1. **Goals:**
2. Long-term and short-term career goals
3. What’s your ideal world in 2 years, what do you want to do after 2 years and how our program helps u
4. Last professional experience shaped your career goals
5. How Cornell shape your career goal
6. Which book changed your career path

* The ideal world in 2 years will more heavily rely on computer science such as artificial intelligence and machine learning. People will benefit from the new techniques in a large aspect. For example, people’s health outcomes will be greatly improved as a result of the advanced medical machine.
* One of my career goals, I also call it short-term goal, is to work at an investment bank as a quantitative analyst, trading financial derivatives and offering algorithmic or statistical solutions. My trading and portfolio-designing experience in university have made me more determined than ever to devote my entire life to the field of financial engineering.
* Another goal is regarding to my long-term goal, which is to work as a quantitative analyst for a reputable hedge fund. Attending some research related to machine learning in Python encourages me to go further in financial engineering and explore a career in the buy side.
* To achieve my career dream, I need to acquire comprehensive training in advanced financial theory and methodology, top research platforms, and rich resources to refine myself in practical applications. As far as I know, Cornell Financial Engineering Manhattan, which is also called CFEM is a career-oriented degree that is dedicated to providing practical coursework in line with the demands of the financial industry. I believe it will well prepare me for my future career plan. At the same time, I have great confidence that with your rigorous training and inspiration, I’ll reach my full potential in financial engineering and become an outstanding composite talent in the future.
* During the internship at Munich Re, I worked in the Reserving and IFRS 17 team, which tasked us with model prediction using Chain Ladder and Bornhuetter-Ferguson methods, as well as examing and contrasting differences in cash flow patterns between quarters with the help of Excel pivot tables and Visual Basic for Applications (VBA). Since we are required to handle complex and large data sets, the extraction process was extremely slow, especially while using VBA programs. To resolve this problem, I suggested using R rather than Excel to sum the loss to a particular granularity, which reduced the run time of the data-pulling process to 10 seconds and reconciled the output. This was followed by exporting data from R to Power BI to better visualize patterns and trends. Finally, all analysis procedures were automated in R and Power BI, saving 80% of the work. Through this experience, I learned how to use different software to increase the effectiveness of analysis and data visualization. In conclusion, these experiences helped me be familiar with financial analysis tools and investment vehicles for asset classes, as well as improved my communication and teamwork skills.
* A book called Pattern recognition and machine learning aspired me to be a quantitative analyst. This book provides a comprehensive introduction to the fields of pattern recognition and machine learning. Pattern recognition has its origins in engineering, whereas machine learning grew out of computer science. However, these activities are viewed as two facets of the same field in this book. Following the techniques in this book, I attended some research related to machine learning in Python which encourages me to go further in financial engineering and explore a career in financial engineering. Throughout these projects, my theoretical knowledge was implemented while my analytical thinking was strengthened. My ability to forecast situations by relying on careful observation was also challenged.

1. **Program**:
2. Compare to other programs, why choose us
3. How did you first know about this program (search online and compare)
4. What are the courses you wanna take the most at Cornell
5. What’s your favorite course in the undergraduate
6. Introduce your undergraduate school
7. Why it’s a good time to pursue a master’s degree?

* I’m always aspiring to be a quantitative analyst in an investment bank. So I need to acquire comprehensive training in advanced financial theory and methodology, top research platforms, and rich resources to refine myself in practical applications. As far as I know, Cornell Financial Engineering Manhattan, which is also called CFEM is a career-oriented degree that is dedicated to providing practical coursework in line with the demands of the financial industry. I believe it will well prepare me for my future career plan. At the same time, I have great confidence that with your rigorous training and inspiration, I’ll reach my full potential in financial engineering and become an outstanding composite talent in the future.
* The course I want to take the most is machine learning. Developing initiatives in the field of machine learning is one of my academic interests. By participating in various machine learning projects, I have developed a self-learning ability that has prepared me for this opportunity in Financial Engineering. Throughout this course, I believe my theoretical knowledge will be implemented while my analytical thinking will be strengthened. My ability to forecast situations by relying on careful observation will also be challenged.
* University of Toronto is one of the world-leading institutions and is located in Toronto dt. It has a great geographical advantage as it’s close to the concentration of some famous companies and banks such as Google and Citi bank, which helps a lot to get a work opportunity. The professors at uoft are rigorous. They establish a culture of academic freedom. Most importantly, students in …

1. **Leadership**: Most important aspect/characteristic of leadership

**Effective Communication skills**  
Good communication and leadership are all about connecting with others at various levels. Connecting is the ability to identify with people and relate to them. A leader will become more effective in connecting by finding common ground, making communications simple, capturing people's interest, inspiring them; and being authentic. An effective communicator exercises transparency and shared decision-making when appropriate, conveys feedback directly, and regularly acknowledges the success of others. In order to become a more successful communicator, people need to be present in the interaction. This includes creating a distraction-free zone such as putting away phones, being authentic, and owning the message.

