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Program: Master of Science in Finance

Just as our ancient sage Confucius asserted two thousand years ago that a person reaching the age of thirty should be well established in his or her profession, Chinese people tend to expect a person of this age to have achieved career success. This is a deep-entrenched psychology of the people as a whole. As a 29-year-old female, I can claim with full confidence that I am worthy of the life I have been living. Since 1997, after obtaining my Master's degree in Money & Banking from the Department of Investment Administration, DongBei University of Finance and Economics (DUFE), I have been working at the headquarters of China Construction Bank(CCB) where my talents have been brought into full play and my performance has been appreciated. In less than two years, I have been promoted to be the vice director of the Financial Consultation Section of the headquarters' Intermediate Business Department, in charge of the organization and management of the financial consultation business within CCB's entire network.

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However, in modern society, a successful career at the age of 30 can by no means serve as an excuse for staying where you are. In this rapidly changing world, the financial industry is developing and transforming at an alarming rate. When I was just beginning to feel complacent, I have had some shocking experience of how a deficient professional knowledge could limit a person's career development. When I worked as a financing consultant for Germany's Berlin Water Company Ltd.'s BOT project, my scheme met with major difficulties resulting from my lack of professional knowledge. For another instance, when I was invited in May 2002 by New York Bank to attend the Seminar on Depository Receipts Services that it sponsored, I had an even more acute awareness of the discrepancy between China's financial industry and that of the United States. This motivation underlies my present application for a more systematic and in-depth study in financial engineering and risk management. Princeton's Master in Finance Program becomes my inevitable choice.

Of course, I know that to apply for such a reputed program from such a reputed university not only requires courage but also qualifications. In this regard, I believe that my academic, research and work experiences will suffice. As vice director of the Financial Consultation Section, I have made important achievements. The most important is my leadership role in a major project—credibility investigation and the financial consultation for credibility upgrading of the gas-using enterprises in China's Eastern Transmission of Western Gas Program whose total investment value reaches 66 billion RMB. As the major investor in this Program, the British-Holland Shell Company and PetroChina decided to recruit a celebrated financial consultation company to conduct a credibility survey of those major enterprises that would potentially use the transmitted gas. Under my leadership, CCB defeated a number of leading international investment banks to win the bid and eventually my team successfully completed the assignment by providing our client a 400-page financial consultation report and proposing individualized solutions to individual cases of each potential gas users. A similar experience happened when the financial consultation team I led defeated Dutch Bank to win the commission for financing consultation for Berlin Water Company Ltd. in its water treatment project in the City of Nanchang in Jiangxi Province. My performance has won me the honorary title of CCB's Model Young Professional and a government sponsorship from China Overseas Visiting Scholar Foundation.

My research experience includes the publication of five research papers in national-level and provincial-level scholarly journals. Ten Major Pitfalls for Finance Derivatives is purely academic while Problems and Proposals on How Commercial Banks Can Offer Financial Consultation focuses on the ongoing reform of China's financial sector. The latter, published in

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July 2002 in Investment Study, created sort of sensation. The paper discusses the major difficulties that Chinese commercial banks face in offering financial consultations and proposes strategies how commercial banks can undertake consultation service within the existing government policy framework. Published as the cover article of the Investment Study and regarded as the first major research paper on the strategic development of commercial bank consultation, it has been reprinted by several leading periodicals including Xinhua Digest. Apart from doing research, I have been acting as the “part-time” lecturer of CCB, delivering regular lectures on financial investment and financial consultation to employees in branch offices outside Beijing.

I should attribute much of my career and research success to the academic foundation I laid with my undergraduate and graduate programs at DUFE, majoring in Investment Administration and in Money and Banking respectively. At DUFE, the best university in economics and finance in Northeast China, my undergraduate record shows that I was the top ranking student among a total of 180 students of my grade in the entire department. Although I was not the most diligent student, I was the one with the most efficient study methods which maximized my academic uptake. I was the 4-year winner of university-level scholarships and as a junior I was awarded 三和 Bank International Scholarship. I was the Outstanding Student of Liaoning Province and the Outstanding Graduate of Dalian City. During the Master’s program, I continued my top ranking in my specialty. I took many important courses such as Comparative Studies in Banking Systems and Businesses in Different Countries, International Finance, Money and Banking in the West. Doing this program broadened my knowledge and deepened my understanding of my professional field. Additionally, I learned how to apply statistical models to financial studies and other related skills.

In 1996, there occurred a wave in international banking industry in which major commercial banks in the world developed multinational banks and set up overseas branch offices. Some Chinese banks were also involved in this wave. But this new practice needed theoretical guidance. Motivated by this, I focused on the topic of Multinational Banks and Their Overseas Operations in my Master’s dissertation. I read voluminously about multinational banks and proposed the possible strategies for Chinese commercial banks in their overseas business operations. The dissertation was evaluated as “first-class” by the academic committee of my department for the guidance that it could provide for the commercial banks that were prepared to launch their overseas expeditions.

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Princeton University is a first-rate university in the United States and its MSF program enjoys a leading academic position internationally. Its curriculum will enhance students' understanding of the fundamental quantitative tools from economic theory, probability, statistics, optimization and computer science. The program will prepare students for a wide range of careers in financial industry, including financial engineering and risk management, quantitative asset management, macroeconomic and financial forecasting and applied research. Those features pretty well match my academic, research and career backgrounds. In my envisioned future, they will help me develop unparalleled financial expertise that will be immensely helpful to my career goal of being a senior financial specialist.

In my study plan, I will concentrate on a systematic study of knowledge in financial engineering and risk management, the two most important study interests. I will develop an overall understanding of the financial tools and products in the international financial market. After completing my intended degree program, I will definitely come back to China to continue with my career in financial consultation with improved competence. I will be able to apply to my consultation practice the advanced knowledge I have acquired from Princeton's MSF program and provide first-rate professional consultations to my clients. I believe that, just as I completed my undergraduate and Master's programs in China successfully (and I qualified myself as a CPA purely through self-education), I will prove equally competent for the Princeton MSF program. My academic, research and career experience should make me a competitive candidate for your Program.

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明星文书导师 **native speaker**

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