

Hult Life

Issue 05



UNDERGRADUATE LIFE AND LEARNING AT HULT INTERNATIONAL BUSINESS SCHOOL

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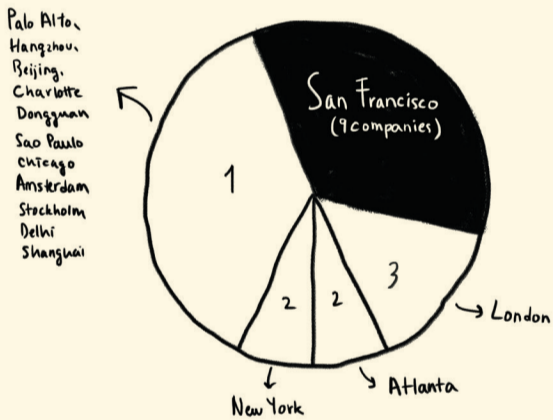
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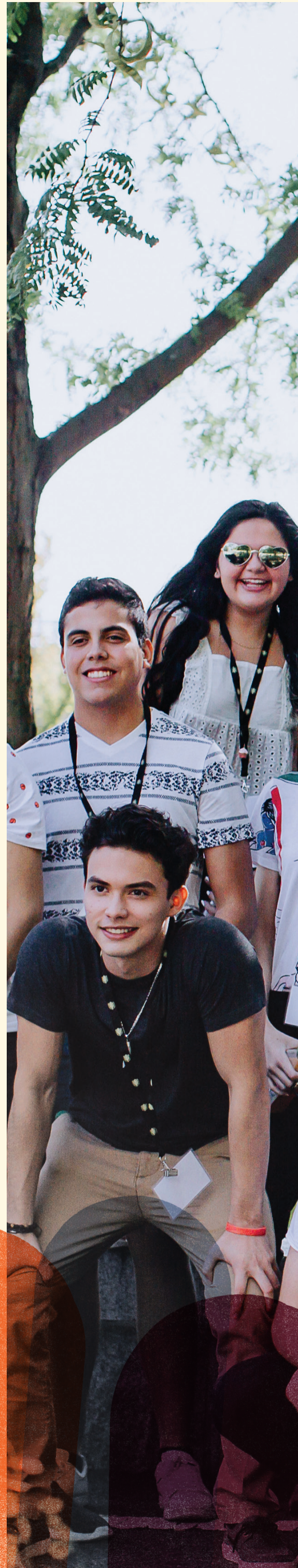
Let's get social

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Immersed in diversity

When you can work across cultures, you have the freedom to go anywhere your goals take you. International experience gives you a huge advantage in today's globalized business world.

At Hult you'll work alongside students of more than 130 different nationalities, access a worldwide campus network, and study everything from a global perspective.





Students in their first week at Hult Boston meet their classmates from every corner of the globe.

Know before you go

From money-saving student discount deals to the best quiet spots in the city, discover what each of our campus city locations has to offer.



London

THEATER

Grab some cheap “on-the-day” theater tickets—look for the “TKTS” booth, open seven days a week for in-person purchases, in the center of Leicester Square.

ART

Discover the art scene and check out the modern graffiti art in Shoreditch with work from the famous Banksy.

MUSEUMS

Enjoy London’s free museums such as the National Gallery, Science Museum, Natural History Museum, Tate Britain, and many more.

FOOD

Spend a day at Borough Market, which is located under a maze of Victorian railway arches. It’s open Monday to Saturday, is free to wander around, and offers food from all over the world at reasonable prices.

NATURE

Escape the city and enjoy the ancient parkland that is Hampstead Heath. You’ll get amazing views of the city and will also find a zoo, three swimming ponds, and plenty of quiet spots.

TRAVEL

Want to explore outside of London? Get a 16-25 Railcard and enjoy the cheapest rail fares.

World-class artefacts
≡ Free admission! ≡



A foodie's heaven!
Try the free samples ;)

San Francisco

NATURE

Escape to an urban oasis at Golden Gate Park where you can spend the day walking, enjoying a picnic, or simply relaxing on the grass.

SHOPPING

Receive a 15% discount when you shop at Banana Republic (2 Embarcadero Center) with a student ID.

FOOD

Caffe Sapore and Hot Spud are cheap and cheerful options, with both offering a 10% discount for students.

THEATER

Two hours before curtain, a limited number of discounted tickets are made available to students at the American Conservatory Theater.

ART

Check out the Clarion Alley, where street artworks come and go quickly. Go and see what's new—it'll most likely be different every time you visit.

MUSEUMS

Get hands-on at The Exploratorium, where you can experiment with exhibits. Admission is \$5 with a student ID. Or enjoy a discounted entry fee to The Walt Disney Family Museum (\$15) to see behind the magic.



#friendshipgoals

5.45 pm, Saturday night
— Muir beach is the place to be!