**The ability of making decision**  
A strong leader exercises good judgment, appreciates informed input, and welcomes differing opinions. The best leaders, however, have to remain decisive. Deliberate decision-making involves building an accurate, full-spectrum map of all possible outcomes, predicting where all these paths made lead; and reaching a decision by weighing various solutions. Leaders often tie themselves up in knots wanting each decision to be perfect, however, the best leaders make decisions they know could be wrong. The real differentiator is deciding with speed and conviction. Above all else, great leaders learn from every decision, whether good or bad, in order to better inform subsequent decisions.

**Positive**  
The most effective leaders remain positive and inspiring. People expect their leader to be energized and passionate about the future. They need to inspire team members with enthusiasm and a strong belief in where the organization is heading. There is a 100 percent certainty that obstacles and failures will arise, which causes stress and negativity to settle in. Positive leader has to control their reaction and stress to remain positive in the midst of difficult and stressful times. Leaders have to uplift their members' spirits and give them hope. This leads others to be optimistic and hopeful about the course you are headed, and willing to do what it takes to drive the business forward.

1. **Job/Industry**:
2. Biggest concern in the job search process

Confidence could be the biggest challenge facing me who is reskilling into a new industry. Even though I have more than one-year of working experience, the quantitative analyst position is pretty competitive. Although with years of coding experience in Python, R, SAS and VBA at both university and my work, I still don’t have much expertise with C++ programming, which might be the required skill for quantitative analyst candidates. However, by taking a couple online courses on QuantNet and EdX as well as practicing the questions on LeetCode, I got some insights into this coding language. I believe the financial computing courses in your program will make up for my lacking skills in computers, while the internship program will also train me to be well-prepared with a much better sense of the work in an investment bank. And the career counselors will collaborate closely with me to support my internship search.

1. How do you do network

Being confident to talk when company representatives or managers in career fairs or information sessions held by various companies. It’s very important to be comfortable with talking

1. Global challenge, how companies can do
2. Which industry, what challenges the industry will face
3. **Data**:
4. Experience of using data to tell a story
5. How to teach a 10-year-old child machine learning

Machine learning happens when computers have access to information. Over time, this lets them learn how to make decisions without a human telling them what to do. For example, Every time Alexa makes a mistake in interpreting your request, that data is used to make the system smarter the next time around. Another example involves robots. If a robot was using machine learning whilst walking around a room but bumped into a wall 5 times, it would then learn that walls could not be walked through. That means the sixth time it approached a wall, the robot would turn away to find an alternative route.

1. What do you have in your mind when mentioning AI, how will it affect our society? How do you think AI would be used in the future to benefit society?

AI makes me think of applications in our smart phone, especially for some online shopping apps such as amazon. It will automatically push some products we might like for a cheaper price.

These functions makes companies more profitable and the apps are bocoming more popular.

1. Most interesting computer program

I want to talk about a project of Predicting the American President election result in 2024. The background of this project is that we need to model the previous year’s data set using R and put the current year’s data in our model to get our predictions. At that time we only understand that in most elections, candidates are elected directly by citizens. However, I didn’t realize that in America, it’s elected by “electors” through [a process called the Electoral College](https://www.archives.gov/electoral-college/about) until the last day before the due date. To solve this problem, I hold a meeting with our team members immediately and finally we succeed to submitted on time.

It's pretty interesting program and what I learn from this experience is that before doing any projects, we’d better understand the background or culture first, especially when we are given limited information. For example, in this case we can google the election policy in America or watch some YouTube videos to better understand it.

1. What’s the misuse of machine learning, give an example
2. Interesting news you saw recently/Tell me a recent unusual story you have recently read or listened to?

Machine Learning can being miss used to generate fake news and videos, which are very hard to spot also commonly known as [‘DeepFake’](https://en.wikipedia.org/wiki/Deepfake).

* This could be devastating in wrong hands, specially when most people are not aware of such technology.
* DeepFake is an intelligence based synthetic image/audio generator technique using Deep Learning ([GANs](https://en.wikipedia.org/wiki/Generative_adversarial_network)). It is used to combine existing images and videos onto source images or videos. Deepfakes may be used to create fake news by some authority.

1. Describe a service that makes you aware of the importance of operation research
2. Experience of extracting info from the real dataset and what’s ur insights
3. Talk about an essay you have written
4. **Place**:
5. Where is your dream house, how it looks like?
6. Talk about an unusual place visited before

I lived in Beijing long time ago and I visited Great wall a couple times. It is unusual because it’s a direct link with the legendary emperors of China’s past. The wall is made from brick, stone, tamped earth and wood. In general its more concentrated with people near the main entrances. As you begin walking or climbing the steps, I start noticing their irregularity. I enjoyed the quite environment there and loves the old breaks there. It gives me a sense of kinda broken beauty.

