



University of Rhode Island Report

Double Degree Program

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Why I Chose to Study Abroad at URI

Studying abroad was always something I genuinely wanted to do. Since I study International Business at HAW Hamburg, I did not only want to learn about international business from textbooks and lectures, but actually experience the international aspect myself. I wanted to live in another country, experience another culture, meet new people, and challenge myself in a completely different environment. The USA specifically had fascinated me for years. When I was around 14 years old, I visited the former host family of my brother, who had done an exchange year in the United States during high school. That was probably the first time where I was really exposed to American culture and lifestyle. What especially stood out to me was the feeling of freedom. Even though the United States might have rules similar to Germany, everything somehow feels less regulated and more open. That atmosphere always stayed in my head.

The University of Rhode Island initially caught my attention because it offers the Double Degree Program with HAW Hamburg, which I considered a great opportunity both academically and professionally. Having two degrees from two different universities definitely creates leverage for future career opportunities. However, after researching URI more deeply, I quickly realized that the university had much more to offer. The finance program at URI is honestly exceptional. Especially the Student Investment Fund, also called the RAM Fund, was something that immediately motivated me to go there. I wanted to meet professors and students who shared similar interests in finance, investing, economics, and business. At the same time, I was extremely excited about entering a completely new environment where I literally knew nobody. Surprisingly, I was never really scared. If anything, I was optimistic. Looking back now, I can only say that my expectations were exceeded in every possible way.

Before arriving, I imagined URI to be a fairly isolated campus somewhere in New England, and honestly, that description is not even wrong. URI is basically a university in the middle of a forest. However, that is exactly what makes the campus experience so unique. Newport, Narragansett, Providence, bars, beaches, and golf courses are all reachable within a short drive, Boston is approximately one hour away by train, and New York City can be reached in around three hours. Kingston has its own Amtrak station (which is like the American DB) only a few minutes away from campus. What I did not expect was how immersive life at URI would become. It stopped feeling like an exchange semester surprisingly quickly and simply became daily life.



Preparation and Organization

The preparation process for the exchange semester required quite a bit of organization, but overall it was manageable. The application process itself was relatively straightforward, especially because the International Office at HAW Hamburg and URI were both very supportive. One of the most important parts was organizing the visa process. After being accepted and receiving the necessary documents from URI, I applied for the J1 student visa. Even though the process can initially seem stressful because of all the paperwork and appointments, it worked out smoothly in the end. I flew from Hamburg via Frankfurt to Boston Logan Airport. URI organized airport pickups for international students, which made the arrival process extremely easy. Several URI ambassadors welcomed us at the airport, and all international students were brought to campus together in a rented URI bus. This was one of the first moments where I realized how much URI cares about its international students.

For housing, I lived in the TI House, which is part of the International Engineering Program community. The IEP and TI houses are directly next to each other at the top of campus near the Emporium dining area. I had a single room with a meal plan included, which cost approximately 6,800 USD per semester. Even though this may initially sound expensive, I personally think it was absolutely worth it because you spend almost an entire year there. During orientation week, URI organized a school bus for all international students to go shopping at Walmart together. Looking back, this was honestly one of the funniest and most memorable "first American experiences." I spent around 300 USD buying lamps, plants, a carpet, and a mattress topper for my room. At first that might sound unnecessary, but making the room feel comfortable and personal was absolutely worth it because it quickly became my safe space during the year.

The overall costs of the exchange semester were definitely significant, but manageable with planning. I received a PROMOS scholarship from the International Office at HAW Hamburg worth 3,150 EUR. Besides that, I financed the year through savings and family support. Below, you can find an approximation of the costs during my year at URI.

Category	Approximate Cost
Housing + Meal Plan	6,800 USD per semester



Flights	1,200 USD
Insurance	3,000 USD for the whole year
Travel Expenses	Around 2,000 USD (depends on how much you are travelling of course)
Monthly Personal Spending	200-300 USD
Books and Course Materials	150–300 USD per semester

My advice for future students would definitely be to calculate realistic expenses beforehand, especially because social activities, traveling, and eating out can add up quickly. Going out with friends, buying food outside the meal plan, getting drinks, or joining spontaneous trips are all part of the experience, but they should be included in the financial planning.

Arrival and First Impressions

Arriving at URI honestly felt almost surreal. The ambassador pickup made everything stress-free from the very first moment, and during orientation week we were shown around campus, introduced to the university, and quickly integrated into the international student community. I immediately felt comfortable.