Boston

FOOD

Many restaurants offer student discounts when you present your student ID, such as Panda Express at the Prudential Center (10% off,) Ben & Jerry's (10% off,) or Montecristo Mexican Grill in Mission Hill (15% off). You could also check out FIRE + iCE's college night on Mondays, where you can get unlimited food for \$10.99.

SHOPPING

Head to Newbury Street for the best shopping experience in Boston, featuring eight blocks of boutiques and eateries, beautiful residences, and trendy galleries.

MUSEUMS

Isabella Stewart Gardner Museum offers discounts for students—get in for \$5 instead of \$15. Tip: if your name is Isabella, you get in for free!

SPORTS

Watch the mighty Red Sox for just \$9 (standing room only) with your student ID.

NATURE

Enjoy the 2.5-mile Freedom Trail, connecting 16 nationally significant sites throughout Boston, because walking is free—and it's good for you too!

BEAUTY & GROOMING

Need a haircut? Try Supercuts, which offers student discounts of 20% off any service.

Chill vibes
at the Esplanade ♡



The home of
the Red Sox!



Global business, culture, and brand failures

By Dr. Mo Willan,
Dean, Undergraduate
Program at Hult San
Francisco, Discipline
Lead for Marketing

Globalization means companies now see the whole world as their market. Firms generate huge sales and profits by exploiting opportunities in global markets, including in emerging and developing markets. The most profitable brands today are also arguably the most global.

For each of these brands, it is safe to state that they make more sales and profits outside of their home markets. However, pursuing global expansion also comes with risks, and culture is without doubt one of the biggest causes of brand failures in global markets.

Culture has a profound effect on people. It shapes our thinking, behaviors, actions, and decisions—especially when it comes to how we interact with products and services. Here are some examples of how misinterpreting cultural norms has ultimately caused brands to fail in global markets.

		Y-O-Y Change:
Apple	\$214,480	+16%
Google	\$155,506	+10%
Amazon	\$100,764	+56%
Microsoft	\$92,715	+16%
Coca-Cola	\$66,341	-5%
Samsung	\$59,890	+6%
Toyota	\$53,404	+6%
Mercedes-Benz	\$48,601	+2%
Facebook	\$45,168	-6%
McDonald's	\$43,417	+5%

Fig. 1: Top 10 Global Brands by Brand Value (\$m) in 2018
MarketingCharts.com (October 2018); data source Interbrand



Big Mac bombs in India

Religion is an aspect of culture that is very close to people's hearts and heavily influences the behaviors of individuals. McDonald's, arguably the world's leader in fast food, ventured into the Indian market in 1996 to take advantage of its large population and launched its biggest selling product, the Big Mac. However, it bombed mainly because it goes against Hindi religion, which forbids the eating of beef as it is considered sacred. As a result, McDonald's suffered heavy financial losses and brand damage.

Not-so-lucky numbers

Numbers have different meanings and connotations in different cultures. For example, in China, the number eight is considered to represent good fortune whereas four is an unlucky number. Chinese people get married on August 8 and banks use the number 8% to charge the rate of interest. In England, as another example, many hotels do not have rooms numbered 13 as it is considered a bad omen. Not knowing these nuances has caused several brands to fail in markets where people avoid certain numbers.

Beer that gives you diarrhea

Words can have the same pronunciations but different meanings and interpretations in different cultures. From a marketing perspective, this has implications on the choice of brand names and slogans. For example, the American beer brand Coors uses the slogan "turn it loose," which is interpreted in some cultures to mean: "drinking Coors gives you diarrhea." American Airlines used the slogan "fly in leather" when it launched its first-class passenger service from the US to Mexico. However, this slogan when interpreted in Spanish means "fly in the nude."

Do your research

These examples vividly show that understanding of local cultures is crucial for doing business in global markets. Failing to adhere to this fundamental requirement can lead to brand damage, which can take years to repair.

As such, the recommended solution for mitigating such global marketing challenges is to undertake the following practical steps:

- ONE Conduct comprehensive market research to better understand variations in culture
- TWO Adapt the company's marketing programs for the local culture as much as possible in line with market research findings