1. Introduce your birthplace and living place
2. **Achievement:**
3. Example of stepping outside the comfort zone?
4. Something not on your resume
5. Describe achievement outside of academic life

One achievement I got is that I succeeded to secure an internship at Munich Re. Munich Re has been my dream company since I was in my first year. To be a qualified actuarial analyst, I have been making a great effort to build theoretical knowledge and practical skills in my undergraduate. For instance, developing strong coding skills such as Python and R, studying the SOA Exam P and FM by self-learning, and earning SAS certificate by taking some online courses. All of these are highlighted in my resume. When the content of the resume was confirmed, I attended a couple of resume workshops at the university to improve its format. After completing my resume, I tried to grasp every opportunity to directly present it to the company in career fairs such as ASNA After cumulating two internship experiences, I finally got an offer from Munich re.

1. **Yourself**:
2. How to introduce yourself to your classmate?
3. U like offense or defense

I will play both offense and defense and each may have a place and time in the workplace. However, playing offense gives me more choices and puts me in the driver’s seat of my life. When I play offense at work, I’m better able to set goals and priorities, work better with teammates, and feel less overwhelmed when unexpected things come my way. At times when I do become defensive and resort to reactivity, take some time to re-center myself. I prefer to be clarified with my goals and the bigger picture of what I’m doing at work. When I’m clear on these things, playing offense becomes easier, and I’ll be able to get back on track.

1. Think of your favorite game or sport, would you like to be a player or a coach?

I like snowboard and I would like to be a coach. Playing snowboard is exciting but being a coach requires individuals to be good at playing as well as have a great style of tutoring. So I feel like being a coach is more challenging.

Additionally, I like to talk with people while playing snowboard at the same time.

1. How Covid-19 changed you & what did you learn

Before covid-19 pandemic, I was an introvert. I feel totally fine when the city locked down and I was tracked at home alone. However, loneliness just like a devil and I found it suppress the immune system and makes me feel bad. Then I realized the importance of human connection and how much I need other people even if I had to use technology to keep in touch.

1. Describe 5 people you like and what characteristics they have

My father, One of my professors call Todd, Jay Chou, Steve Jobs and Taylor Swift. Some characteristics they share are smart, creative, knowledgeable and ambitious. For example, steve jobs is ambitious enough to build his own technology company and finally succeeded worldwide nowadays. Also, my father has been there every step of the way for me. One of the earliest life lessons he gave me was that I will become whom I hang out with, and this doesn’t change when I get older. I’ve learned to spot certain positive qualities in people and seek these qualities out.

1. Who/what book has the most influence on you out of academic
2. Most useful/the best advice you received in your life
3. What advice would you give yourself, when you were at age 16

My father has the most influence on me out of academics. He has been there every step of the way for me. One of the earliest life lessons he gave me was that I will become whom I hang out with, and this doesn’t change when I get older. I’ve always tried to be friendly to everyone I meet, but at the same time, I remember my father’s words and have also become pickier about who I spend the majority of my time with. I’ve learned to spot certain positive qualities in people and seek these qualities out. Surrounding myself with people who inspire me will make me a better person. Some friends come and go but the ones who have stayed have had a huge impact on my decisions and happiness. They have supported me and cheered me on and they have shaped me into the person I have become.

1. What you are most passionate about out of academic
2. Stay in America or go back to your country
3. **Injustice:**
4. An injustice you faced and how you reacted
5. **Lack:**
6. How to improve your resume right now?

Although with years of coding experience in Python, R, SAS and VBA at both university and my work, I still don’t have much expertise with C++ programming, which might be the required skill for quantitative analyst candidates. However, by taking a couple online courses on QuantNet and EdX as well as practicing the questions on LeetCode, I got some insights into this coding language. I believe the financial computing courses in your program will make up for my lacking skills in computers, while the internship program will also train me to be well-prepared with a much better sense of the work in an investment bank. And the career counselors will collaborate closely with me to support my internship search.

1. Tell me a recent failure and what you have learned from it? / setback

I want to talk about a project of Predicting the American President election result in 2024. The background of this project is that we need to model the previous year’s data set using R and put the current year’s data in our model to get our predictions. At that time we only understand that in most elections, candidates are elected directly by popular vote. However, in America, it’s chosen by “electors” through [a process called the Electoral College](https://www.archives.gov/electoral-college/about). I didn’t realize the rule until the last day before the due date. To solve this problem, I hold a meeting with our team members immediately and delay this assignment for one more day.

What I learn from this experience is that before doing any projects, we’d better understand the background or culture first, especially when we are given limited information. For example, in this case we can google the election policy in America or watch some YouTube videos to better understand it.