The first impression of campus was honestly incredible. URI has a huge green campus with so much life everywhere. Especially compared to German universities, the atmosphere feels completely different — campus life is the center of everything. One of the highlights during the first week was definitely Rhody Fest, where all clubs, sports teams, and organizations present themselves. There are literally clubs for almost everything imaginable. During Rhody Fest I signed up for the golf and tennis club teams and later participated in competitive tryouts for both (I got into both teams). You do need a certain skill level for some of the sports teams, so make sure you have played the sport before. Still, there are some sports clubs that do not require any prior experience. I also signed up for the Financial Management Association (where I made most of my friends inside of the College of Business) and the Economics Association. What surprised me most during the first week was honestly how perfect everything felt. The people were positive, open-minded, and incredibly social. It felt natural to start conversations with



strangers. Sometimes you would simply end up going out with completely random people you met only hours before.

The IEP/TI community especially became an important part of my exchange experience. I lived in the TI House (not the IEP house), which I would definitely recommend to future HAW students. The biggest advantage is how uncomplicated the housing process is, and it is somewhat quieter compared to the IEP House itself. Most social activities happen in the IEP living room anyway, so you still fully experience the social atmosphere without necessarily having every second Friday shaking your walls because of parties. The cafeteria and kitchens in TI were located directly in the basement, which made daily life very convenient. Chef Mark prepared food every day, and there was always easy access to fruits, cereal, cookies, pastries, salads, and much more. Overall, arriving at URI was one of the smoothest and most welcoming experiences I have ever had.

Campus Life and Daily Routine

One thing that immediately stood out to me at URI was how different American college life feels compared to Germany. At HAW Hamburg, and generally at many German universities, students often commute to campus, attend lectures, and then leave afterward. At URI, however, campus life becomes your entire environment. People live there, study there, socialize there, eat together, play sports together, and spend almost all of their time together. Because URI is somewhat isolated, students naturally become much closer to one another, and this creates an atmosphere that honestly feels difficult to describe until you experience it yourself.

Especially in the IEP and TI community, daily life constantly felt alive. Someone was always sitting in the living room, studying with friends, watching sports, talking, or planning the next trip. Even small moments like getting breakfast downstairs, randomly meeting people in the hallway, in the dining area, or walking through campus on the way to class eventually became part of a routine that felt very natural.

At the same time, URI still requires a significant academic commitment. Many people in Germany underestimate how much continuous work American universities actually require. In almost every course, there are weekly quizzes, assignments, readings, participation grades, discussions, projects, and presentations. Especially participation matters a lot. Professors expect students to contribute actively and engage with the material regularly. At first, this adjustment can honestly feel exhausting, especially if you are used to studying mainly for final



exams in Germany. However, over time, I actually started appreciating the system because it forced me to stay organized throughout the semester instead of only focusing on one final exam phase.

My own routine usually consisted of waking up in the morning, going to class, eating at TI, studying with friends, and later doing sports in the evening. During my first semester, I only had classes on Tuesday, Wednesday, and Thursday, which gave me a lot of flexibility during the week. I was part of the golf club and regularly attended practice almost every Friday. I also participated in tennis practice once or twice a week. Besides academics and sports, social life at URI played a huge role. One of my favorite routines was going to the library with friends, studying together, and going out on the weekends.

The sports culture at URI is also on another level compared to Germany. URI basketball games at the Ryan Center and football games at Meade Stadium created an incredible sense of school spirit. URI also has massive gym and sports facilities, including swimming facilities, basketball courts, volleyball courts, track and field areas, and fully equipped gyms. Weather-wise, Rhode Island also constantly surprised me. During fall, the campus looked beautiful with all the colorful trees and typical New England scenery. Winter, however, became extremely cold. At one point we experienced extreme temperatures sometimes around -25 degrees Celsius and the biggest snowstorm I had ever seen in my life. Just when you think you have seen it all, URI always seems to have another surprise ready.

Academic Experience and Courses

The academic experience at URI was one of the most valuable parts of my exchange year. Compared to Germany, courses at URI are significantly more interactive and workload-intensive throughout the semester. Instead of having only one final exam, students constantly work on assignments, quizzes, readings, projects, presentations, and discussions. At first this can feel overwhelming, but over time I honestly started appreciating the system because it forces students to consistently engage with the course material. Another major difference was the relationship between professors and students. Many professors at URI were incredibly approachable and genuinely interested in helping students succeed. The following section gives an overview of the courses I took during my two semesters at URI.



