

Personal statement

By [REDACTED]

My passion for financial analysis began when, at eighteen years old, I opened an account and invested all of my allowance in A-shares (stocks). That was the first time I am fascinated with unpredictability and fluctuation of stock. However, lacking of analysis capability and transaction skills, I lost over 25% in 2 month. At that moment I decided to be a financial professional. To begin my journey toward achieving this dream, I majored in finance at Nanjing Audit University.

To prepare for my future career, I acquired as much experience as I could in college. In my first summer holiday, I interned at the IT sector of China Railway Communication Co., Ltd for two months, where I learned how to use SQL (Structured Query Language). In 2012, I participated in Hong Kong University's Business Immersion Program, which provided me with professional financial investment training as well as insight to the business background of the finance industry. Afterwards, by virtue of previous internship experience and specialized knowledge, I obtained a chance to be an intern in Asset Management Department of the Zurich Financial Services Group in Hong Kong. During that process, I cooperated with teammates on questionnaire design, data collection, and market analysis. We surveyed investment intentions at Victoria Harbour during the day, then analyzed data and discussed solutions until midnight. When doing research outside, the biggest obstacle in front of us is diversity of data. In order to obtain various data sample, I divided team members in to four group targeting objects of different income level. At the end of internship, I represented my team in a presentation of assignment to international committee members. In addition to financial analysis tools I learnt about leadership and collaboration during this internship. Based on my performance, the senior manager of the asset management department recommended that I apply to the exchange program at the University of Pécs. I went on to study at Pécs' business school for half a year following my enrollment in their exchange program.

It is imperative that financial students learn how to put theory into practice. In order to be familiar with financial industry, I took plenty of job interviews senior year. After being selected for the position from a pool of fifty people, I got an internship in operations department of China Pacific Insurance Co., Ltd. That was a stressful time: every day, I got up at six and wouldn't return home until after eight at night, and each week I was only allowed one day off. However, thanks to this internship, I learned about the physical operations of loans, payments, and refunds, as well as developed a deep understanding of China's insurance system. My enthusiasm for finance and professional potential impressed the department manager, so I was offered a job at the end of the internship. Now, I have worked there for almost two years, loans, collecting data, managing operational risk, and auditing subordinates' assignments. All my efforts have not only broadened my knowledge, but also cultivated my adaptability and perseverance.

I think I am a person endowed with sociability. During exchange in Pécs I devoted myself to social activities like parties, hiking with local students, celebrating the Easter in Hungarian tradition and overcame language obstacle under international friends' help. My mentor even invited me to visit his hometown, where I made lots of local friends and I received post cards from them on my birthday

after back to china. As a photography amateur, I travelled over 10 countries alone after final exam, taking photos, broaden the highest peak in Europe, experiencing diversity of culture and talking with local habitants. This exchange student experience is precious for me not only because the Western teaching model gives me more space to think profound and encourages me to express myself in public but also the abundant experience makes me more independent and confident.

2016 is a crucial year of my life. I have a clear career development plan: after acquiring my Securities Qualification Certificate and the National Computer Rank Examination Certificate, I am preparing for the CFA exam in June. In three years, I see myself working as a financial analyst or as a financial consultant, and my long-term objective is to work in risk management at an investment bank in Nanjing. Over the course of a deep interest in this field as well as professional background, I realize a finance master's degree will help me to go farther in my career. Your program is aimed at raising the level of mathematics used in applications to pricing, hedging and risk management which suits me well. The curriculums will provide me practical tools to analyze price of financial products. I believe that (school name) is a good place to master more profound and specialized skills in a strong academic atmosphere.