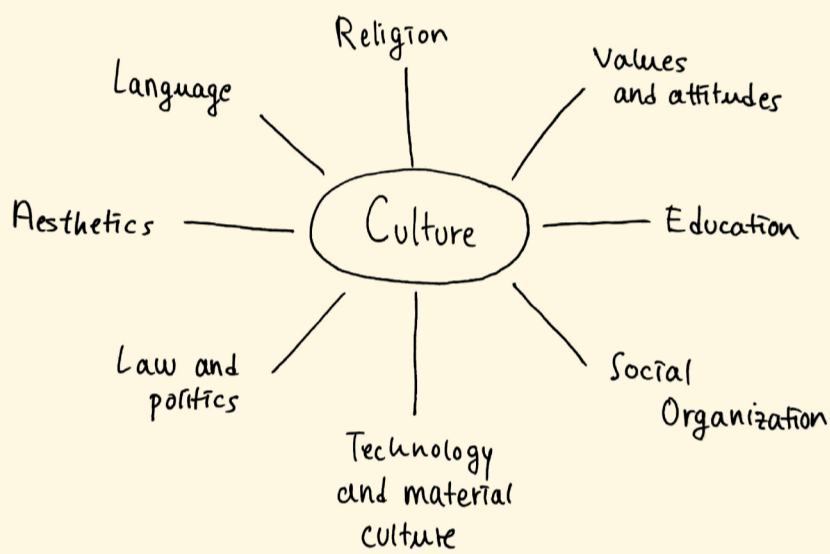


Fig. 2: A Cultural Framework, Terpstra and Sarathy (2000)

Want to major in Marketing?

In Hult's undergraduate program, you have the choice of five majors: Entrepreneurship, Finance, Business Analytics, Management, and Marketing. Here's Dr. Mo Willan's quick guide to deciding whether Marketing is the right major for you:

FACT ONE Marketing is exciting because it's constantly evolving with new trends, innovations, and practices brought about by the ever-changing nature of consumers' expectations, wants, and needs.

FACT TWO Hult has collaborated with the Chartered Institute of Marketing to offer their Professional Certificates and Diplomas to our students, giving you the added benefit of graduating with an additional qualification.

FACT THREE Assessments are based on live client projects whereby students form teams to devise and propose solutions to real business problems. This approach ensures that our students start tackling modern marketing challenges early in their program.

For more information on the majors on offer at Hult, go to hult.edu



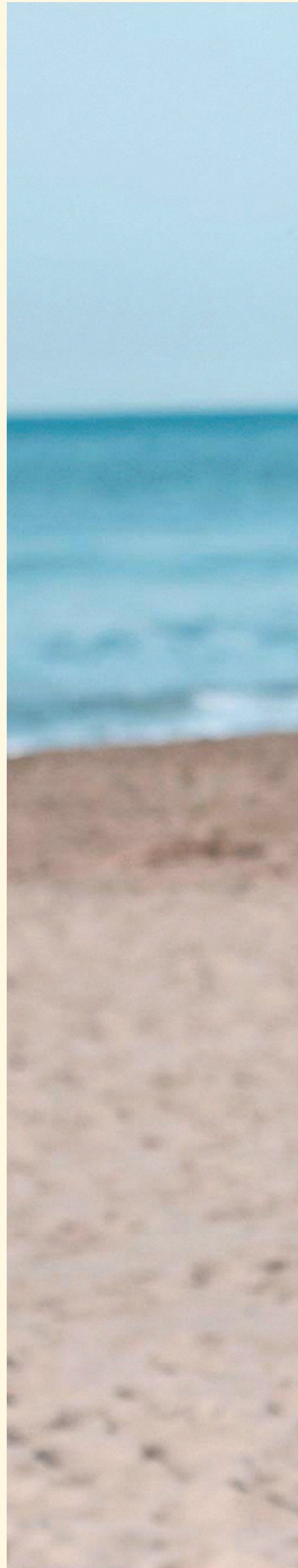
After evaluating all the rational criteria by using your head, make the final choice with your heart.

After all - "reasons lead to conclusions. Emotions lead to action."

Dr. Mo Willan is originally from the Gambia and managed his own marketing consultancy company in London before joining Hult. His clients included Coca-Cola, The British Council, Nigeria National Petroleum Company, and The Gambia Chamber of Commerce. In addition to being the Dean of the Undergraduate Program in San Francisco, Mo is the discipline lead for marketing and teaches classes including: Luxury Marketing, Principles of Marketing, Marketing Planning & Strategy, Branding, and Global Strategy.

Create a better future

Learn to thrive in a time of constant change so you can shape the future, not just react to it. From student clubs making a positive impact to alumni on the new frontier of finance to the student competition transforming the lives of millions—see how Hult students are helping to build tomorrow and beyond.



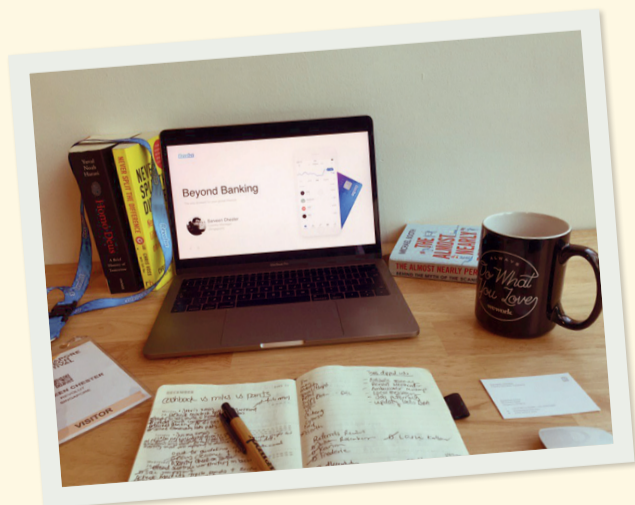
This is Boromey Mong,
who founded the Net
Impact Club, on a beach
cleanup in San Francisco.



