand old buildings and has all kinds of cafes and food trucks offering any good one could fancy. The business school occupies at least three buildings, all near each other.

The school has about 1600 students (first and second year) which means that even they themselves can't possibly know each other. If you just attend classes, you'll most likely see different people in different classes and will hardly get you know anyone. Fortunately Wharton has a ton of clubs dedicated to every possible activity. I myself enrolled into the Fintech club, Jewish club and Art club. The clubs organise various events, games, parties and workshops, host speakers and celebrate holidays. Even if you don't want to become a member it is worth getting newsletters from the clubs you're interested in, most of the time they allow other students to take part in their activities for a one-time payment.

Speaking of parties, the best ones are organised by the Open4Biz LGBT club, particularly the white party and red and blue party in the beginning of the school year. To get a discount and to be able to buy a ticket (which are sold in a matter of hours) I also enrolled into the club:)

You should be proactive, otherwise nobody will tell you about many important events. The international office gets all the exchange students together before the start of a semester and handles most of the administrative stuff but they do a poor job of informing exchange students. Therefore you should try to get to know some Wharton students as early as possible and ask them if anything important is going to happen.

# • Career center

The career centre organises job fairs and brings companies to the school. Don't rely on them too much, if you want to find a job in the US then you should join appropriate clubs, participate in their events and speak with people in the industry, generally they are willing to help, especially Wharton grads. I wasn't actively looking for a job there so there's not much I can add to that.

# Accommodation

The easiest way is probably to stay at a place of a Wharton student who went on exchange - that way you're staying exactly for a semester and, if there're roommates, immediately get to know someone from the school. The Wharton's international office starts sending these offers a few months before the beginning of a semester. Most of Whartonites live in the center city (15-20 minutes walk to the school, less on trolley or uber) and the price range is \$1000 (for a room) - \$2000 (for a studio). That could be in a modern high-rise with a doorman or in a nice old brick rowhouse.

My case was somewhat special as my wife and son came to me in November so we needed at least a one-bedroom which would cost much more in the city centre than I was willing to pay. So I ended up living in Fairmount, a quaint neighbourhood of rowhouses to the north of the art museum for \$1300 a month. I found the apartment on Airbnb and after the first month negotiated the decrease of rent to \$900. From there I cycled to the university (20-25 minutes) or sometimes took a bus. I won't go into detail on living with kids, give me a call and I'll be happy to tell everything I know.

Finding a regular rent could be tricky because few landlords are willing to rent apartments for less than a year. Nevertheless check craigslist and trulia (but beware of fraud!). Some of the areas of the city are pretty rough (as you probably know thanks to Hollywood) - West Philly to the west of the University and North Philly.

## • Courses and professors

The courses are of high quality and I'm really glad to have met some of the professors. I took 4 semester-long courses which were all quantitative and pretty hard. That courseload was bearable, I had enough time for extracurricular activities, parties and travel.

The courses are graded based on the assignments (group and individual) and, usually, exams (half-term and final).

# • Visa

You need J1 or F1 visa and I got one a couple of months in advance without any difficulties. J1 is supposed to allow you to do academic training after the studies.

## Transportation

Within the city subway, trolleys (trams) and buses make it fairly easy to get anywhere you may need. I flew to JFK and took a train to Philadelphia as it was cheaper than flying to the Philadelphia airport. Buses to NYC and other cities are cheaper than trains but slower and could be stuck in traffic. Uberpool is VERY cheap, less than \$4 a ride. There are bike paths all over the city but mostly they are not separated from the traffic (http://bicyclecoalition.org/ride-your-bike/bike-maps/)

## • Insurance and Health Services

The university offers its own insurance program which is outrageously expensive. There are also a couple of other programs they recommend and I bought one provided by PSI (<u>https://www.psiservice.com/plans.do</u>) which cost ~\$60 a month.

The university requires you to have certain vaccinations. If you can't show them the proof of having them you will have to do them in the university clinic. I did a couple of them there and then got money back from the insurance company.

## • Living expenses

I spent about \$1,500-2,000 a month on everything other than the rent while I was in the states. That includes travelling, renting car, eating out and various club activities. Having said that, I tried to cook my food myself, commuted to the school on bike and in general kept an eye on my expenditures.

Much more would be needed if you want to participate in pricier activities, like group trips to various faraway exotic places.

## • Food & Night life

Philadelphia is a large city and has plenty of food trucks, cafes, restaurants and bars catering to every possible taste. Buying groceries yourself is also an option, there are Whole Foods, Trader Joe and Aldi supermarkets in the centre or around. Speaking of exotic cuisines, I tried Ethiopian food at Era and Burmese one at a restaurant in the Chintown and enjoyed both immensely. There are several clubs dedicated to food and drinks and also weekly gatherings of Wharton students at the Armory pub and 2-years gather at a new pub every week.

Some bars in the centre have dance floors and there are night clubs as well both in the center and on the Delaware riverbank; they tend to close pretty early (2-3 am) for my taste. Neighbourhood pubs are a great way to mingle with the locals and watch sports (just don't order PBR or Lite:)

### • Tips

There's a lot of international students at Wharton from all over the world (including a few Israelis).

Don't worry about your English language level, you'll

I would recommend exploring the city and the surrounding area. Philadelphia has a lot of nice old neighbourhoods, lots of historical stuff, a few good museums and two impressive rivers. Away from the city centre there are parks, bike trails, small towns and various historical sites like the Valley Forge.

We also rented a car a few times (both the rent and the gasoline are so much cheaper there) and headed to other places on the East Coast.

Watch "It's always sunny in Philadelphia" and of course "Rambo" to get a feeling of the city!