I was a prisoner of perfection: an inordinately risk-averse individual with intolerance of uncertainty. It was always all or nothing; a foolproof or a quashed plan. But my 15th birthday gift–5 lots of BBCA shares–derailed this persona as it plunged me into the stock market. Initially, even the thought that an investment “margin of safety” exists is horrendous as someone who constantly left no margin for error. Yet, gradually, I found joy in scrutinizing financial statements, undaunted to invest in growth stocks with inflated P/E ratios. I then discovered myself intrepid enough to dive into high-beta stocks. Uncannily, I love the chaos; I felt liberated. Until, I learned to intertwine the bigger picture: Economics. When I begin to consider economic indicators like interest and exchange rates in capital allocation, I become even bolder as I leap over systematic alongside idiosyncratic risks. Simultaneously, I felt more reassured with economic thinking: calculating the opportunity costs of my portfolio, adjusting to the business cycle, seeing the unseen. I grew more comfortable yet cognizant of risks; I appreciate the balance that it striked in me. This embarked my infatuation with Economics and Finance. Nonetheless, it was only until I enrolled in J.P. Morgan’s Virtual Experience Program that I discovered I can augment its scale, power, and impact through investment banking. The chance to build complex financial models and close high-profile transactions that affect entire industries and economies immediately excites me.

Hongkong’s well-established free market economy and international financial center thereby intrigues me; but the dynamic and vibrant city was what really spoke to my present, venturesome self. And I’m keen to experience it all at HKU, a learning environment I can see myself thrive in. A melting pot of diverse students, being immersed in HKU's atmosphere would hone my interpersonal skills needed for investment banking. I believe studying Economics and Finance will provide me a competitive edge as I explore the mechanisms of economic systems and capital markets concurrently–a perfect domain to pursue my dual passions. I particularly value HKU’s holistic approach: courses like *International macroeconomics* and *International banking* cover the broad view of international markets, *Transportation economics* and *Real estate finance* dissect the niceties of a niche industry. As someone who relishes behavioral economics and is continually gripped by how investor irrationalities engender abnormalities in financial markets, I was further thrilled that HKU equips students with the skills to analyse human behaviour and social interactions, too. Even so, I also really appreciate HKU’s well-rounded education which emphasizes breadth and electives. I look forward to partaking in computer programming electives to brace myself for the financial field shaped by disruptive technologies.

The free-swinging attitude I developed from investing made me immerse myself in the industry at an early age. Though I’ve landed at several internships prior, there wasn’t a more fulfilling one than my latest at Wagely–a fintech startup offering earned wage access to employees in Indonesia. During the first week, I modelled Wagely’s financial performance upon partnering with a P2P Lending Platform; by the last week, I was pitching a microinsurance product to investors from the Asian Development Bank. Not only did this matured my interest in Economics and Finance, but it also bolstered my belief in practical learning. Seemingly, HKU strikes me as an environment where academia and professional skills can be explored in tandem–a culture that perfectly matches my views. Upon my study at HKU, I seek to engage myself in internships and HKU’s Corporate Partnership Programme “Connectivity in Finance” where I can garner practical industry knowledge from corporate partners.

Also, as a firm believer that learning transpires beyond the classroom, this year I took the courage to establish a business club, gathering 50 like-minded students interested to pursue business-related endeavors. As the club president to this date, I lead weekly club meetings where heated discussions of market news and business case debates take place. I further spearhead the organization of seminars for students to enlist in, featuring professionals in the corporate world. This gained me an array of transferable skills, particularly leadership and communication skills. More importantly, I found a group with whom I could share my passion. Hence, HKU’s 100+ clubs and societies excite me. I especially look forward to advancing my initiatives through the Economics and Finance Society and Investment Society club where I’ll be able to arrange purposeful activities, connect with dedicated individuals, and delve deeper into my passion in Economics and Finance. On other days, I envision myself putting my lessons to practice by catalyzing novel ideas through the Undergraduate Research Fellowship Programme, adding to HKU’s legacy of pushing the boundaries of economic understanding.

Outside of academia, I indulge in the unwavering freedom to volunteer and create, revolving around a social issue I’m vehement about: economic inequality. Since last year, I’ve been serving as Deputy Content Director in an NGO Street Smart Society, leading 15 educators in teaching financial literacy to underserved communities. Through our weekly classes, I was touched as I learned numerous 20 year-olds orphans are still unfamiliar with taxes while disabled 50 year-olds are unaware of inflation. This quickly struck an epiphany: I want to become part of something bigger with my interest in Economics and Finance. Fascinatingly, clubs like HKU’s Social Service Group offer the opportunity for me to implement both my HKU education and past involvement with nonprofits to continue enhancing the financial literacy of deprived populations.

Indeed, it’s my current career ambition to obtain a senior leadership position in Asia’s leading investment banks, concentrating capital into enterprises, adding liquidity to markets. But eventually, I seek to be part of the disruptive industry that democratizes access to financial products–my next big stride to alleviate economic disparities. I aspire to use my knowledge in Economics and Finance to liberate those held captive in economic immobility, and ensure people can meet their investment objectives accordingly. I believe HKU will optimally prepare me for this, especially through the assistance in career development from the faculty and alumni. Though I recognize there are a multitude of challenges ahead, I’m positive these are also what will make my four years at HKU leave me with more than just a degree. It’s this community I hope to make my home for the next stage of my life, and I can’t wait.

Hi Kezia,

Your essay content is all there and covers all aspects of the prompt. I would also like to see more diverse extracurricular you have. Something like sports music or other hobbies you have. It doesn’t have to be a long section just one or two sentences mentioned in the paragraph of things you like to do outside of class is great. Your vocabulary is varied which shows you have a good grasp on writing, however your word choice at times needs to be improved/changed as I’ve put in the comments.