**Behavioral Story Topic List**

1. **Mistakes & Failure (at work/school)**
2. Describe a failure and how you overcome it.

Munich Re has been my dream company since I was a freshman, but I didn’t get chance to work there. To be a qualified actuarial analyst, I have been making a great effort to pass the actuarial exams called SOA Exam P and FM by self-learning. I also developed strong coding skills such as Python, R, and VBA. All of these are highlighted in my resume. The next step is to attend a few resume workshops and try to take advantage of every chance to present my resume in person to company representatives by attending some info sessions hosted by insurance companies and networking with them in career fairs such as ASNA. This was done to show my keen interest in the positions and to deepen their impressions of me. I also actively attended some mock interviews with our career consultants. Finally, in the last fall term, I got Munich Re’s offer.

1. **Teamwork & Leadership** (at work/school)
2. 喜欢一个人还是小组合作
3. Tell me about a time your team or organization was undergoing some change. How did it impact you and how did you adapt?/ Tell me a time when you were frustrated by change./ Describe a work situation where you set a positive example for others

When the pandemic started, our company switched from in-person to online working. I initially struggled to communicate with my coworkers because discussing projects online was inefficient. To address this issue, I decided to hold online meetings rather than sending messages when there was a problem with our project. When we are online face-to-face, we are able to discuss the project openly, quickly, and professionally. Moreover, when communicating with coworkers in an online meeting, I will respond with a smile, nod of the head, or a polite gesture that expresses my thoughts on their statements. Moreover, I will listen to their ideas first and then use the opportunity to demonstrate whether I understand the message or need clarification. If my ideas are different from those of my coworkers, I think it’s important to be respectful of their feelings. However, I will be open and honest with them about my thoughts.

1. Describe a past experience when you met a new group of people, and how you bonded with them./ Experience you tried to build connections with important people

I met our reserving team in the office on the first day of my internship at Munich Re. The first thing I did to connect with them was to greet them warmly and remember their names when they did their self-introduction. Furthermore, I scheduled one-on-one meetings or coffee chats with them during the first week to be familiar with each other. Whatever brings us together, I will strengthen that bond by focusing on what we have in common, such as shared work experiences or interests. Finally, asking questions is a great way to connect with others. As a new member of our team, I usually have a lot of questions. But I never assume answers and always reach out to my coworkers at the very beginning. Surprisingly, I have found that frequent communication allows our team to bond more stronger. With their positive feedback, I’m able to work more efficiently and smoothly.

1. Leadership experience in teamwork/好的leader需要的特点/How to display your leadership?/ Tell experience working as a team. What's your role? How did you fulfill your responsibility?/ any extracurricular activities / your most successful teamwork? / tell us about a time when you took the initiative to set goals and objectives even though you were not prompted or directed by others to do so.

I believe success as a leader requires one to have a passion for taking the initiative, thinking outside the box, and persevering in adversity. In my sophomore year, I started a non-profit association called  UTCVA (University of Toronto Chinese Volunteer Association) with the ambition of advocating equal access to education for students living in rural areas of China. To meet the fundraising goals, I came up with innovative fund-raising events such as Food Festival and Charity Run by collaborating with local stores and achieving a better product price. With the support of the “sponsors”, we are able to gain more revenue, enlarge our impact and bring in valuable fundraisers. My communication and innovation skills have significantly improved. In the summertime, I collaborated with the local Chinese government to provide volunteer tutoring opportunities for UofT students and bring donations to the talented students.

1. What personalities make you a good team member?/最喜欢和什么样的人一起工作/ Your ideal work environment?

I like to work with people who are very responsive, positive and actively listening. (These are also the qualifications that I have.) Effective communication is an important qualification for being a strong team player, which needs me to be very responsive. The best way to communicate with team members is through group meetings or 1-on-1 conversations or emails. Moreover, while it’s not a technical skill, positivity can be instrumental when looking to become a better team player. Bringing energy and enthusiasm to every team meeting will make our teammates feel more comfortable bringing ideas to the team or seeking support. Last but not least, it’s important to take time to listen and reflect. When listening to my peers, I will let people see my engagement by making eye contact, and keeping the body language positive such as smiling and nodding. Not only does this build trust; but it also encourages innovation and creativity.