FIN 321 – Security Analysis (Professor Charles "Chip" Reilly, CFA)

FIN 321 was probably one of the most important classes I took at URI because it became the foundation for joining the Student Investment Fund, also known as the RAM Fund, later on. Initially, this course was not even part of the official curriculum negotiated between HAW and URI. However, with the help of Professor Donna Gammache-Griffiths, Ms. Andres, and Professor Ribberink, we were able to find a solution that allowed me to take the course. The reason I specifically wanted this class was because it is the prerequisite for FIN 423, the Student Investment Fund. I was so eager to participate in the RAM Fund that I was allowed to switch one of the GenEd courses with FIN 321.

The course focused entirely on equities. There were no derivatives and no bonds, just stocks. Topics included risk and return, risk-adjusted returns, CAPM, statistical scenario analysis, efficient market theory, optimal portfolio construction, and general valuation concepts. The goal of the course was to build a framework for understanding financial markets and making your own interpretations regarding equities. What made the class especially memorable was Professor Charles "Chip" Reilly. Honestly, I feel like I did not only have a great professor, but rather found a mentor and friend. He is incredibly lighthearted, entertaining, approachable, and genuinely cares about his students. I already visited his office during orientation week to ask about the RAM Fund, and he immediately made me feel welcome. He sometimes gets off topic and talks about his wife, son, or his multimillion-dollar friends, but that also made him one of the most entertaining and human professors I had at URI.

The grading consisted of three exams throughout the semester, including the final exam, as well as a semester-long group portfolio project. The project was especially valuable because we worked with Bloomberg Terminals inside the Sherman Trading Room. Bloomberg is one of the world's largest financial data providers, and a single Bloomberg Terminal usually costs around 30,000 USD per year. URI has eight Bloomberg Terminals available for students, which is honestly insane to me. Throughout the semester, our group analyzed macroeconomic conditions, selected equities, justified our investment rationale, and finally presented our portfolio performance. The workload was manageable if you consistently stayed on top of assignments. An important detail for future students is that only the strongest students from FIN 321 are selected for the RAM Fund, so putting effort into this course is definitely worth it.



FIN 423 – Student Investment Fund / RAM Fund (Professor Charles "Chip" Reilly and Deborah Imondi)

The RAM Fund was without question one of the best and most unique experiences of my entire year at URI. Students are selected directly by Professor Reilly based on GPA and performance in previous finance courses, especially FIN 321. Most students in the RAM Fund are extremely strong academically, often with GPAs above 3.7. The application process required submitting a transcript and motivational letter explaining why you wanted to join the fund. Being accepted into the RAM Fund honestly felt incredibly rewarding because I had specifically structured my courses around the goal of joining it.

The RAM Fund itself manages a portfolio worth over 1 million USD, which is part of URI's endowment fund and is entirely student-managed. Professor Reilly and Deborah Imondi only acted as coaches and advisors. Students themselves decided which equities to buy or sell. Deborah Imondi retired after my semester in May 2026, but during my time there she was incredibly kind, knowledgeable, and supportive. The fund only invests long, meaning no short selling, no leverage, and no derivatives. It focuses on U.S. small- and mid-cap equities, which means companies headquartered in the United States with a market capitalization between approximately 300 million and 10 billion USD.

The class starts with macroeconomic analysis and an evaluation of the business cycle. Based on that, the fund develops expected returns that are later used in equity analysis. We used both quantitative and qualitative valuation methods, including DCF models, dividend discount models, relative valuation, ESG analysis, Porter's Five Forces, and proprietary RAM metrics that analyze growth over the past one, three, and five years. In total, the RAM Fund consisted of 15 students divided into sector teams. There are eleven GICS sectors to cover, so the fund usually has five teams with three students each. I was part of the Consumer Team together with Tom Hilmer and Jacques Carlson, covering consumer discretionary and consumer staples.

What made this experience special was not only the academic side, but also the atmosphere. At first, everyone was somewhat nervous because nobody really knew what to expect. However, over time, the Sherman Trading Room became almost like a second home. Managing a real 1 million USD portfolio creates a very special connection between everyone in the room. The workload was more than the average course at URI — approximately 20 hours of work per week on top of regular classes. However, every single hour was worth it. You work with Bloomberg,



Capital IQ, valuation models, and investment theses, and slowly you realize that your sector teammates and RAM Fund classmates are not just people you work with, but actual friends.

