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**Program Applied: Financial Economics**

Unlike most people, I have a true passion for the study of finance and economics, as you can see from both my educational background and my work experience. My long fascination with both subjects has fueled an intense desire to strive to reach my fullest potential, both in my personal life and my professional career. China has long lagged behind the rest of the world in the areas of finance and economics, and it is my heartfelt desire to learn as much as possible so that I can contribute as much as possible to my motherland. My strong desire to excel in Financial Economics at the Ph.D. level, coupled with my past education and work experience, will make me an ideal candidate to succeed in your world-renowned program.   
  
Throughout my life, everything that I have done has led me directly toward working for my Ph.D. at Yale University. First of all, my undergraduate degree is in International Finance. Although at first glance my undergraduate GPA does not seem to be outstanding at 3.12, it was good enough to place me in the top ten percent of my class at Shanghai International Studies University, one of the most prestigious universities in China. During my studies there, I was awarded the People’s Scholarship for Shanghai International Studies University three times. I was also given the honor of “Exceptional Student of Shanghai International Studies University in 2001. In addition, my undergraduate thesis was entitled “China’s Commercial Banks Surf the Internet”. This thesis addressed the severe challenges that China’s traditional banking institutions are facing from foreign financial institutions that offer one-stop online service. I not only learned much about China’s and the world’s financial institutions from my research, in addition, my thesis was also awarded the rank of “Outstanding” which meant that it was ranked in the top 3% in Shanghai in 2001.

While at SISU, I not only developed academically but personally as well. As a member of my university’s nationally ranked varsity basketball team, I was able to further develop both my leadership and my interpersonal skills. I was deeply involved as the Vice President of my school’s WTO Research Association, which investigated China’s potential entry into the World Trade Organization. My work in this position allowed me to use my organizational and coordinative skills to initiate a wide variety of research projects. These projects brought together outstanding students from within my department as well as some of the leading economists and professors from all over China. One noteworthy project had us examining the effect of China’s entrance into WTO into one of its largest traditional industries, the textile industry. Our research focused on the effects of the Chinese governmental policy of gradually lowering import tariffs and trade volume restrictions upon the present market dominance of China’s domestic suppliers. We singled out governmental policy as being the leading contributor to the overall effect of WTO membership on China’s individual industries and the economy in general.

A second project in which I was a key participant at my university was a joint research program between SISU and the Shanghai Economic Research Institute, where I was co-project leader. Our research team consisted of national economists, experienced faculty members and government officials. Our work focused on financial development and economic growth in China and how these factors were affected by China’s opening up policies. The evidence showed that there was a causal relationship between the financial sector and economic growth, thereby having direct policy implications. As a result, we demonstrated that a more efficient financial system would provide better financial services to spur GDP growth, which in turn suggested a better implementation of appropriate financial sector policies. To improve my ability to perform the necessary analytical work, I spent much time and energy in enhancing my computer skills to better use econometric and other statistical tools, such as multivariate causality and time series modeling. Both of these research-intensive projects fuelled my interest in more formal economic research, first at the Masters level and now at the Ph.D. level.

My excellent academic performance made me a prime candidate for KPMG in Shanghai, which chooses only 20 students each year to enter into its auditing and executive training program. At KPMG as an auditor and financial analyst, I have been given the highest level of recognition in my work assessments. I have worked on several strategically important research projects due to my successful research efforts during my undergraduate education. One such project assessed how foreign companies would deal with all of the issues relating to increased competition with the modification of public and monetary policies by the Chinese government, particularly when considering the areas of international finance and macroeconomics after entry into WTO. Along with this project in particular, my two years of work experience at KPMG has given me a more comprehensive understanding of both finance and economics, and it further motivated me to pursue a Master’s degree in Economics at the University of Connecticut.

One of the reasons that I chose to earn a Master’s degree in Economics was that I wanted to take an economics oriented approach to finance. As a CFA level II candidate, I am fully aware that a broader view of finance and economics is necessary to be able to fully understand how to apply the knowledge that is learned. In my Master’s program, I have taken Microeconomics, Macroeconomics, Global Financial Management, Statistics, Financial Mathematics I & II (these two classes will be taken next semester). I have recently learned that my Microeconomics teacher, who is also the dean of the school, has given me an “A” in her course, which was given to only two out of thirty students. I estimate that I will graduate with a 3.7 GPA next year, which is a substantial improvement over my undergraduate GPA, and which will once again rank me among the best of the students in my class. Once I have finished this program and further developed my knowledge of economics, I want to continue on to earn my Ph.D. in Financial Economics at Yale University.

At Yale University, I want to continue to develop my knowledge of finance and economics while continuing to use sophisticated tools to conduct important research in areas such as monetary policy, public policy, macroeconomics, international economics and finance. The intensive training that is required in order to earn my Ph.D. in your program is exactly the type of training that I will need to be successful in achieving my long-term goals. With my work experience at KPMG, along with my vast educational knowledge, I plan to continue to research into China’s economic development. I wish to pursue a long-term professional and/or academic career that will focus on the incredible major economic and political changes that are occurring on a daily basis in China. My hope is to use my education and experience to help China successfully navigate its way through these dramatic changes to become a better-developed country.

There are several areas in which I would like to conduct further research during my Ph.D. program, such as the role and optimal direction and implementation of the Chinese government’s policies, particularly in the area of monetary policy in consideration of stabilizing exchange rates, interest rates and inflationary policy. I am also interested in further research on exchange rate fluctuations and the impact of the increased consumption of imports and the balancing role of increased exports on the level of foreign reserves. Additionally, I would like to research the effect of investment in technological research to sustain and develop technologies and facilitate increased social welfare on the national debt, which suggests a need for more careful planning of an optimal debt structure in terms of maturity and denomination. Although I am looking forward to the opportunities that your program presents for further research and independent study, I am also excited by the opportunities to work with such an outstanding faculty.

In closing, your program fits in exactly with what I have been able to accomplish in the past and what I aspire to accomplish in the future. I know that I can contribute much to Yale University with my unique experiences and education, just as I can learn much from your distinguished faculty. The solid background that I have developed with my undergraduate degree in International Finance, my experience as an auditor and financial analyst with KPMG, and my Master’s degree in Economics from the University of Connecticut will make me an ideal Ph.D. candidate in your program.

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