Changing the face of finance

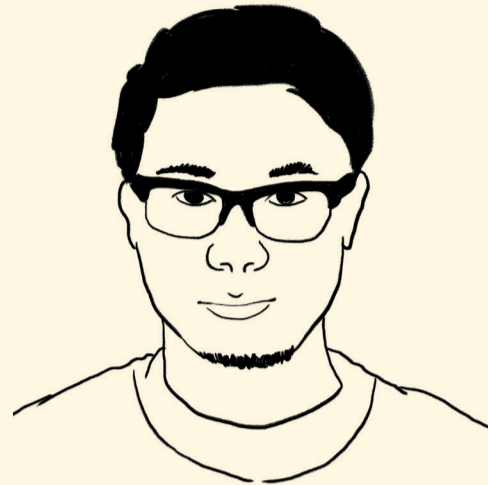
The finance sector is facing some major shifts—driven by exciting technological innovations. Cryptocurrencies, mobile banking apps, and crowdfunding are all playing a part in this monumental change in the financial world.

And, as with most tech-driven developments of this century, San Francisco is leading the charge. The city is home to an exceptionally large number of fintech companies, with some calling it the ‘fintech capital of America’. *Business Insider* published a list of the top 27 fintech companies worth more than \$1 billion globally and nine out of the 27 companies listed were based in San Francisco—far more than any other city. Students at Hult’s San Francisco campus are placing themselves at the forefront of this fintech revolution and landing jobs with the biggest names in the industry.



My desk at Revolut!
Living my best life :-)

Sarveen Chester



Singaporean
Class of 2017
Growth Launcher
Revolut

Graduating from Hult with both a Bachelor of Business Administration and Masters in International Business, Sarveen Chester is now the Growth Launcher, International Expansion, at Revolut. He helped launch the company in Singapore, and part of his role was to connect with media (including Bloomberg and CNBC,) universities, and corporate partners such as Mastercard and Visa. He also represents Revolut at events around the world and was recently named a Leader Under 30 at the Singapore Fintech Awards.

HULT **How did you get into fintech?**

SARVEEN CHESTER

I wanted to be in a fast-growing tech space that affects the masses and thought, the one thing that everyone needs to manage is money. I started using Revolut when I was living in London, and now I’m launching the company internationally.

H **Recommended reading?**

SC *Radical Candor*, Kim Scott
Quiet, Susan Cain
Harvard Business Review

H **Most-used industry buzzword?**

SC Disruption

H **The future of fintech is...?**

SC Disruption

H **What’s hot?**

SC Biometric payments

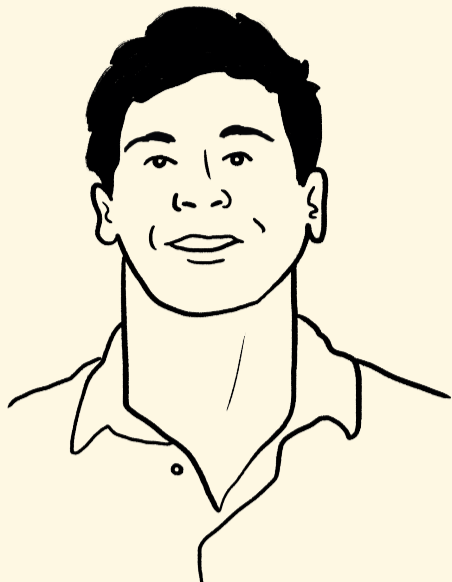
H **What’s not?**

SC Virtual reality in finance

H **One to watch?**

SC Quantum computing

Sebastián Ramírez



Mexican
Class of 2018
Business Strategy Manager
bitFlyer

Sebastián Ramírez majored in Marketing at Hult and gained experience in several Bay Area companies while earning his Bachelor in Business Administration degree. After graduating, Sebastián started at bitFlyer in San Francisco—a Bitcoin trading platform for cryptocurrency exchange—where he now works as Business Strategy Manager.

Jeremy Baron



Belgian
Class of 2018
Co-founder
101 Venture L.L.C.

Jeremy Baron was an active undergraduate student, working as a global ambassador and treasurer of the Hult Student Association. He also interned at In.Corp during summer 2016, specializing in corporate compliance, accounting, taxation, incorporation, and expansion advisory services. Since graduating, Jeremy has co-founded 101 Venture—a San Francisco-based blockchain multi-family office.