1. **Pressure** (at work/school)
2. What is your greatest fear?

I fear losing my identity. I moved to Canada for about five years. I developed a taste for eating steak, watching hockey, and enjoying Christmas. I gradually discovered that I shared fewer and fewer things in common with my family in China and maybe had some misunderstandings. I eventually realized the problem and began to talk with my family more frequently. As a result, my family is now more diverse and inclusive. We now celebrate Christmas as well as Chinese New Year. I am a little bit Canadian, but also my family’s daughter. Gender and nationality cannot define who I am. No matter what I eat or what festival I celebrate, I’m the only person who can define myself.

1. What would you do when you are feeling pressured? (multitasking)

I often find that stress is a great motivator for me and I work well under the pressure. When I begin to feel stressed at work, I use a few strategies to help me stay focused. First, if I have a pressing deadline, I work to prioritize my most important tasks and get my work done. I find that being adaptable helps me handle pressure quite well. Another strategy I use is finding a positive mindset. I try to reframe every challenge as an opportunity. This helps me stay motivated and excited to try more difficult tasks. In a previous internship, there was a day I focused on a high-priority task. While doing so, management called my department into an all-hands meeting over the phone. I was unable to move away from my work, so I joined the call and continued. Due to the high-priority nature of my current task, I knew I had to keep working. Finally, I was able to deliver a great finished task, and my manager was happy with the final result.

1. **Multitasking** (at work/school)
2. Describe a time when you faced a significant amount of conflict in a job, school, or internship./Tell us a time you had several assignments due. How did you make sure you complete all of them on time and did a good job?/ Tell us about a time when you must cope with strict deadlines or time demands.

I define multitasking as doing multiple things or carrying out multiple tasks at once. The only secret to successful multitasking is prioritization, for which I use my own system. I first consider any specified due dates. For example, I will work on the projects that have earlier deadlines. The next consideration is how long it takes to complete a task. In many cases, I prioritize easier tasks first. Doing so allows me to accomplish more throughout the day. If I have to multitask and finish all tasks in the same amount of time, I break down tasks into smaller objectives. With smaller objectives, I determine which ones are most critical for getting the full task done and prioritize them first. In a previous internship, there was a day I focused on a high-priority task. While doing so, management called my department into an all-hands meeting over the phone. I was unable to move away from my work, so I joined the call and continued. Due to the high-priority nature of my current task, I knew I had to keep working. I chose to multitask because I needed to complete both objectives at the same time, as they were both very important. Finally, I was able to deliver a great finished task, and my manager was happy with the final result.

1. **Challenge & Risk** (at work/school)
2. Describe a project which shows your analytical / problem-solving ability / challenging project / an important project / Tell me about a project asked you to code. Which code language? What did you learn? / A most challenging project, why challenging and how it turned out

There is a time that I use R to predicted the outcome of the 2020 American presidential election. Based on the survey data, we used R to create a logistic linear regression model and predict the results of 2020. However, something seemed off to me when I saw the prediction result. The output shows that Donald Trump has an 87% chance of being elected president, which is impossible because the probability is too large and very close to one. After investigating our R codes and conducting some online research, we discovered that the American president is elected by the Electoral College rather than by all citizens. Finally, we revised our report's analysis and used the stratification sampling method to rebuild the model. Our final forecast was very close to the actual outcome, with a difference of 5%.

1. Beyond expectation working experience/What was the best compliment that you receive?/Tell me your proudest professional accomplishment/ most valuable achievement / Your creative solution to a problem, why valuable

During my internship at Intact, my coworker asked me to investigate reasons for broker orders of Motor Vehicle Records going over budget. I had to extract data in SAS, implemented cost analysis in Excel and presented the result in a meeting. I saw an opportunity to go above and beyond by making colorful charts and graphs comparing costs in different months. I presented the final in a clear and precise way, using a slideshow in our meeting. My charts helped everyone in the meeting to stay engaged, and our brainstorming session about our next steps was successful. Finally, the investigation helps our company reduce the cost by 13%, and all my files are saved as a template and was used by Intact throughout Canada.

