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Applied Program: Economics / Finance

I am a young man who has grown up with a spate of accolades behind me. From elementary school to university, I have consistently been ranking No. One in my class. More than anything else, apart from my gifts, behind those accolades are my relentless efforts and the spirit of perseverance. It is my conviction that God treats everybody equally and that everybody should treasure and bear tremendous responsibility for the life endowed to him or her. Only the owner of this life can be the master of his or her own life and fate. This belief has constituted the pillar that has supported my growing up and personal development. I have no doubt that it will continue to support me well into my future and till the end of my life.

Even as a child, I had reflected on why some people became rich and why some became poor. When I entered my university and commenced to receive my formal education, I discovered, to my pleasant surprise, that the founder of modern economics Adam Smiths had already written his The Wealth of Nations in an attempt to seek answers to the disparity of wealth between rich and poor countries. This discovery instantly aroused my intense interest in economics. My real experience with economics studies began in 1998 when I was matriculated into Beijing

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Industrial and Commercial University where I specialized in securities and futures at the Department of Economics. Though my specialty was Securities and Futures, the nature of our department necessarily required the offering of a curriculum that covered many courses for basic trainings in economics. As for me, I liked practically all the courses of economics, whether they are the foundational courses of economics or courses of finance. Among them, I was most fascinated by International Finance, Financial Derivatives, and Securities Investment. I can still recall that, when teaching the course Financial Derivatives, our teacher played a special TV program for us on the Asian Financial Crisis. It excited my classmates and me to realize that, on the international foreign exchange market, one could either become a billionaire overnight or one could lose tens and millions of dollars within a matter of seconds. I evolved a strong desire to probe, from a professional perspective, into the mechanism why such incredible things would happen. Off class, I immersed myself in the reading of a large quantity of works by Western economists and scholars (books written in the English language) and endeavored to come up with some tentative explanations for diverse economic phenomena in both domestic and international scenes with the knowledge of economics that I had acquired. I tried my hands at writing some essays concerning the basic properties of equities. Those tentative academic exercises heightened my mentality of economics on one hand and improved my abilities to undertake academic research on the other.

I am very proud of my scholastic performance during my undergraduate studies. As the best student of my class, I have been awarded scholarships for four consecutive years. Apart from my coursework and research attempts, I have made full use of my extracurricular time to actively participate in social practice activities. I worked as a part-time interpreter, as assistant at an accounting firm, and as a practicing correspondent for the Financial Edition of a newspaper. My participation in those activities helped to deepen my understanding of the society and social issues. In addition, my extracurricular life has also been very colorful. I participated in the Simulation Theatre Contest in which I won the award of the Best Male Protagonist. What is especially worth mentioning is my English learning. I was not particularly distinguished in my class in terms of English proficiency when I first entered the Institute. I allocated a fixed amount of time (two hours) each day to improve my English standard and my sustained efforts enabled me to catch up with the top level. In 1999 at the First National English Proficiency Contest for College and University Students, I won the third prize. This achievement made me realize on a heightened level the truth of "No Pains, No Gains." It also reinforced my determination to be industrious and persistent in all the efforts that I make, whether in matters of academics or in real life.

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It is usually the case that the deeper one delves into his area of speciality, the more one becomes aware of one's inadequacies and the need to learn more advanced knowledge in that area. As my study of finance deepens, I have come to discover that China is rather weak in its studies of the financial market, especially the international financial market, and financial engineering. The possibility of my making breakthroughs in those areas depends on my receiving higher-level education and professional training. With China's accession into the WTO, China's financial market is bound to be integrated into the world market and become governed under international conventions. However, the liberalization of the international financial market is a double-edged sword. We must be soberly precautionous about its negative effects in order to avoid committing the kind of mistakes by Mexico, Russia and some Asian countries. This constitutes my primary motivation in seeking an advanced degree program abroad, especially from the United States.

My B.A. thesis is entitled The Application of Financial Engineering in China's Financial Market. With respect to various risks that have emerged on the Chinese financial market in recent years, I applied the fundamental principles of financial engineering and analyzed how China could best keep away from those risks. I further proposed that there were several major issues that must be heeded in utilizing the financial derivatives. In researching on this subject, I consulted a large amount of relevant technical literature and in doing so I found that the theories and practices in advanced Western countries, especially the United States, have reach a very mature level, which all the more intensified my determination to pursue further education. At present, China still relies heavily on compulsory government intervention to impose the so-called "regulations" on the financial market, which is not the practice in countries with mature market economies. Government interventions will considerably reduce the market efficiency. As China's present financial market is still in a fledgling stage, the atmosphere of speculation prevails over genuine investment. Hence, how to establish a relatively well-developed and highly efficient financial market has become the most pressing issue for China in its financial development. This key question will become the focus of my future studies.

I wish to receive systematic trainings in economics and finance at your most prestigious university, trainings that may enable me to acquire effective research methodologies and outline particular areas in my future research. The United States plays a leading role in economics and financial research. By undergoing the most rigorous professional trainings there, I believe that I will be able to assimilate the most useful knowledge and will help me establish a solid foundation for my professional career in the future as an economist and financial professional.

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As for the necessary qualifications for seeking a degree program in economics or in finance at your reputed university, I can cite both academic and the practical qualities that I have developed over the past few years. Academically, my undergraduate studies have provided me with the requisite professional potentials: the basic knowledge in economics and finance, my mathematics and English proficiency. In all those three aspects, I possess unparalleled strengths. On the other hand, I have done considerable internships at some securities company and some financial organizations and have accumulated a certain amount of practical experience. My deepened understanding of the economic realities developed in this process will be tremendously helpful to me in studying a diversity of later-day economic phenomena in the real world. My academic and professional qualities, my readiness to undertake the most challenging degree program, my usual diligence and perseverance all contribute to my confidence in successfully completing my proposed fields of study under the guidance of the senior professors of your esteemed university.

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明星文书导师 **native speaker**

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