Throughout the semester, every sector team created buy and sell pitches. These pitches either recommended buying new holdings or evaluating and selling existing ones. After every pitch, all students voted, and if the vote passed, the transaction was executed. At the end of the semester, the RAM Fund presented its portfolio and investment process to Fidelity Investments and other professionals from the financial industry in front of around 70 people. Presenting there was honestly one of the biggest adrenaline rushes I experienced during my time at URI. After the Fidelity presentation, everyone, including Professor Reilly, went to Boon Street together, which is a sports bar. That evening was one of those moments where I truly realized how many incredible people I had met during the year. The RAM Fund gave me practical experience, friendships, confidence, and memories that I will never forget. I wish I could have stayed longer, but the end of a chapter is the end of a chapter.

INE 315 – Legal Environment of Business (Dr. Kimberley Page)

Legal Environment of Business was taught by Dr. Kimberley Page, who is honestly a sweetheart. Besides teaching at URI, she also works as a mediator in law from time to time, which provided the class with a practical perspective. She is very knowledgeable, has great energy, and students could always ask her questions. The course was similar to Business Law and Taxation at HAW Hamburg, but with a much stronger U.S. focus. We learned about the U.S. Constitution, constitutional amendments, important acts that were passed in the United States, tort law, contract law, and different legal forms of doing business, such as LLCs, C-Corps, S-Corps, and partnerships.

The class was definitely interesting and worth taking. The grading consisted of weekly quizzes, one midterm exam, one final exam, two papers, and a mock trial. One paper was about proposing a constitutional amendment, and I chose healthcare similar to Germany. The second paper was a detailed paper of around ten pages about a civil case. The mock trial was probably the most enjoyable part of the class. We simulated a courtroom, and it was fun to watch and participate in. Participation also mattered, which again shows how different the American classroom culture can be compared to Germany. Overall, this course helped me understand the American legal and business environment much better.



BAI 310 – Business Data Analysis with Excel (Professor Eugen Trandafir)

BAI 310 was a very practical course about Excel and business data analysis. Professor Eugen Trandafir is probably one of the funniest and most relaxed professors you will ever meet. The course itself is pretty self-explanatory because it focuses on Excel. It was asynchronous, so there were no actual in-person classes. Instead, Professor Trandafir uploaded weekly lectures as YouTube videos, which students had to watch before completing practice questions in Excel. These practice questions were graded.

Later in the semester, we also worked with GMetrix, a platform for Excel tests. Overall, the course was not hard, but it required consistent effort. There were approximately 30 hours of video material over the semester and more than 20 practice question sets, each with around 20 questions. At the end of the semester, we took a Microsoft Excel certificate exam, which counted as the final. The course was definitely valuable because Excel is useful in almost every business field and especially important for finance. My honest advice is simple: put in the work, and you can get a good grade. Professor Trandafir also loves giving bonus points, which definitely helps.

ECN 202 – Principles of Economics: Macroeconomics (Dr. Cruz Bueno)

I took ECN 202 as part of the GenEds and because I could get it accredited at HAW Hamburg for Macroeconomics. Dr. Cruz Bueno is honestly very sweet and really cares about her students doing well. The class was not too difficult for me because I had already taken macroeconomics at HAW before, but unfortunately had been sick on the exam day in Germany. The class covered typical macroeconomic topics such as demand models, money market models, employment, capitalism, Keynesian economics, and other core macro concepts.

The course definitely helped me refresh my macroeconomic knowledge, and I honestly still enjoyed it. The grading consisted of online readings and questions that had to be answered for grading, as well as three exams in total. It was a very approachable class. What I appreciated most about Dr. Bueno was not only her teaching, but also her kindness outside the classroom. She helped me connect with people working in banking and always welcomed me to her office with a smile. This is one of the examples where I felt that URI professors were much more approachable than what I had previously experienced in Germany.



MGT 342 – Human Resources Management (Professor David Greenway)

MGT 342 was an online course taught by Professor David Greenway. The course offered good insights into Human Resources Management, but because it was online, I did not enjoy it as much as my in-person classes. There was no real teaching in the traditional sense, just many readings and weekly assignments. The course consisted mostly of individual assignments and group work. Unfortunately, my group was not very active, so I ended up doing most of the work myself. I still received an A, but the process was chaotic and not particularly enjoyable.

This course taught me one practical lesson that I would definitely pass on to future students: take as many classes in person as possible. Online classes may be convenient, but they are not really fun during an exchange year because you do not get to meet new people, interact with professors, or experience real American classroom culture. Since so much of URI's value comes from people, conversations, and atmosphere, I would personally avoid online classes unless they are necessary.