1. Tell us about a time you needed to get information from someone who was not very responsive. / Tell us about a time you had to work with someone whose personality was different from yours.

I can think back to a time when I was working closely with my director at Munich Re who is not very responsive . I was trying to get data and analysis ideas on cashflows from him, however, it would sometimes take two weeks before he would email me back. I could definitely empathize with this as I know he mentioned that he was very busy and worked out of the country, however, I also had to recognize that it was slowing down the planning for my project. What I did was first I would set a reminder for myself to follow up on my initial emails two days after I sent my first email. Next, I determined to set up Teams meetings to help us communicate more information at once. This really helped in our ability to meet the deadlines we both needed.

1. How do you handling challenges?
2. What kinds of problems do you deal with right now?

(Last year, my team won an award for most innovative process improvement. This achievement is beyond my expectation of working experience/This award is the best compliment that I receive. My role was to automate the sensitive test process, which investigates the factors that significantly affect final indication value. We used the industry-specific testing templates and implemented R and VBA for data scraping. This solution saw significant efficiency for the firm and is now used by Munich Re throughout the world.)

Developed an R program to summarize cash flows to a particular granularity and compared under IFRS 4 and IFRS 17 standards, utilized Power BI to visualize cash flow patterns across several quarters and lines of business. Supported the 2022 Appointed Actuary Report by conducting stress test, including financial condition test and scenario test, justifying the methods used, and reconciling data in the report with Excel

I will show my attitude directly that it’s the baseline for an employee to strictly abide by company policy under any circumstances. So I would definitely not do this Immoral thing. Moreover, I will consult experienced coworkers for suggestions and escalate to the director or HR to see what they would do to handle this situation. Finally, I will actively offer additional help, like figuring out how to achieve our goal morally.

1. **Conflicts**
2. 自己和别人的conflicts
3. Tell me about a time when everyone was against your opinion on a team and how you handle it.

As an entry-level actuary, my manager assigned me to a team working on cash flow analysis. The associates in the team frequently talked over me during brainstorming sessions and dismissed some of my ideas as inexperienced. Feeling frustrated, I reached out to the team lead, who advised me to speak to the associates about how their behavior affected me. So I did, and they apologized. We immediately developed a healthy working relationship. The experience taught me that communication can resolve most conflicts.

1. Give me an example of when you wish you work differently with your colleague or your team. / 想做但没做的事

There is a time when I was assigned to a team and wished I could react differently. (I wanted to rebuilt our professional relationship but I haven’t done yet.) I was responsible for summarizing cashflows in a particular granularity and creating pivot tables to compare them. But my teammates kept criticizing me for my work – and they had a point in their criticism cuz I failed to remove duplicates in my tables. Sure, they could have used better words, been more diplomatic, or perhaps chosen a more appropriate time to criticize me. But I still reacted inappropriately. My defense was an attack and started the fight. Even though we eventually calmed down after a few minutes, the bridges were burnt and since then we barely spoke to each other. I wish I could turn back the clock, and react differently to their criticism. But it isn’t possible, so at least I try to remember the lesson I learned, and react more appropriately to the conflict situations in the workplace since then. (Or even better, I could rebuild our professional relationship.)

1. Describe a time when you respond to feedback given by a professor or your boss./When your work is criticized.

While working for Intact as an actuary intern, I was asked to create presentation slides for my project on investigating the reason for broker orders of Motor Vehicle Records out of budget. After the manager reviewed my work, she commented that some slides looked messy. This manager had different design concepts in mind and was not impressed with many of the style decisions I made. She had a background working for a creative agency in the past, so I chose to listen to her feedback, absorb the lessons she provided, and then incorporate those ideas into the presentation. In the end, the presentation looked very professional, and the manager was pleased with my changes. I kept the template in my laptop and made a few similar versions to have a library of slides to choose from whenever she needed a project from me. I felt inspired by her ideas and today I feel much more comfortable creating eye-catching presentations.

