**Personal Statement: Juan Sebastian Benavides Navas**

My name is Juan Sebastian Benavides Navas, and I am a trilingual, double degree undergraduate student from Universidad de los Andes (Bogotá, Colombia), currently coursing last year. In this essay I intend to introduce myself, briefly describe my lifetime experiences and future projections, and state my expectations about the Causal Inference course.

My Past:

I was born on January 23rd, 1999, in Bogota, Colombia. I grew up in Bogota and have lived there all my life. I attended Colegio Anglo Americano, from 2006 to 2015, and obtained my high school degree with honors. Colegio Anglo Americano is probably the most representative place of my childhood; I spent 10 hours a day, 5 days a week, 11 years in school related activities, and thus most of my memories are somewhat attached to it. My school can be said to be pretty tough for Colombian school standards, which meant I had I relatively busy childhood. However, that helped me realize that I had a talent for mathematics and sciences, which later convinced me to follow a quantitative career.

One of my favorite memories form my childhood is of when I discovered my life vocation. My father was trying to buy a house and complained about how high the mortgage interest rates were. I asked him to explain to me what ‘interest’ was, since I did not understand why he would have to pay back to the bank more than what he had originally borrowed. He explained to me that interest rates are the price that people charge for time and risk, which meant they were both affected by the price that people wanted to charge, and the prices that people were willing to pay. That is when I understood the concept of market (also of interest), and I have been completely amazed by it ever since. That eureka moment had a lot of effects on my life; I started my own ‘bank’ while at school, and lent money to fellow students for buying lunch and inviting their girlfriends out. I also began to be interested in Economics and Finance as career options.

Another of my favorite memories is much more recent. When I was on 11th grade (the last year of Colombian high schools), I had to present the Saber 11 State Examination. That exam is a big deal in the country because it determines whether you are going to be able to attend university, and which ones will be willing to accept you. I (naturally) was very nervous about the big date, but I was confident that all those long years of tough high school education would probably help me achieve a reasonably good score. I felt fairly good during the exam, but the next day, at school, when I compared my answer to those of my most intelligent classmates, they were all different. During the following 4 months I endured the uncertainty. However, after those 4 months, I received a call from the government: I had gotten one of the 50 best scores in the country and had won a scholarship for any university in the country. I really cherish that memory because it taught me that if you have prepared well, the only thing you can do is to trust yourself. That is how I ended at Universidad de los Andes, which has been my second home (quite literally) for the last 5 years.

My present:

As I described in the introduction, I am a double degree student (economics and business administration) at Universidad de los Andes. I speak Spanish and English fluently, and have an intermediate command of Italian. I really do not have much free time, because a have an habit of trying to keep myself busy to prevent myself form wasting my time. However, when I do, I really like playing videogames, hanging out with friends, sleeping, and going to dance clubs.

Covid 19 has certainly changed what a normal day looks like for all of us. Mine starts at 6:00 AM which is a bit later than my usual waking-up time when I must go to the university. I go running for about 50 minutes around a nearby shopping mall. Then I come back, take a shower, and have breakfast at around 8:00 AM. Since I am on vacation period, I usually devout most of my time to GMAT preparation, because I expect to present the exam at the end of July. I really believe that hard work ends up paying, so I am trying to be as prepared as I can since the GMAT result can usually get you scholarships in top ranking schools. I have lunch about 1:30 PM, rest for about an hour and then begin the second half of my training for the day. I have a 3-day rotation scheme to decide which kind of training I will do for the day. It could be weightlifting, pull ups or ab exercises. When I am done, I take another shower and resume studying for the GMAT until 10:00 PM.

I am still not sure how the Casual Inference course will affect my routine; I guess we will soon find out. I am really excited to take this course, because I feel it is the only piece I am missing to be able to call myself an economist. It will be the last class I take for my Economics program, and I think it is the last thing I should master before getting my undergraduate degree. I expect it to teach me useful tools for data analysis, and for it to be a foundation on future courses I want to take such as time series analysis.

My future:

One year from now, I expect to be studying my master’s in finance degree abroad, most probably at Bocconi University in Italy. I have already studied there during my exchange experience, and have already learned Italian. They offer really good scholarships for good GMAT results and I am really betting to be able to get one of those. However, I am applying to other universities such as HEC, ESADE and Stanford, and depending on the admission results I may end up in one of those.

In five years from now, I expect to be working in investment banking or consulting services. Perhaps I will be enrolled in a MBA program which is my last desired level of education. I try not to think too much about a future so far away, since I believe that preconceiving an ideal future may prevent you from taking the best opportunities available today. I would rather focus on mid term objectives in order to keep my mind open for whatever the future awaits.

As a result of my philosophy, I genuinely have not thought about where I will be in 10 years’ time. I just hope to be alive, for my family to be well, and to be able to keep working toward my objectives, whichever these may be.