MGT 448 – International Dimensions of Business (Professor Sanjiv Dugal)

MGT 448 reminded me a little of the InCo classes at HAW Hamburg, but Professor Dugal's teaching style was very non-traditional. Instead of delivering regular lectures, he often gave long monologues or showed films during scheduled class times. There were only a total of 4 lectures throughout the semester. Between sessions, he sent one or two emails per day, and we were required to upload thoughts and responses to a digital platform called Fishbowl. In the Fishbowl, we defined vocabulary, researched terms and concepts, wrote reflections, and submitted different assignments that were issued regularly. You will have to take the course to understand what I mean by that.

The course focused on words, texts, cultures, and international dimensions of communication and business. Honestly, it was one of those courses where I feel like I learned something, but at the same time it was difficult to say exactly what I learned. My progress felt almost impossible to track, and my stress level remained relatively high because I was constantly worried about my final grade. There was very little feedback on the work we uploaded, except when Professor Dugal mentioned someone in one of his emails. It was also not very clear how exactly grading worked. Still, I put in the work and received an A. I probably made over 140 posts in the Fishbowl during the semester. This course was definitely unusual, but it was also an experience I will remember.



MGT 445 – Strategic Management (Professor Mallory Flowers)

MGT 445 was a strategy course taught by Professor Mallory Flowers. She was always approachable, understanding, and gave great feedback on every assignment. The class consisted of one midterm exam and a large group project in which we chose a company and analyzed its stakeholders, recent performance, industry, and strategic position in order to create strategic recommendations. The group project was structured like a consultancy project. We provided client updates to Professor Flowers as if she represented the company we were consulting, which helped distribute the workload over the semester.

What I enjoyed most about this class was that everything she taught us could be applied directly to the group project. The course therefore felt very practical. I have to admit, however, that I was not always the biggest fan of group projects at URI because the work ethic of some students can be questionable. In this project, I did the majority of the work myself because my group unfortunately was not the best. But that is college, and we have all been there. Despite that, the class itself, the project, and Professor Flowers were great.

ECN/PSC 344 – Political Economy of Global Finance (Professor Richard McIntyre)

I took this class as a replacement for International Economics from the curriculum because International Economics is only offered in the fall semester. For everyone going to URI in the future, make sure you take International Economics in the fall if you need it. Fortunately, I was able to replace it with ECN/PSC 344 Political Economy of Global Finance. Honestly, this was the most difficult class I had at URI, but also the one where I learned the most.

The course covered international monetary systems from the 1900s onward, including the Gold Standard, floating exchange rates during the interwar period, Bretton Woods, and the current floating exchange rate system. We also studied several debt and economic crises, including the Great Depression of 1929, the impacts of both World Wars on the world economy, the Mexican Crisis, the Asian Crisis, the Argentine Crisis, and the Greek and Euro Crisis. The course dealt a lot with balance of payments, monetary policy, fiscal policy, institutions, and exchange rate regimes. One major lesson from this course was that every economic decision or condition is always dependent on politics. If you take this class with Professor McIntyre, you will know exactly what I mean. Everything is much more interconnected than most people think.

Professor Richard McIntyre is probably one of the most knowledgeable people I met at URI. He can be dry, but he is incredibly smart. His intellectualism is honestly beyond this world. He



knows history, economists, political institutions, and financial systems in incredible detail, and he teaches in a way that helps you understand today's finance by studying history. I did not expect to like this class as much as I did, but I was genuinely impressed. Still, it was very difficult. The grading consisted of five case write-ups of around three to five pages each, which were later discussed in class. Both the write-ups and class discussions were graded and made up 24% of the grade. Attendance counted for 12%, the midterm exam made up another 24%, and the final exam counted for 40% and covered everything learned throughout the semester. It was tough, but it was also one of the most academically valuable courses I took.

COM 100 – Communication Fundamentals (Professor Ann Salzarulo)

COM 100 was one of the GenEds and reminded me a lot of InCo at HAW. The course focused on communication, cultures, and everything related to them. We learned what it takes to be a good communicator, how to be a change agent through community service, how to be culturally aware, and how to reflect on our own characteristics. The class also dealt with the UN Sustainable Development Goals.