1. Describe a time when you had a disagreement with a friend. How did you address it?
2. 作为领导者如何解决团队中的conflicts

When I was doing a project of analyzing the reserve performance for automobile insurance, when it came to selecting Loss Development Factors, also known as LDF, I had a completely different opinion than my teammates because this process is highly subjective. All of my teammates want LDF to consistently trend upward or downward because it can predict future trends. However, I believe that some special considerations, such as Covid 19, should be made. So I organized a group meeting to show my ideas. We appeared to be at odds at first, but I was able to understand their point of view and realize that we were both concerned with two halves of the solution. We would only be able to succeed if we consider all the aspects. Finally, our professor was impressed with our research methodology. As a result, we receive 90% of the full mark, placing us in the top three of the entire class. What I learned from this project is that putting myself in the shoes of others is essential for problem-solving.

1. **Decision**
2. Tell me about a time that influenced someone’s decision.
3. Describe a successful recommendation you have made and what is the result?
4. Tell me about a time you made a decision
5. What steps would you take before making a big decision

When I have to make a big decision, the first thing I look at is the timeframe. If I have a week to make a decision, my approach is going to be different than if I have one hour. Once I’ve determined the time frame, I gather the key pieces of information that will help me make an informed decision. It’s not always possible to know the outcome 100%, but I try to gather as much information as possible to make an educated guess at what will give us the best result There was a time when I received three university offers with the same concentration and had to choose one within two months. I spent a significant amount of time on each campus because it will be where I study, live, and grow. After comparing their academic backgrounds and career-related program performance, I decided to go to the University of Toronto.

1. 在压力下快速做决策/What is the riskiest decision you have made?
2. **Ethics**
3. How do you define ethics?
4. 如果上司让你做不道德的事,你会怎么做

In my previous intern, we worked on a project which required the team to use multiple tools and software packages. My manager provided the required software, but I noticed an issue with one of them immediately after I installed it. After researching the software application provider, I found we had a pirated version. I struggled with the dilemma of embarrassing or upsetting my employer, but I couldn't stand to use a software package that was illegally pirated. So I reached out to my manager and explained my findings. Since the company couldn't afford the licensed application, I recommended a cheaper alternative for the ongoing project.

1. Describe a time you acted against the policy but felt that you were morally right.

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1. What does integrity mean for you? How do you know when someone has integrity?

**Behavioral Question List**

1. **Why questions**
2. Why this company/school?
3. Why this division/program? / What skills you expect to gain from this program? / We are proud of our curriculum, what courses/topics are you excited about?
4. Why this location?
5. Why this industry?
6. Why good fit for our company/school?
7. Why school we hire/admit you rather than others?

At MIT, I am eager to research the positive and negative aspects of big data and financial technology to identify and measure the magnitude of emerging problems and develop new technologies to address them. This detailed exploration will enhance my understanding of machine-learning models for consumer credit risk management and applications of secure multi-party computation to financial regulation.

The Advanced Analytics and Data Science courses and Analytics Certificate are especially exciting as they will allow me to understand shallow models and train deep neural networks in an economic context. I also want to further improve my technical skills around asset pricing and the ensemble method, which are critical to forming accurately priced derivatives. Overall, I believe that MFin will further sharpen my analytical skills to create advanced and intuitive approaches to simplify data processing such as alternative datasets to automate trading decisions and executions that I created at Munich Re.

1. **Career related**
2. Career goals in the short (5 yrs)/long run (10 yrs)?/ When u were a kid, what did you want to be when you grew up?/ Do you want to be famous? In what way? 详细到公司地点
3. Where do you see yourself in XXX years?
4. Describe a goal and how you prepare for it

My short-term goal is to be a quantitative analyst, providing mathematical or statistical solutions to financial and risk management. I’m confident that if I do my work with excellence, opportunities will inevitably open up for me. My long-term goal is to return to China and establish my own quantitative “for-profit” hedge fund, expanding its operations overseas and investing in the North American markets, as they present significant growth opportunities. I will utilize my previous working experience in the hedge fund to that effect.

