Dear Admissions Committee,

My name is Cristiano Lu, and I am pleased to apply for the Master of Finance program at {{ school\_name|default('Renmin University of China') }}.

In my free time, I enjoy reading top-tier academic research to stay updated with the latest advancements in {{ research\_area|default('finance') }}. I regularly read articles from leading journals such as {{ journal\_1|default('Review of Financial Studies (RFS)') }}, {{ journal\_2|default('Journal of Finance (JF)') }}, and {{ journal\_3|default('Management Science (MS)') }}.

I want to be a {{ career\_goal|default('quant researcher') }}. To achieve my goal, I have practical skills in Python, SQL, Math, PowerBI, Tableau and etc.

I am particularly drawn to {{ school\_name|default('your university') }} due to its strong academic environment and research-oriented approach.

Thank you for considering my application. I am eager to contribute to and benefit from the rigorous academic culture at {{ school\_name|default('your university') }}.

Sincerely,

Cristiano Lu

{{ email|default('email@example.com') }}