Valentina Valencia



Colombian
Class of 2018
Senior Associate
Arc Labs

Valentina Valencia specialized in finance during her undergraduate degree and soon after graduating forged her path in fintech. Today she is a Senior Associate at Arc Labs, a San Francisco-based, early-stage credit fund that provides debt capital to VC-backed lending startups.

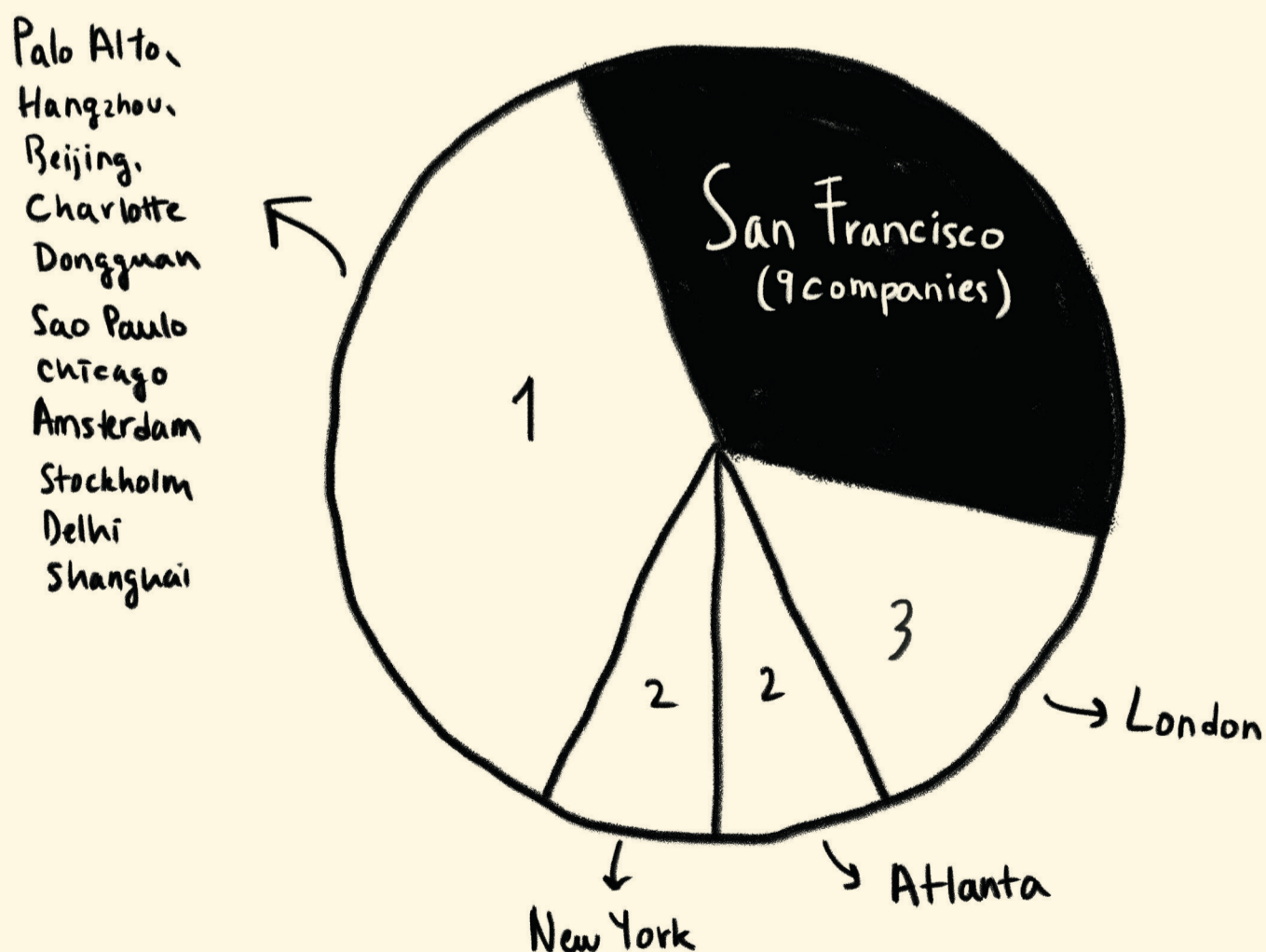


Fig. 2: Location of top 27 fintech companies worth more than \$1 billion globally *Business Insider* (2018)

NEVE

FF

FA



R

FEAR

ILLUSTRATION



Visionary business

Meet team DECNA—Zach, Mallika, and Marie-Louise are in the second year of their undergraduate degree and were the youngest participants to reach the Hult Prize accelerator in 2019.

Referred to as the “Nobel Prize for students,” the Hult Prize challenges students to find solutions to tackle some of the biggest social issues around the globe. 2019’s Hult Prize challenge was to provide meaningful work for 10,000 youth within the next decade.