1. **Quality related**
2. Three traits / introvert or extrovert / two things you are good at / your unique point / describe the qualities you think a success student should have / How would peers describe your characters

I have always believed that perseverance is a very rare and precious quality, which is also the weapon I push myself to be equipped with all the time. When I found that my academic performance was not satisfactory in my freshman and sophomore, I did not give up, but re-examined my choices, set up new goals, and executed step by step towards them in a planned manner. As a result, not only did I improve my academic performance and gain opportunities to intern at famous companies, but also participated in some significant extracurricular activities, all of which have improved my professional and comprehensive skills. In the process, there were many challenges, but I persisted in overcoming all the difficulties and reaching one planned goal after another.

1. Three weaknesses? What's your biggest **weakness**? How this program help you?

Working with top professionals during my internship made me realize my lack of work experience and professional knowledge, which even inspired my desire to further study. Although standing out among my peers, I still had a long way to go to master advanced technology and become an elite in the industry. Such awareness has become my motivation to move forward, and let me have a clearer study plan and goals at the postgraduate, I believe that a person with a plan can often get twice the result with half the effort.

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, the Master of Finance at MIT 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 and become an outstanding composite talent in the future.

1. 岗位/项目需要的三个特质
2. Describe the attributes for a good teacher
3. What do you think people should at least do once in their lives?/ what do you do for fun? / Describe the best travel experience that you have / what do you do for fun?

Scuba diving was an incredibly interesting sport that piqued my interest while traveling in the Maldives. I almost immediately signed up for a diving course. My extensive involvement in diving has enabled me to develop perseverance and increased focus when facing challenges. My first loss in diving deeply was devastating, and I considered giving up the sport, as I've never been so frustrated by a sport before. Ultimately, increasing training intensity, breath classes, and the strong support from my trainer allowed me to dive deep successfully and earn the certificate of open water diver from PADI.

1. Who is the smartest person you know / Describe an MIT aluminum that you know / describe one of your role models

The smartest person I know is Willian Li, who researches the positive and negative aspects of big data and financial technology to identify and measure the magnitude of emerging problems and develop new technologies to address them. He is currently working on Software Engineering and the Structure and Evolution of the United States Code which I’m pretty interested in. Exploring the publications he wrote enhanced my understanding of machine-learning models for consumer credit risk management and applications of secure multi-party computation to financial regulation. I’m looking forward to working with him in the future.

1. What was the last thing that makes you laugh out loud? / a fun story

I let my cat lick the inside of plain yogurt containers when I have finished the contents. Yesterday I was finishing up the lunch dishes when he looked up from the cleaned yogurt container on the floor. His face was dotted with white yogurt, including the tip of his nose. I burst out laughing. He looked silly and adorable all at the same time. I love my cat.

1. What’s the most important thing on your resume?

The most important part in my resume is working experience. The invaluable internship opportunities with The Wawanesa Mutual Insurance Company and Intact Financial Corporation in 2022 honed my data analysis-related skills learned from class, further expanded my mastery of Visual Basic for Applications (VBA), SAS, SQL, and prepared me for the challenging actuarial internship with Munich Reinsurance Company of Canada. On the one hand, it was arduous because I was recruited to the Reserving - IFRS 17 team which is hard-core, and specialized, and took charge of handling big data. The traditional software or method to deal with big data in our team was Excel which was time-consuming. To improve efficiency, I suggested using R to sum the loss of a particular granularity and Power BI to further visualize results. On the other hand, it was rewarding because the new “bundle” saved 80% of our time and was indeed a life-saver for our team. My enhanced ability in data science, teamwork, communication, and time management further assures my potential to succeed in your Finance program.

1. Why is it important to make a good first impression?

There are many reasons why first impressions are important. Usually, I think first impressions involve some form of evaluation and result in an initial perception or mental idea of a person. For example, hiring managers often assess a candidate's tone and body language during the first meeting to determine if that person is a good fit for the company. Making a positive first impression at a job interview offers several benefits, including an increased likelihood of success, attracting the interview’s attention, and facilitating a good interview start. A good first impression can help reduce or eliminate tensions during an interview and will have a lasting effect. For example, when I did an interview with Munich Re, I made a joke before we started and it broke the tension of the interview. Finally, I was able to work there and maintain a positive working relationship with my coworkers.

1. The motto that influences you the most / What’s the most valuable thing that you have learned in your life

There is a motto saying “birds of a feather flock together” which influencing me the most, 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 this motto and have also become pickier about whom 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. If you had a time machine, what point in the past or future would you visit? / Tell me about a piece of news that you lately follow.

