

[Belgium] – [Universiteit Gent]

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I. Your overall feeling after your semester abroad

Going abroad was one of the best decisions I've ever made. This experience has truly changed me positively, both academically and personally. One of the things I enjoyed the most was the opportunity to meet people from so many different backgrounds. The university offered a very international environment where I could exchange ideas, learn about different cultures, and build real friendships.

Academically, I really appreciated how interactive and practical some of the courses were. The professors encouraged critical thinking and class participation, which made learning somewhat engaging. I also enjoyed the campus life, the events, workshops, and student activities made it easy to feel integrated and supported, they were organized by the international support team from university and the ESN (Erasmus Student Network).

If I could go back in time, I would still choose this university again. It shaped me both academically and personally, and I came back feeling more confident, independent, and open-minded. I also gathered unforgettable memories and a new perspective not only on my studies but on life in general.

GRADE : 4

II. Before the travel

A. Preparation

1. Visa

As a non-European with a French residency permit, I wasn't allowed to stay more than 3 months in Belgium. I needed a document called ANNEX 33, and it's a certificate of residency that I could get with the help of the university.

An international support officer from the university contacted me by email, after I was accepted as an exchange student, to follow up on the process and ask for documents (Proof of Financial solvability, proof of health insurance, letter of invitation, valid residency permit, valid passeport). After the application was approved, I received a "Kennisgeving mobiliteit", which is a document to help register at the city and get the ANNEX 33.

2. The flight

I booked a direct flight from Rabat- Morocco to Bruxelles- Belgium, as I was visiting family after Christmas. The mobility started the 6th of February with welcome days on 6th and 7th of the university and the faculty. I flew to Brussels the 3rd of February to settle before the start of classes.

3. My luggage

All winter clothes were important, coats, heavy jackets, and pullovers. It was cold the whole time from February to May. There were some sunny days, but the weather changes a lot during the day. I didn't take boots and that was a mistake because it was snowing for two days, and I couldn't walk on ice without slipping.

4. Bank account

I didn't need a new bank account in Belgium., I used my French bank account the whole time, the same way I used it in France. It is also necessary to keep some cash the whole time because some stores do not accept card payments.

5. Insurance

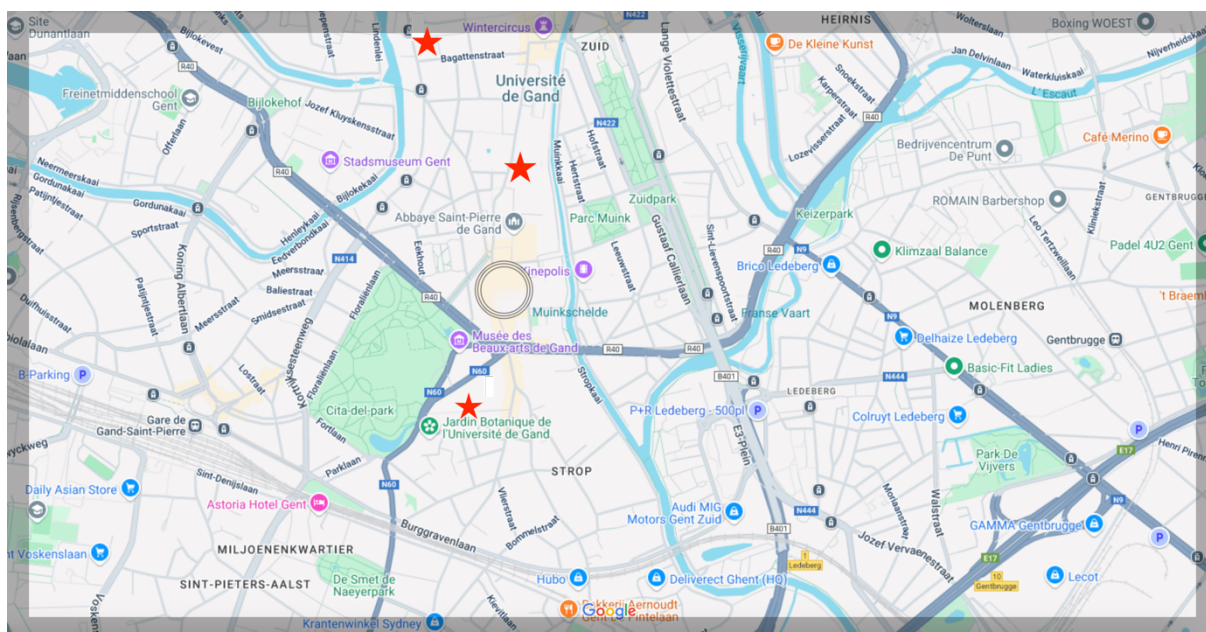
I had the CEAM (Carte Européenne d'Assurance Maladie), which already covered part of my healthcare. During the welcome day, there was a health insurance organization called HELAN. They helped international students get affiliated with them, which made the health insurance process much easier. Thanks to that, things like doctor reimbursements were simple and quick to handle, and the registration with them was completely free.