Aspiring team DECNA welcomed the challenge and we caught up with them during the process to find out about their ideas, thoughts, experiences ... and how it all began.

HULT **Tell us how you came up with DECNA and what your idea is.**

DECNA We all took a course called “Storytelling & Persuasion” and our challenge was to create a business that would change people’s lives. This is when we came up with the idea of DECNA, which means “vision” in Hindi. We realized the challenge for Hult Prize was the same thing, so, we decided to try our luck in the competition!

The problem is most graduates in India lack professional networking and career development skills.

Our solution is to upskill them through industry workshops and make sure that they’re able to shine bright in front of employers.

H **What have been your highs and lows so far?**

D Let’s start with our highs—when we re-watched a video of ourselves pitching our idea at the beginning of the course, we were reminded of our roots, where we’d come from, and how far we’d come. It was us at our best, bringing DECNA to life through passion, team spirit, and unwavering drive. It was a defining moment of “look what we’ve achieved?!”

Now for the lows—one of the biggest challenges was receiving feedback and knowing what advice to take. We had input from different mentors and it was hard to choose which feedback we were going to act upon, and which feedback we were going to implement later.

“It was a defining moment of ‘look what we’ve achieved?!’”

H **How did you manage your team?**

D In all honesty, at the beginning it was quite tough. We all assigned roles to each other and sometimes they would overlap. But we quickly learned that communication is a critical success factor in growing a business. You have to communicate with your teammates and, most importantly, understand them.

What did the challenge mean to you personally?

ZACH We were passionate about the challenge because we are the youth; the fact that we can really inspire our generation is exciting.

MARIE-LOUISE

Our events will offer employers and graduates an informal setting to network. I know the importance of what we are doing and how it will positively affect people’s lives.

MALLIKA

I went to an Indian high school and all my life I was told how to get the best grades, but nobody told me how to obtain soft skills, which is what personally inspired me to create DECNA.

Team: Follow us on Instagram! [@decnaindia](https://www.instagram.com/decnaindia)



"We identified a problem - and created a solution"

Meeting the students from Delhi Public School brought the project to life.



Zach Marie-Louise Mollika



This was a defining moment in our lives - winning the Hult Prize regional finals.



More power to you

Developing deep self-awareness is central to all Hult programs. Because, when you truly know yourself, you are empowered to lead with confidence. This is a community where everyone is different—and everyone can be themselves. Here, you will discover your passions, your weaknesses, and who you truly are.



“Hult has taught me how to communicate cross-culturally, dream big, and think outside the box to become an entrepreneur.”
Chyna Probert



Make the right move

Study sanctuary. Social hub.
Home from home.
Hult House is exclusively
for Hult students and boasts
an awesome location!

Fun

- Climbing wall
- 5 vs 5 soccer pitch
- On-site gym
- Auditorium for events and movies
- Nearby skate park
- TV and game lounges

Chill out

- Social lounges
- Quiet study places
- Private outdoor terraces

State-of-the-art

- Singles
- Doubles
- Apartments
- Laundry facilities on each floor
- 24-hour security

Convenient

- High speed internet
- Two-minute walk from class
- On-site coffee shop and catered cafeteria
- Dedicated mail room to receive mail and packages for residents
- Free shuttle to Cambridge and North Station in Boston



*Home is where
your friends are ♡*



We caught up with one of our current residents—Alessandra Hernandez Pulido—to see what she thinks about Hult House.

HULT

What do you like best about Hult House?

ALESSANDRA HERNANDEZ PULIDO

I love the fact there are always fun events to go to! It's a great way for everyone to get to know each other. There's a sense of an active community that feels like home.

H

What's your favorite part of the building?

AHP

The common room areas around the building. No matter what floor you are on, there's always someone in the common room area studying, hanging out with other friends, or just chilling.

H

What's the social life like in Hult House?

AHP

Most of the undergraduates live at Hult House, so it's really easy to spend time with your friends. My friends and I often book the auditorium for movie or karaoke nights, which end up like parties because people just come and join in the fun.

Save yourself time and money in a very competitive housing market by reserving your room now.

For more information, please visit:
housing.hult.edu

The advice I wish I'd been given at 10, 20, and 30

By Chip Conley, Strategic Advisor for Hospitality & Leadership at Airbnb

10

Experience what it means to be “the other.” Encourage your parents, if they can afford it, to take you to as many countries as possible. Consider being a foreign-exchange student when you get to high school. In an increasingly diverse world that needs oodles more empathy, you'll be on an accelerated path to becoming a full-fledged healthy adult if you learn this.

20

Surround yourself with the people you want to become. My twenties were spent with a lot of artists, which was balancing for my type A entrepreneur self. Psychology may be the most important class you take in college as it's been proven that EQ (emotional intelligence) is likely more important than IQ or experience when it comes to one's career path.