(I'd like to go back in time to the ten years before WWII because I want to experience the social environment prior to WWII and learn deeply why the war happened.) / (Well, it is essential to follow the news to remain up-to-date with current affairs. Along with, national news I also follow international news.) According to some historians, our society follows the same pattern and these are all signs of world war III. There was an epidemic prior to WWII that resulted in an increase in social tensions and a high level of anger in society. The Covid19 pandemic is coming to an end, social tensions are rising and economic growth has not been great. For example, some technology companies in the United States are experiencing layoffs recently. Furthermore, the war in Ukraine has been going on for a year. (I felt so bad about this and that’s why I want to go back and try to figure out how to stop the world war.) / (I felt very bad about this news cuz world war may make many innocent people lost their lives in it.)

1. 被录取后最想做的事

I'll inform my family and friends of the good news. I'm thinking about printing a copy of my admission letter to show a close friend and my family, just to make sure I wasn't in some sort of hyper-realistic dream or something. I'm going to sit down after a few parties and think about what else I want to do before going to the class. I intend to continue taking courses on Coursera, particularly those related to the topics that will be covered in the program course curriculum. Furthermore, I plan to connect with my classmates such as on LinkedIn or Quera, and get more enrolled in MIT communities. Last but not least, I will travel to Cambridge a few months before the fall semester to become more acquainted.

1. Book/movie

Harry Potter, stressful world, need some magic in our life. And there are a lot of 心理上的慰藉，I believe I

1. What are three of the most significant numbers in your life

The first number is my Social Insurance Number. With this number, I’m able to be employed in Canada. Working is extremely important for me. It means more than just getting paid. It means being able to make my own choices about how I want to live my life.

The second number is my parents’ birthday. They are important days to show appreciation towards my parents for their commitment to raising a family, strengthening the bond of love, and creating an atmosphere of happiness and understanding between family members.

The third number is the number of the library card. Reading is important for me because it improves my focus, memory, empathy, and communication skills. It can reduce stress and improve my mental health. Reading also allows me to learn new things to help me succeed in my work and relationships.

1. Do you prefer laboratory classes or lecture classes, and why?
2. What's your favorite food and why?
3. Do you feel your academic record accurately reflects your abilities and potential?

I believe that my academic record should be broken down into two phases: the freshman and sophomore years, and the junior and senior years. I was uncertain of my major when I first enrolled in college, and this state of confusion prevented me from giving my studies my entire attention. Therefore, this inefficient study model directly resulted in my unsatisfactory academic performance in the first two years. It wasn't until my junior year that I matured quickly and realized I’m talented in actuarial science. After figuring out my direction and setting a goal, I have been making great effort and did exceptionally well in all of my major courses, particularly those that were related to actuarial science and received grades of “A+”. What’s more, in order to increase my competitiveness in postgraduate application and to build a solid foundation for my future career dreams, I have planned to start preparing for some professional exams and internship since junior year. Finally, through diligent self-study, I was able to pass the SOA Probability and Financial Mathematics certificates as well as SAS Base certificate, which helped me secure numerous job offers from prestigious firms like Munich Re and Intact. In conclusion, all of my accomplishments are evidence of my excellent intellectual aptitude and responsibility. As long as I put in the effort, I’m able to reach my full potential and get great performance. This also boosts my confidence I can overcome all the challenges of graduate school and achieve my academic goals.

1. If you were to enter an academic/career path entirely unrelated to science and engineering, what would it be and why?
2. How do you define success /How you measure success
3. How do you feel about New York city?
4. Which course have largest impact on your academic life
5. What do you think the next big society-changing technological innovation will be?
6. If you have the ability to time travel, would you travel forward or backward and why?
7. your programming experience
8. Tell us something that is not on your application
9. 如果中了10 million怎么花
10. 如果你能和一个人吃饭（在不在世都行），你会选谁
11. 如果有超能力。你想要什么超能力？
12. Tell us about an academic/professional mentor you have had. What are some things you learned from them?
13. Tell us about the course you took in which you learned the most from?
14. Describe your ideal learning environment