中文心得

A. 學校簡介

本次我前往德國法蘭克福大學（Johann Wolfgang Goethe-Universität Frankfurt am Main）進行為期半年的交換。該校又稱歌德大學，是德國著名且具有高度國際化特色的公立研究型大學。我主要活動的城西校區環境優美，古典建築與現代化教學空間並存，是我這半年學習與生活的主要場域。

B. 國外研修之課程學習

我選擇法蘭克福大學，主要是因為法蘭克福是歐洲重要的金融中心，德國聯邦銀行、歐洲中央銀行及許多大型金融機構皆位於此地。由於我目前就讀國際資產管理研究所，因此希望透過在歐洲金融中心的交換經驗，拓展自己對國際金融市場及歐洲社會的認識。

交換期間，我修讀國際金融、金融人工智慧專題研討及中國社會學。國際金融採全英文授課，內容涵蓋匯率、國際收支、貨幣政策及開放經濟體系，課程架構完整且講義清楚，使我能有系統地整合過去所學。金融人工智慧專題則讓我了解人工智慧在金融業的應用。我們除了閱讀研究資料，也透過小組討論思考人工智慧帶來的機會與風險，使我認識到人工智慧不只是提升效率的工具，也涉及資料品質、模型解釋、金融監理及倫理責任。

我最喜歡的是中國社會學。雖然並非主修課程，但我認為政治、社會與經濟密不可分，也希望了解歐洲學者如何觀察中國社會。課前須閱讀指定文章，課堂中則針對內容進行討論與提問；期末評量要求學生準備正反論點，並與教授現場辯論。教授經常能迅速指出論證中的盲點，使我體會到學習不只是記住知識，更重要的是清楚表達立場、回應質疑，並在接觸不同觀點後重新檢視自己的想法。

C. 國外研修之生活學習

這半年讓我學習最多的，是如何獨立生活及與自己相處。過去在台灣時，身邊通常有家人或室友，從未長時間獨居。來到德國後，從布置宿舍、採買生活用品，到購買食材及準備三餐，許多原本不需特別思考的事情，都成為必須自行處理的日常。我逐漸學會在讀書、煮飯、打掃、運動、旅行與休息之間取得平衡。剛開始獨處時偶爾會感到孤單，但我也因此更加了解自己的生活習慣與情緒，並學會主動建立安定的生活節奏。課餘時間，我走訪不同城市與國家，從規劃交通、住宿和預算，到處理誤點、班次取消及語言不通等狀況，每一次經驗都提升了我的應變能力。

D. 交換／研修之具體效益

- 提升英語聽說讀寫能力，以及以英語進行學術討論與表達的能力。
- 培養主動閱讀、整理資料、建立論點及回應質疑的能力。
- 透過國際金融與金融人工智慧課程，加深對國際金融市場、金融科技及人工智慧應用的理解。
- 透過中國社會學課程，學習從不同文化與學術角度分析政治、社會及經濟議題。
- 增進時間管理、預算規劃、生活自理及問題解決能力。
- 透過獨自生活與跨國旅行，提升面對突發狀況及處理未知問題的應變能力。
- 與不同國家的同學交流，拓展國際視野，並更加了解各地的文化與教育經驗。
- 學習從歐洲的角度觀察金融、政治及社會議題，培養多元思考與跨文化理解能力。

這次交換提升了我的英語聽說讀寫及學術討論能力，也培養主動閱讀、建立論點和回應質疑的能力。獨自生活與跨國旅行增強了我的時間管理、預算規劃、生活自理及問題解決能力。與不同國家的同學交流，也使我更加了解各地的文化與教育經驗，並能從歐洲的角度觀察金融、政治及社會議題。

E. 海外生活期間遭遇的困境與解決方式

幸運的是，我並未遇到完全無法解決的重大困境。不過，初到德國時，我必須同時處理住址登記、保險、交通票券、宿舍及校務系統等行政事項。部分資訊只有德文，行政單位的回覆速度也較慢，因此一開始曾感到焦慮。面對這些問題，我學會先查閱官方資料，再向有經驗的同學確認，並保存重要郵件、文件、截圖與申請證明。如果事情無法立即解決，則會透過電子郵件留下完整紀錄，再耐心追蹤並主動求助。這些經驗讓我明白，重要的並非完全不遇到問題，而是遇到問題時能否保持冷靜，找到可信任的資訊與適合的協助。

F. 文化衝擊及適應方式

德國與台灣在生活文化上有不少差異。德國商店營業時間較短，週日多數商店不營業，大眾運輸也經常誤點或臨時取消。我因此養成提早採買、為交通預留時間，並替重要行程準備替代方案的習慣。此外，身為亞洲人，在國外偶爾會遇到帶有歧視或冒犯意味的言行。事情發生得太突然時，我有時無法立即反應；尤其與女性朋友外出時，考量自身安全，我們通常不會和對方正面衝突。我目前仍未找到適用於所有情況的回應方式，但會依現場情況判斷：若周遭安全，可以清楚表達不適；若對方具有攻擊性，則應優先離開現場，必要時向他人或警方求助。我認為不回應並不代表軟弱，而是根據情況保護自己。這些經驗也讓我更能理解少數族群在陌生環境中可能面臨的處境，並提醒自己應以更多尊重與同理心對待不同文化背景的人。