30

Make sure you and your inner child go out on a date every so often. You're a full-fledged adult now, which means you think you're not supposed to play. The truth is, play, curiosity, and creativity may be the differentiators in your career and your happiness.

Chip Conley is Strategic Advisor for Hospitality & Leadership at Airbnb and is a regular collaborator with Hult. Chip was the client for Hult's first Real-time Research project, for which students delivered a product that was instrumental in accelerating Airbnb's go-to-market strategy. In 2018, Chip delivered a global webinar to Hult students where he shared his lessons on staying relevant at all stages of your career from his latest book, *Wisdom@Work: The Making of a Modern Elder*.

Go to hult.edu/blog and search for “Chip” to read the full article



BREAK RULES

By Cari E. Guittard
Professor of Women's Leadership,
Corporate Diplomacy
& International Negotiations

I was raised to do everything by the book and taught to never question “the rules.” And then life happened. I traveled the world and met people taking risks in business that I never knew were possible. Many of them are entrepreneurs who created their own path and pioneered new ways of doing everything, breaking every “rule” along the way. Here are my top three hacks for building the career and the life you want:

HACK 1

What's your passion?

Take the time to know what you want and what you value from work, your career, and your life. Then, write down what you are passionate about.

HACK 2

How do you define success?

You answer this question. Not your parents or grandparents, not your best friend or dog-walker. You—and only you—define what success looks like.

HACK 3

Which relationships are worth your time?

Traditional forms of networking are a waste of time and energy. Do something you are personally or professionally passionate about where you'll meet people with whom you can build a genuine, trusted relationship. Invest the time every week, even if just half an hour, in building these relationships. It will be worth it.



Cari Guittard is from the US and has extensive experience in corporate diplomacy, strategic communications, cybersecurity, and geopolitical strategy for multinational companies as well as within the US Department of State. Cari's classes include: International Negotiations & Strategic Influence, Corporate Diplomacy & Geopolitical Risk, Women's Leadership & Gender Intelligence.



“You are the leader of your own experience.”
Jonas Rosales



Jonas Rosales
Venezuelan
Masters in International Business
President of the Hult Chocolate Society
Class of 2019

Success is sweeeeet
like chocolate

HULT **How did the Hult Chocolate Society come about?**

JONAS ROSALES

It came from a shared passion between a group of friends. We started the society to educate our peers on the stories behind chocolate, and the business around it too. Today, it operates across all three campuses.

H **Where has it taken you?**

JR

We've attended the biggest chocolate conferences in Europe and networked with the best of the best. At Hult you are the leader of your own experience—if you want to learn a lot while networking and achieving great things, you definitely can.

H **What have you learned about disrupting the traditional way of doing business?**

JR

If you want to go and make a difference, there's nothing stopping you. Disruption is about being daring—taking the first step and knowing that the worst that could happen is failing. But when you fail, you actually learn the most, so if you want to disrupt the business world, just be brave and truly believe in yourself to change the status quo! Never ever believe that something is impossible, it can always be challenged and changed.

Hult BFFs



New semester brings new people who I can share my love of popcorn and movies with. Making great friends at Hult has helped me feel welcome and part of a community.

Jenna Osenbaugh
American
Class of 2020
San Francisco campus

I met Rafael last year on campus and we went on a trip to Facebook's HQ in Silicon Valley together. The diversity at Hult gives you a better understanding of how different the world is—it's truly an international school.

Roger Lopez Benet
Spanish
Class of 2021
San Francisco campus



Meeting Emma was an adventure from the start and we've explored so many new places together. Making friends at Hult is easy! Before I arrived in London, I'd already made connections and spoken with many people.

Fernanda Meza Torres
Mexican
Class of 2020
London campus

Your next steps

Join us at
Accepted Students Weekend:

[HULT.EDU/ACCEPTED](https://hult.edu/accepted)

Already accepted to Hult?
Confirm your place:

[HULT.EDU/CONFIRM](https://hult.edu/confirm)

Where will you live?
Reserve your room:

[HOUSING.HULT.EDU](https://housing.hult.edu)





Our go-to hoodie!



This is my sunset♡



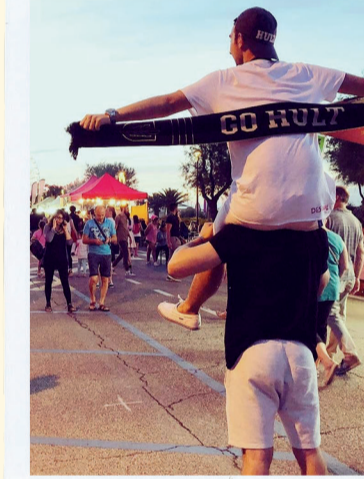
Unforgettable



London by night! :)



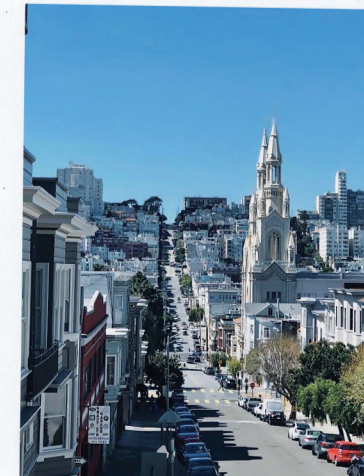
Golden Gate Bridge,
San Francisco



Peace y'all



The ultimate Starbucks selfie





New friends, new city!
Love life ♡



Proud to be a Hultian

Winter is back!