B. Housing

1. Where to live

I would recommend staying in the university residency halls. They are so convenient because they're close to most campuses and only about a 10-minute walk from the city center. On top of that, they're secure, clean, and a great way to meet other international students.

The places marked with red stars are campuses where I had most of my classes. I had few ones in further campuses (sterre and Mercator) which are 20 mins walk, away from the residences. The circled area is where the katienberg site (part of the university residences are).



I would not recommend living in Bruges or Brussels and then shuttle between them and Ghent as it is very demotivating and tiring which is something I saw some international students do. The ones who chose this option eventually regretted it and started looking for accommodation in Ghent.

2. Find a flat or a room

In general, I didn't look for flats in the private market because the conditions in the university residences were much better. They were well-located, secure, and clean, plus only about 10 minutes away from the city center. The application process was very easy as well since it was done through the OASIS platform, where we also handled everything else related to the university, like the learning agreement.

3. Cost

Prices for rooms in the university residency halls ranged from approximately €450 to €650, depending on the room type. The more affordable options were rooms with shared bathrooms, followed by those with private bathrooms but shared kitchens. The most expensive were studio rooms, which were often reserved for research students. I'm not very familiar with the private rental market, but when I briefly looked, most flats were around €800 or more and generally located farther from the university campuses, which didn't seem as convenient.

III. When I arrive at the university

A. Inscription at the university

The registration process went very smoothly. On the welcome day, everything was well organized, and we received our student cards right away, already prepared in advance.

B. Information on the university

1. Class

Economic Globalization: This class was interesting and somewhat interactive. However, there were some additions to classes that I personally found hard to link directly to the main content of the course. Overall, it was a good introduction to the subject, but a bit more focus would have helped.

Introduction to Global Economic History: The course was very rich and packed with information and a lot of historical facts obviously, making it very interesting and giving a deep overview of global economic developments. That said, it wasn't very interactive, and some parts felt a bit disconnected from the core focus of the class, which made it harder to stay fully engaged.

Corporate Finance: This was a very good class, and the main teacher was interesting and knowledgeable. However, the practical sessions led by a PhD student were a bit challenging. She would do the exercises on her own and explain them in a way that was sometimes hard to follow, which made the practical part less effective. Despite that, the course content itself was valuable and relevant.

Organizational Theory: The mix of online and on-campus classes was an interesting and effective approach. Working independently on case studies and then discussing and correcting them in groups helped me deepen my understanding of the material and allowed for valuable peer learning. However, one small disappointment was that a guest lecture, which I had been looking forward to, was canceled at the last minute due to unforeseen circumstances. It would have been a great opportunity to gain additional insights from someone with real-world experience.

Business Skills: I found this course extremely helpful. It really opened my eyes to different management styles and showed me how leadership approaches can vary depending on the situation and the people involved. The class helped me understand the importance of soft skills, such as communication and emotional intelligence. The exam was mainly based on the book written by the professor, which served as the key study material for the class. I appreciated the real-life examples to put the concepts into practice. We also had some very interactive activities that made the class interesting.

Behavioral Finance: This course introduced me to a completely different way of looking at finance with an emphasis on human behavior's role in financial decision-making. However, I believe that the class would've been more dynamic if it had included current market examples and not just repetitive hypothetical situations.

International and Cross-Cultural Marketing: I enjoyed this class very much as I really appreciated the focus on understanding cultural differences across the world and how these differences influence consumer behavior and marketing strategies. The class was well-structured, combining theory with real-life examples, which made the lessons both practical and engaging. It also pushed us to think with a global mindset, which I found particularly valuable.

