

Dear Admissions Committee,

I am writing to express my sincere interest in applying for graduate studies at Department of Economics, University of California-Santa Barbara (UCSB) Santa Barbara, California (USA). My academic and professional aspirations are closely aligned with the field of FINANCE, and I am eager to contribute to—and grow within—your institution's rigorous academic environment.

Over the past few years, I have developed a strong passion for FINANCE, particularly through engaging with research published in leading journals such as Journal of Finance, Journal of Financial Economics, and Review of Financial Studies. These works have deepened my understanding of the field's evolving challenges and inspired me to pursue advanced study.

To prepare for graduate-level research, I have cultivated a diverse set of practical skills, including Excel, SQL, Python, Bloomberg. These tools have enabled me to analyze data, model complex systems, and communicate insights effectively—skills I believe are essential for success in FINANCE.

I am confident that Department of Economics, University of California-Santa Barbara (UCSB) Santa Barbara, California (USA) offers the ideal environment for me to deepen my expertise and engage in meaningful academic inquiry. I would be honored to join your academic community and contribute to its ongoing pursuit of excellence.

Thank you for considering my application.

Sincerely,
Zhang Zihang