This wall is pretty great!



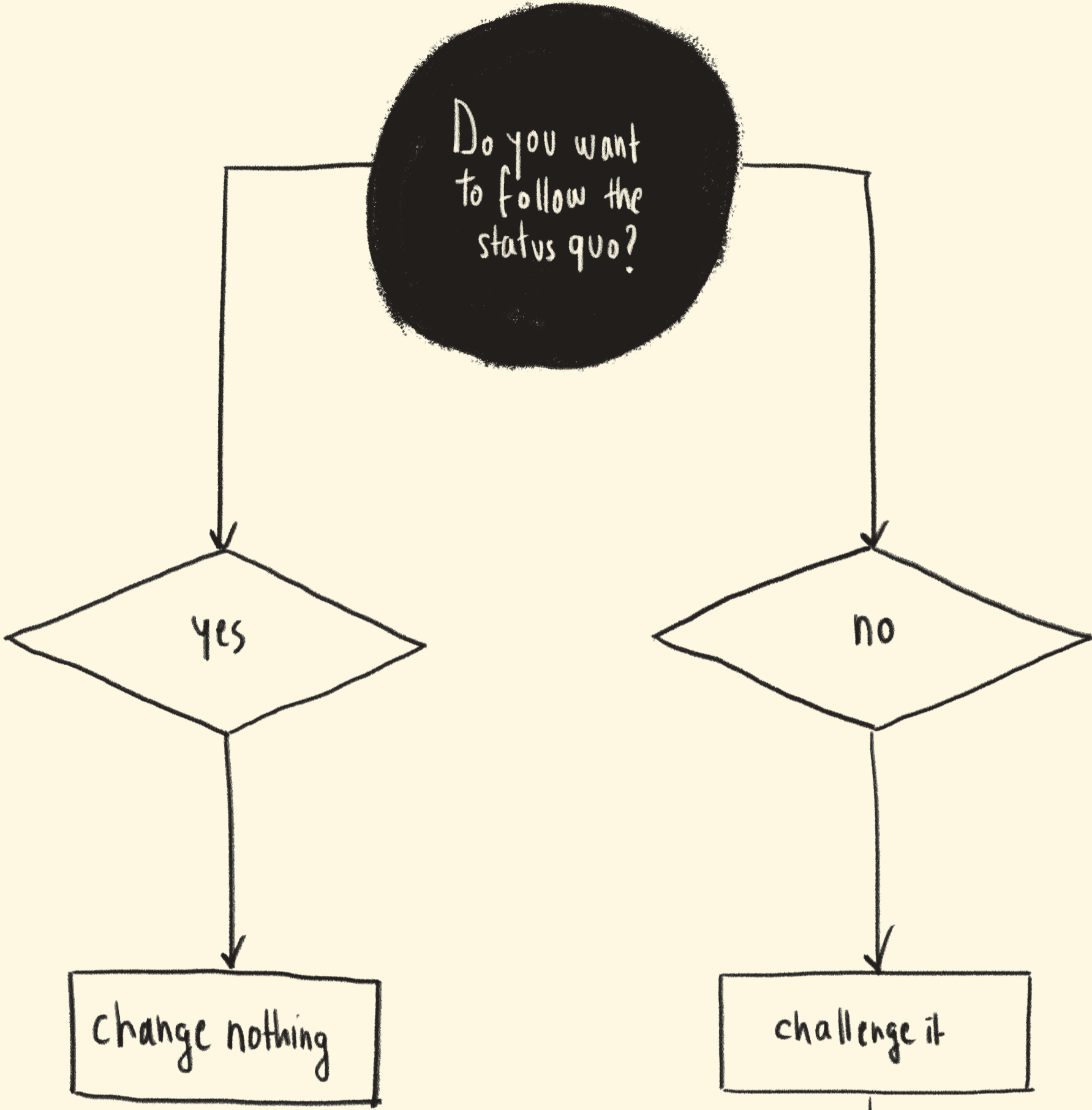
Boston's Freedom Trail

Shanghai when it sparkles



-  HultBusinessSchool
-  @Hult_Business
-  @HultBusinessSchool
-  Hult
-  HultUG

Meet our Global Student Ambassadors:
hult.edu/askastudent



hult.edu/confirm