G. 海外生活帶來的改變與成長

我最大的成長，是變得更加獨立、有彈性，也更能接受生活中的不確定性。從最初面對突發狀況容易緊張，到後來能先冷靜判斷事情的嚴重程度，我逐漸建立了一套較為豁達的標準：只要人身安全無虞，手機、錢包與護照都在，多數問題便只是可以逐步處理的暫時不便。這並非對問題變得不在意，而是學會區分真正重要的事情，也更相信自己有能力處理未知情況。即使問題無法立即解決，也可以先穩定情緒，再一步一步尋找方法。這份獨立、彈性與穩定感，是我在課堂之外獲得的最珍貴收穫。

H. 其他感想與建議

這次交換是我以延後半年畢業所換來的機會。做出決定時，我也曾擔心是否會影響原本的人生規劃，但我認為學生時期是相對有時間與彈性探索世界的階段，而這也是我最後一段學生時光，因此希望把握機會離開熟悉的環境。交換生活並非每天都充滿新鮮與快樂，其中也包含孤單、焦慮、文化差異及許多需要自行解決的瑣事。然而，正是這些不完美的經驗，使交換不只是一段海外旅行，而是真正影響我思考方式與個人成長的生活歷程。

我建議有意申請交換的同學提前了解簽證、保險、住宿、交通及學校行政流程，並準備緊急預備金。抵達後可主動參與活動、認識不同國家的同學，不必過度擔心語言不夠完美。交換的價值不只在於去了多少地方或修了多少課，更在於是否願意離開熟悉的生活方式、理解不同文化，並重新認識自己。若重新選擇一次，我仍會來到德國交換。這半年不僅拓展了我的學術與國際視野，也讓我變得更加獨立，更有勇氣面對未知。對我而言，延後半年畢業並非損失，而是換得一段難以取代、也會長久影響我的人生經驗。

英文心得

I was honored to spend one semester at Goethe University Frankfurt, a renowned public research university named after the German writer and thinker Johann Wolfgang von Goethe. The university has 16 faculties and a highly international student community. Most of my classes took place at

Campus Westend, where historic architecture and modern facilities create an enjoyable learning environment.

I chose Goethe University because Frankfurt is one of Europe's leading financial centers and is home to the European Central Bank, the German Federal Bank, and many major financial institutions. As a graduate student in International Asset Management, I hoped to broaden my understanding of international finance from a European perspective.

During the semester, I took three courses: International Finance, Artificial Intelligence in Finance, and A Sociology of Global China. International Finance provided a well-structured overview of exchange rates, monetary policy, and open economies. Artificial Intelligence in Finance introduced me to both the applications and potential risks of AI in the financial industry, including issues related to data quality, model explainability, regulation, and ethical responsibility.

My favorite course was A Sociology of Global China. Although it was outside my major, I believe that politics, society, and economics are closely connected. Before each class, we read assigned articles and then discussed and questioned their arguments. For the final assessment, we prepared arguments on selected topics and defended them in an oral discussion. The professor often identified weaknesses in my reasoning and challenged me to consider alternative perspectives. This experience taught me that learning involves not only acquiring knowledge but also expressing ideas clearly, supporting arguments with evidence, and responding thoughtfully to criticism.

Outside the classroom, my greatest lesson was learning how to live independently and feel comfortable being alone. Since I lived in a single room, I had to manage grocery shopping, cooking, cleaning, studying, and traveling by myself. At first, living alone occasionally felt isolating, but it gradually helped me understand my habits and emotions better. Traveling around Europe also improved my planning, budgeting, and problem-solving skills. Arranging transportation and accommodation taught me to remain flexible when trains were delayed or plans unexpectedly changed.

The exchange strengthened my academic English and discussion skills while helping me become more independent, adaptable, and confident. It also gave me opportunities to communicate with students from different cultural backgrounds and gain broader perspectives on international financial and social issues.

Fortunately, I did not encounter any problem that could not eventually be resolved. However, German administrative procedures, including registration, insurance, and university systems, were sometimes complicated and mainly explained in German. I learned to divide each problem into smaller steps, consult official sources, ask experienced students for assistance, and keep copies of important documents and emails.

I also had to adapt to cultural and practical differences. Compared with Taiwan, stores in Germany close earlier and are usually closed on Sundays. Administrative processes can be slow, while public transportation may be delayed or canceled. I adapted by shopping in advance, allowing extra travel

time, and preparing alternative plans. I also occasionally experienced culturally insensitive comments directed at Asians. In such situations, I prioritized personal safety and avoided confrontation if the person appeared threatening. These experiences increased my awareness of the difficulties minorities may face and reminded me to treat people from different backgrounds with greater empathy.

My greatest personal growth was becoming more independent, flexible, and accepting of uncertainty. I gradually developed a more positive attitude toward unexpected problems. As long as I was safe and still had my phone, wallet, and passport, most other difficulties could eventually be resolved.

I postponed my graduation by one semester to participate in this exchange, but I believe the experience was worth it. Exchange life was not always exciting; it also involved loneliness, uncertainty, and daily challenges. Nevertheless, these imperfect moments made the experience meaningful. I would encourage future exchange students to prepare carefully but not wait until they feel completely ready. The value of an exchange lies not only in the courses taken or countries visited, but also in leaving one’s comfort zone, understanding other cultures, and discovering greater confidence in oneself.