→ Looking back, I would say that the value of these courses really depends on each student's academic preferences, whether they lean more towards practical, interactive learning or more theoretical, lecture-based courses. Personally, if I had the choice, I probably wouldn't have taken Economic Globalisation and Introduction to Global Economic History, as they felt less engaging for me, and I might have preferred a more applied or practical class instead. However, they might be better suited for students who enjoy theoretical and historical context.

I would recommend Business Skills and Organizational Theory for the students interested in management and leadership as they are great choices to learn more about these concepts. For those passionate about finance, Behavioral Finance and Corporate Finance are valuable, though the practical sessions could be improved.

2. Organization of the Class

In theory, all the classes were scheduled to last around three hours each week. However, in reality, many of them were shorter, some sessions lasted only two hours or even less depending on the topic of the day or how much content needed to be covered. This flexibility was actually nice in some cases, as it kept the lessons from feeling unnecessarily stretched when the material didn't require the full time.

As for the workload, it really varied from one class to another. Some courses, like Corporate Finance or Behavioral Finance, required more preparation and practice outside of class, especially when it came to exercises or understanding the theory in depth. Others, like Introduction to Global Economic History, were heavier in terms of reading and reviewing the large amount of information shared during lectures. On average, I would say that the volume of work was definitely higher than what I had in MOMA, particularly because of the need for independent study and group projects.

One thing I really appreciated across all the classes was the attitude of the professors. The teachers were always open, approachable, and ready to answer our questions, both during and after class. Even when the material was complex, they made the effort to explain things clearly and were willing to take extra time when needed. This supportive atmosphere made it easier to ask for help without feeling uncomfortable, which I think really made a difference, especially in the more challenging subjects.

3. List of courses and recommendation

Economic Globalization (Professor: Samuel Standaert, Assistant Professor)

In this class, I appreciated the broad perspective on globalization and economic interconnections. It was held every Friday morning for 3 hours on campus and most classes were recorded. I would recommend this class to students who are curious about global economic trends and who enjoy theory.

Introduction to Global Economic History (Professor: Frank Caestecker, Associate Professor)

The explanations about the evolution of the global economy were fascinating. However, the class was not very interactive. I wouldn't recommend this course to students who are pursuing a finance degree, but to those who have a real interest in history and economics.

Corporate Finance (Professor: Virginie Mataign, Assistant Professor)

In this class, I enjoyed the explanation of the main financial concepts. However, the practical sessions were less helpful for me without enough interaction. The course was slightly harder than what I had in MOMA during the first semester, especially in terms of quantity of content. I would still recommend this course because it is very relevant and important, but I would advise future students to be proactive in the practical sessions.

Organizational Theory (Professor: Gosia Kozusznik, Assistant Professor)

I liked that the course content and more interesting "knowledge pills" were provided on the university's platform. The course was not very challenging than similar ones I had in MOMA. I would definitely recommend this class, especially for students interested in management and organizational behavior.

Business Skills (Professor: Mieke Audenaert, Associate Professor and author of multiple books on people management)

This was one of the most useful and eye-opening courses I've taken. I liked the examples on different management styles and leadership approaches. I especially appreciated the emphasis on soft skills, which I think are essential for any future career. The level was higher than MOMA because of the depth of reflection that was required in class, but I would highly recommend this class to anyone, it's practical, engaging, and extremely relevant.

Behavioral Finance (Professor: Ranoua Bouchouicha, Associate Professor)
This class introduced me to the psychological side of finance, which was completely new to me. I enjoyed learning about how human behavior influences financial decision-making. The course was a bit harder than what I had experienced in MOMA courses, mostly because of the need to combine finance and behavioral concepts. I would still recommend it for students who are curious about the psychological side of finance.

International and Cross-Cultural Marketing (Professor: Hendrik Slabbinck, Associate Professor, and researcher)
This was definitely one of my favorite classes. I found that the focus on understanding cultural differences around the world was very interesting. The class was well-organized, with so many real-world examples, and it encouraged us to think globally. The level was less demanding than MOMA marketing courses. I would highly recommend this course, especially for students interested in working in multicultural environments.

