October 05, 2025

Dear Admission Committee,

My name is 周方健/James Zhou, and I am applying for the Master of Finance program at Department of Economics, Pennsylvania State University.

In my undergraduate study at Renmin University of China majoring in Economics, I built a solid foundation in quantitative analysis and research writing. In my free time, I enjoy reading top-tier journals such as Journal of Finance, Journal of Financial Economics, Review of Financial Studies to stay updated with the latest advancements in Finance. This habit strengthens my ability to connect theory with empirical applications.

Targeting a career in quant research or financial analytics, I have developed practical skills including Python, SQL, Risk Modeling, Time Series, Stochastic Calculus, Bloomberg/Refinitiv, Excel (VLOOKUP/Pivot), Tableau/Power BI, MATLAB, C++.

I am particularly drawn to Department of Economics, Pennsylvania State University due to its strong academic environment and research-oriented approach. I believe the rigorous training at your program will help me contribute to and benefit from your academic community.

Thank you for considering my application.

Sincerely,  
周方健/James Zhou  
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