Dear Admission Committee,

My name is Yining Zhu, and I am pleased to apply for the Master of {{ research\_area }} program at {{ university }}.

In my free time, I enjoy reading top-tier academic research to stay updated with the latest advancements in {{ research\_area }}. I occasionally study articles from leading ABS 4+ rated journals such as {{ journal1 }}, {{ journal2 }}, and {{ journal3 }}, among others. This habit not only deepens my understanding of theoretical and empirical approaches in finance but also sharpens my ability to critically analyze complex economic phenomena.

I want to be a {{ job }}. To achieve my dream, I have practical skills such as {{ skills }}.

I am particularly drawn to {{ 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 {{ university }}.

Sincerely,

Yining Zhu