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### Applied Program: Economics

As a student who grew up in pace with China's economic reform and restructuring over the past two decades, I have had more opportunities than my predecessors to experience market economy. Correspondingly, the undergraduate education I have received in modern economics has provided me with a scientific perspective to know the economic reality of this world. In view of my future, my greatest wish is that I can seek and discover what is beautiful in this world through a life of peace and tranquility, just as Milton Friedman quoted in the preface of his Price Theory—"Truth is beauty and beauty truth, that is all you have to look for in this world." I have chosen economics as my future career objective primarily because of the sense of beauty it has brought to me in understanding and interpreting this real world in which we live.

Economics is a science that studies how to make optimum choices under the premise of resource scarcity. Its rigorous system and paradigms differentiate it from all other disciplines in social science and it has come to be considered as a social science with "greater scientificity." When I first commenced my systematic education in economics at the School of Economics,

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Hefei University, the course Western Economics immediately fascinated me because I felt as if I had been given a different pair of eyes with which to examine this world. From then on, I made conscientious efforts to train and to develop the kind of thinking habits and analytical skills characteristic of economics. This is because to me those two factors represent the most crucial qualities of a well-trained economist. My dabbling in economics is relatively broad, with a special focus on financial economics and international economics. I have a penchant for following the most recent developments in the field, and I do so by regularly reading such international periodicals as Journal of Finance and Economist. Gradually I become familiarized with MM Law, Black-Scholes' Option Pricing Model, Fama & French's classical theses, etc. As I approach the forefront of financial theories, I have grown increasingly aware that there is such a long way for me to go before I can develop myself into a financial professional. The greatest benefit of reading international periodicals and journals is that I have become profoundly conscious of the importance of English proficiency and mathematics to the research in economics. Consequently, I have paid special attention to improve my competence in those two aspects and now I can say that I have built a quite solid foundation in both of those two fields over the past few years.

During my undergraduate program, I conducted a considerable amount of research and completed quite a few research reports. I have published a research paper entitled Reducing the State-owned Stocks as an Important Channel of Financing for Social Securities Funds (Anhui Social Securities Journal, June 2002). The paper discussed the necessity of reducing the state-owned stocks to ensure the source for social securities funds and the significance of such a practice to the financing of social securities funds, reform of state-owned enterprises, and the standardization of the stock market. In it, I proposed specific measures to reduce the state-owned stocks, which can provide some valuable guidance to the country's ongoing programs in this field. Another indicator of my research potential is my thesis A Study on The Privatization of State-owned Banks. Starting from the premise of ownership, the thesis advocated the need for privatizing state-owned banks as a strategy to ward off possible crisis faced by Chinese state-owned banks with China's accession into the WTO. Although such a proposal has failed to win general support from Chinese economists, the thesis was nevertheless rated "Class A" for its originality and cogent logical reasoning. As far as I am concerned, the significance of research work lied not so much in the "valuableness" of the research findings as in the opportunities they provided for me to perform serious scholarship and to perfect scholarly procedures such as collecting data, carrying out analysis and argumentation, and reaching conclusions. All those will be tremendous important for my future academic pursuits.

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An important project I participated in is the development of anti-risk software for commercial banks headed by my supervisor, which is part of National 863 Plan. By collecting and analyzing data from various commercial banks and examining the sensitivity of various indexes to possible financial risks, the project is designed to construct scientifically effective models whereby to create a precautionary system against financial dangers. My responsibility in this project is primarily that of collecting index-related information from those banks, including their rate of bad loans, the rate of capital flow, and the rate of capital sufficiency

My undergraduate performance must be described as satisfying and successful. Academically, my class ranking is the second best. In extracurricular activities, I was the vice minister of Arts and Entertainments department of our School's students union. I won our university's first-prize in a dancing performance and the second prize for 100-meter hurdles in the women's group at the university's sports meet. University life is the best period to develop my personal qualities and I congratulate myself for not having idled it away. Instead, I attained a comprehensive development. In four years, I was awarded 7 scholarships (among which 4 were special-class ones), 5 honors of merit. All those honors and awards serve both as a recognition of the efforts I have made and as starting points for the journey into a more brilliant future.

On obtaining my Bachelor's degree, I was given the opportunity to embark on a Master's program at my university waived of entrance examination. However, I decided to relinquish this privilege in favor of seeking an advanced degree program in the United States. Economics is a fascinating world to me and I wish to become a well-trained teacher and researcher of economics in the future. This is particularly important for China where the study of economics is not sufficiently developed. I believe that the key step for me to arrive at my career objective is to receive advanced trainings in a Ph. D. program in economics. As the most developed country in the world, the United States has mature modes of operation of market economy that can serve as an important paradigm for China to learn from for its own economic transformation. I also believe that only an education in the truly American version of economics can most directly make my future career a fruitful one. On the other hand, this possible degree program will bring me into a new environment where there will be new challenges. I will be exposed to a wholly novel culture. This will constitute a precious experience in my entire life. For my prospective degree program, I have drawn up a concrete plan. I will first seek systematic trainings in various theories of economics and then focus on a specific economic problem that China faces (possibly I will continue with my research of China's capital market based on my previous studies) and submit a high-quality dissertation.

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For nearly half a year from my graduation to the time I submit my present application, I have been working full-time at the Software Development Center, Industrial and Commercial Bank of China (ICBC). ICBC is among the top 10 banks in the world in terms of the first-class capital and gross assets. Among its extremely broad and complicated business operations, the Software Development Center has established close cooperation with major international companies like IBM. My work experience, transitory as it is, has allowed me for the first time in my life to be fully exposed to the most advanced instruments and technology of China's banking industry as well as the most updated concepts and skills of management, to participate in the actual processes of software development, and to be involved in the construction of online bank. By developing some insights into the realities of an important part of China's economy, I am determined to conduct further research into China's capital market.

To my knowledge, the University of # # # enjoys a very high academic reputation. It is located in the beautiful city of # # # where the weather is congenial throughout the four seasons. Naturally it comes on top of my priorities when I make my choice for an ideal place to pursue the next stage of my academic career. It is my most sincere wish that my journey of further discovering the truths of economics starts at your most esteemed university.

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