4. Exam

The examination system is different than Montpellier Management. In exams with MCQs, there is a percentage you need to get right (depending on the number of choices) to pass. In exams that have MCQs and open questions, the same thing applies for the MCQ, so if you fail to get the percentage of the questions correct you don't get the whole grade for both MCQs and open questions, you just get the highest failing grade which is 9, and it doesn't show on the final grades. Most exams last for 3 hours and some others 2.5 hours. I must mention that sometimes there could be two weeks or more between exams. There is also a possibility that two exams overlap (even if an exam is the day after one it's the same case), teachers organize the exam on another date in this case.

IV. When I life there

A. Safety

Ghent is a very safe city. I felt comfortable walking around during the day and even in the evening in most areas, as it was full of people most of the times. However, like in any city, I'd recommend avoiding walking alone late at night, especially in quieter or less populated areas, just to stay on the safe side. But in general, I didn't experience any safety issues during my stay.

B. Phone and Internet

I used my French SIM card during my stay, as my mobile subscription includes data across Europe, which made it really convenient. I didn't need to get a local Belgian SIM. Also, there's Wi-Fi available in most places, especially on campus, in the university buildings, and in the residency halls, so staying connected was never a problem.

C. Events

There were so many student events, especially for international students. It was easy to stay informed. There were posters around the city, on campus, and even in the elevators of the residency halls. Events were also announced on ESN's social media pages, and sometimes you'd just hear about them through word of mouth from other students. There was always something going on, from cultural events to international trips.

D. Sports

At Arteveldehogeschool, sports facilities are accessible to all students, and there's a wide variety of options available, from football and tennis to fitness and more. Personally, I was mostly into swimming. The sessions were easy to book, cost only €3 per session, and you could choose based on your availability, which made it really convenient and affordable for students. On the website, I could choose sports and sessions to sign up to.

E. Eating

The university restaurants were available and offered a good variety of meals throughout the day. The prices were slightly higher than what I was used to at MOMA, but still reasonable. There were also several nice food spots around the main campuses, like near campus UFO, Boekentoren, and Tweekerken, with affordable menus for students. I'd definitely recommend those as better alternatives to eating fast food.

But what I'd recommend most is doing groceries and batch cooking for two or three days. With a busy class schedule, it's hard to find time to cook daily, so preparing in advance really helps save time and money.

One special thing I really enjoyed was that, with a group of friends, we used to prepare international dinners together twice a month. It was a fun way to share our cultures, try new recipes, and spend quality time outside of classes. Those evenings made the experience even more memorable and helped us build strong friendships.

F. Go to the university : bus, car, bike

In Ghent, bikes are by far the preferred mode of transport for students and locals alike. The public transport system isn't very efficient as buses often take as long as walking because the city center is compact, and traffic can slow things down. That's why nearly everyone cycles. Bikes are practical, eco-friendly, and easy to park almost anywhere.

Many students either bring their own bike or rent one locally; there are several good bike shops around the city offering affordable options or there is the Donkey Republic option which lets you rent bikes occasionally. I had the subscription for 30 Euros a month and I got 2 hours of using the bike per day. Riding a bike also makes it easier to explore different parts of the city and get to campus quickly without worrying about schedules or delays.

G. Travels

I'd recommend taking guided tours at first, they're often free or very affordable, especially in popular tourist spots like Brussels, Bruges, and Antwerp. Belgian cities are all quite close to each other, making it easy to explore them on weekends. Each city has its own unique charm and something special to offer.

I'd also recommend planning trips to the Netherlands, where cities like The Hague offer interesting history and culture. It's a great way to see more things and broaden the experience beyond Belgium. Also, when travelling, I would recommend visiting museums as they show the city's history in a different perspective.

H. Any other information you would have liked to know about

I would've liked to have had an idea on how the translation of the credits first happen. Because during my Erasmus, I have noticed that most international students do courses with a total of 24, 25 or 26 credits.

V. After your semester abroad

A. What are you planning do to?

I'm planning to pursue a Master's in Finance and Green Finance at MOMA. If the opportunity comes up, I'd also be very interested in doing another exchange program, ideally in Asia, as I'd love to discover Asian markets and better understand their financial dynamics. The international experience is something I truly value and hope to continue building on.

B. Did you apply for master?

I was fortunate to be accepted into several Master's programs, including the Master CCA at MOMA and the Master in Finance and Green Finance. I also received offers for other programs such as Corporate Finance at Université de Bordeaux and IAE Grenoble, as well as International Commerce at IAE Nice.