Sometimes it was difficult to sit in class because the section I chose took place from 5:00 to 6:15 PM, and the content did not always feel equally relevant. However, it was still a good class, especially because Professor Ann Salzarulo made it enjoyable. She showed a lot of enthusiasm and care for her students, always asked how our week was, and was open for conversations or help whenever needed. She is genuinely very nice. The grade consisted of a paper about being a change agent, a midterm exam, two speeches in front of the class about topics we cared about, readings and practice questions, and a group project plus presentation in which we had to act as change agents. My group did a beach cleanup, which was a nice example of applying the class content in a practical way.

Sports, Activities, and Social Life

One of the biggest differences compared to Germany was definitely campus life, and the social side of URI honestly exceeded all my expectations. Through the golf and tennis clubs, I met many people quickly. There are hundreds of clubs and organizations at URI, including sailing, surfing, business associations, financial management associations, Women in Finance, and many more.

I became close with many international students who arrived with me, others who came a semester later, American students from the College of Business, and especially people from the



RAM Fund. What made the experience special was how easy it was to meet people. Everyone is open, and sometimes you randomly end up going to a bar with people you only met a few hours before. I had countless unforgettable nights with friends, whether it was at Bon Vue, Boon Street, Ponchos, Ballys, Fox Woods, IEP parties, basketball games, or football games.

Eventually, the people around you stop feeling like "other exchange students" and simply become your everyday life. I met wonderful people at URI, which is also why leaving was so emotional. I am writing parts of this reflection while sitting at the airport waiting for my flight back to Germany, and nostalgia is already kicking in.

Traveling and Exploring the United States

Traveling was also an important part of my year. The great thing about URI is that you can experience both campus life and explore different places around New England and the East Coast. I spent a lot of time in Newport, which is one of the most beautiful places in Rhode Island — very rich, and famous for its harbor, mansions, coastline, and lobster rolls. Narragansett Beach was also one of my favorite places, especially during warmer months. I also played different golf courses around campus and explored Rhode Island through sports and short trips.

New York City was always a wow moment. I visited several times and even took a helicopter ride over the city, which was surreal. It is about a 3 hour trip by train. I often went to Boston, which is easy to reach by train as well. I also traveled to Miami with friends in November to escape the colder weather for a while. One of my personal highlights was going to an Inter Miami soccer game and seeing Messi score two goals (that was crazy because Messi is the GOAT). What made all these trips special were not only the destinations themselves, but the people I experienced them with. Even small spontaneous trips became unforgettable because they were part of this bigger experience of living in the U.S. with friends from all over the world.

Personal Growth and Reflection

Looking back now, I honestly feel like a different person compared to before arriving at URI. I learned how to adapt to a completely new culture and environment where I initially knew absolutely nobody. At the same time, I also learned a lot about balancing priorities. URI classes require consistent effort throughout the semester, and I definitely skipped one or two trips or parties in order to achieve the academic goals I had set for myself. Still, I never felt like I missed out. I did not experience any serious homesickness during my year abroad. Of course I missed family and friends at home occasionally, but never to an extent where I wanted to leave. I had



set myself the goal of achieving a 4.0 GPA, so sometimes I had to choose studying over going out. However, I would do the year exactly the same way again. I made many friends, experienced a new culture, and had the most enjoyable time of my life.

The craziest part is how quickly the imagination of living in the United States evolves into your daily life. And when you go back to Germany, it almost feels like waking up from your best dream ever. One memory that will probably stay with me forever was packing my suitcases before returning to Germany. My room slowly became empty again and looked exactly like it did when I first arrived. While packing, I suddenly realized that my entire life at URI somehow fit back into a few suitcases. Honestly, I was not only sad, but incredibly nostalgic. Throughout the year, I had the time of my life, and suddenly I realized that this chapter was ending. At the same time, however, it felt positive. I knew I would keep all these memories forever, and I was incredibly happy that I fully committed to the experience and never pulled back.

Conclusion

To everyone reading this, I can wholeheartedly recommend studying abroad at the University of Rhode Island. Academically, URI offers excellent opportunities, especially in finance, business, and economics. Personally, however, the experience became much more than just studying. URI gave me friendships, memories, experiences, and personal growth that I will carry with me for the rest of my life. The professors were approachable and supportive, the campus life was incredibly immersive, and the social atmosphere made it easy to meet people and build lasting friendships.

If you are currently unsure whether you should study abroad, my advice is simple: do it. The idea of moving to another country for almost an entire year may seem overwhelming at first, but it becomes the most natural thing in the world once you are there. I will always be grateful for my time at URI. Go, commit fully, and make it yours. You will not regret it.





