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### Program: Financial Economics/Financial Engineering

If life can be likened to an expedition, then unexpected setbacks that one encounters en route of his or her journey of life can be turned into a powerful driving force by an act of will, leading to equally unexpected successes. My life over the past 8 years is a case in point. Eight years ago, the arbitrary nature of China's college admission system deprived me of the chance to enter a prestigious university. Instead of making me despondent, this personal misfortune stimulated me to make painstaking efforts to change my status quo, efforts that have resulted in my present achievements academically and professionally for which I feel proud of myself.

Although eight years ago I was the top student in HaiDong Region of Qinghai Province (the third largest province in China) at the national college entrance examination, I was prevented by some bureaucrats from entering the college that I was qualified for and was arbitrarily assigned –they called it “transfer”–to Beijing University of Physical Education (BUPE) where I

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majored in sports management at the School of Management. Admittedly, BUPE is a prestigious university, but as its name indicates, its prestige lies in physical education, not in management. That was a heavy blow on my academic pursuit because in most cases undergraduate education plays a decisive role in a person's lifelong career. Refusing to lie prostrate to adversity, I formulated a specific plan for my personal development. With doubled efforts in my coursework, I managed to maintain a top-level scholastic performance in my class throughout my 4-year undergraduate studies. In 1998, I succeeded in entering Xi'an Jiaotong University to embark on a Master's program (whose admission was highly competitive) in the Institute of Systems Engineering, focusing on economic system analysis. During my Master's program, I still retained my No. 1 status in academic performance. Having acquitted myself satisfactorily in my Master's studies, in July 2001 I found employment with China International Center for Economic and Technical Exchanges(CICETE), an organization which is mainly responsible for the implementation and the management of the programs designed to assist China's development by United Nations Development Program (UNDP) and United Nations Industrial Development Organization (UNIDO).

The motivation underlying my choice of systems engineering (economic system analysis) as the specialty for my Master's program is that, with its scientific perspectives and methodologies, systems engineering can analyze and work out all the relevant problems in a complicated system comprehensively, systematically, and optimally by resorting to various advances in modern science and technology and to a wide spectrum of computational techniques. It can not only develop a person's analytical ability in an overall manner but also enable a person to be exposed to the latest research achievements in relevant fields. Having received academic trainings in management as an undergraduate, I chose economics and finance with a view to making them my lifelong career. By studying economic system analysis, I have been able to construct a very solid groundwork for my future career development, making me one of a limited number of professionals in China who can apply modern scientific and technological means to economic and financial system analysis. Entitled A Positivistic Study of the Unbalanced Development of Regional Economy, the dissertation I completed for my Master's program was awarded Outstanding Master's Dissertation of Xi'an Jiaotong University in 2001 for the important conclusions reached through the use of systems engineering and positivistic investigations. The dissertation focuses on an analysis of the unbalanced economic development across the different regions in China and my conclusion is that the entire process of China's unbalanced regional economic development has been characterized by growing deterioration and seriousness, and that various imperfections inherent in China's financial system is the fundamental reason behind this problem.

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China's imperfect financial problem is an issue that caused my serious concern from the very outset of my Master's program. My serious reflections on the Asian Finance Crisis then happening engendered my deep interest in the science of finance. From then on, my studies began to be specifically problem-oriented, ranging from an exploration of the occurrence mechanism of financial crises in history, through the inherent defects in China's financial system, to the theories in risk prevention. This marked the beginning of my serious academic pursuit in the field of finance and constitutes the essential reason for my present application for more advanced studies. With the increasing importance of financial system within the larger economic framework, the research and the application of financial theories have achieved significant headway since the middle of last century. By now, mature theories have been developed in the realms of Risk-proceeds Theory, Options Pricing Theory, Portfolio Theory, and Corporation Finance. Within the context of the Chinese market, the application of the research findings in those domains is rather tentative. The particular nature of Chinese financial market makes the issues involved in those theories complicated but of special significance. At the same time, with the advent of the 21st century, I believe that there are at least two momentous financial issues that specifically deserve my attention—one is the maintenance of financial stability against the backdrop of financial globalization and another is financial engineering: how to ward off potential risks for financial institutions or enterprises and how to reap proceeds amidst financial upheavals? It is beyond doubt that any breakthroughs achieved in those research fields will make for major contributions to the development of Chinese and even to global financial market. With 8 years experience of academic training and professional practice behind me, I have decided to choose those fields to focus on in my prospective Ph.D. program.

My undergraduate program, Master's program and employment represent three major stages in my personal development whereby I have ascended onto new heights. My undergraduate program is primarily devoted to learning theoretical matters while my Master's program focused on the parallel development of theoretical knowledge and practical research. Since my employment, I have had ample opportunities to apply what I have learned and to develop real experience as financial and economic analysis. My extensive research activities resulted in the formal publication of two research papers—Risk Management in Project Financing (International Finance, Issue 2, 2000) and Strategies for the Opening and Development of China's Western Region (International Economic Cooperation, August 1999). Two other research papers-- A Positivistic Study of the Unbalanced Development of Regional Economy and Strategies for Developing the Eastern and Western Regions Along the New Asia-Europe Continental Bridge--have been accepted by Communication & Transportation Systems

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Engineering and China Soft Sciences to be published later this year. I participated in two important research projects “The Management of National Key Scientific and Technological Programs” and “A Strategic Study of the Development of New and Hi-tech Industries in Beijing”. At CICETE, I have been a member in The Study of the Commercial and Investment Banking Needs in the Tumen River Economic Development Area sponsored by UNDP. At the Second Symposium of China's Soft Sciences, I did a presentation entitled Thoughts on the Opening-up and the Development of Tumen River Area in Northeastern China, which has been collected into the symposium proceedings and published. Over the past one year, I have also been responsible for implementing two important projects—Cooperation and Development Projects in the New Silk Road Regions, and Economic and Technological Cooperation of Developing Countries.

Apart from my research capacity, I would also like to call your attention to my academic foundation in mathematics. I have paid special attention to improving my mathematics knowledge in both undergraduate and graduate programs. As an undergraduate, I achieved straight A's in all the mathematics courses including Calculus, Linear Algebra, Probability and Statistics, etc. During the graduate program, I attended more mathematics courses than average students majoring in economics, courses such as Numerical Analysis and Matrix Analysis. I believe that such a foundation will facilitate me immeasurably in my future program.

I am aware that to study finance will be a challenging task. But I firmly believe in what my past experience has taught me—that “Where there is a will, there is a way.” For pursuing new heights represented by your Ph.D. program, I am ready both academically and empirically and I will pursue with determination and commitment.

本文由 **MentorBridge** 留学整理发布，此 **Sample** 仅供参考学习。

明星文书导师 **native speaker**

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