Help! This essay is over by 13 words right now :D

Managed to reduce the word count to 438 :D Please take a look at the comments.

**How did you discover your intellectual and academic interests, and how will you explore them at the University of Pennsylvania? Please respond considering the specific undergraduate school you have selected. (300-450 words)**

**For students applying to the coordinated dual-degree and specialized programs, please answer these questions in regard to your single-degree school choice; your interest in the coordinated dual-degree or specialized program may be addressed through the program-specific essay.\***

**Answer: (300-450)**

My passion in business started when I realized that, in entrepreneurship, problem solving is key. If anything, solving problems was the thing I did every day at Mulgi, my first business. Perfecting Korean dishes. Managing cash flow. Devising strategies to improve sales. I really enjoyed it, and I wanted to learn more; solving problems in various businesses across industries.

Therefore, I started my own business consulting firm, Daven’s Advice. I consulted my school’s canteen owner, Mrs. Vero, to optimize her operational efficiency by separating food pick-up and payment sections; I proposed to a restaurant owner, Mr. Sentot, to separate his business and personal account to avoid losing track of transactions and cash flow; I made suggestions to a local electronic store owner, Mr. Heru, about strategic locations in Jakarta to expand his business. Daven’s Advice presents me with new challenges every day. I had to solve difficult problems even with clients in the same industry.

There is one thing in common; cash flow shows the lifeblood of their businesses and is fundamental for growth. Thus, I decided to study finance in college to develop my technical skillsets in corporate strategy.

I believe that Penn will be the perfect fit to achieve my career goals. Its unique finance department which encompasses four areas of specialization, from banking, financial institutions, to international finance would allow me to learn the subject in a holistic manner. I am excited to join Penn’s FNCE 203 program which develops decision-making abilities in areas related to managerial finance and policies. In addition, Penn’s Wharton school of business combines both undergraduates and MBA students in one class, this provides opportunities for me to get direct perspectives from well experienced professionals. As an aspiring corporate strategist/consultant, I hope to put my learning into practice through Wharton Undergraduate Consulting Club. At Penn, I can learn both technical knowledge and the applied aspects of finance in one go.

My interests also span across other fields, such as foreign languages and technology Spanish and computer programming are the next skills on my list. Having mastered Indonesian, English, Mandarin, I hope to reach as many clients as possible by breaking the language barrier. I would also serve them more effectively by utilizing technology. Penn’s flexible curriculum provides me the opportunity to do all that.

Penn’s top-tier business program coupled with world-class faculty members is the perfect fit to developing my interests while exploring new range of skills. Having interviewed one of the alumni at the Hogwarts-esque Fisher Fine Arts Library, his long-lasting impression on new challenges faced every day at Penn has firmed up my unparalleled decision to be a Quaker.

No need to review

###### Asset pricing techniques, widely used in corporations, banks, and stock and bond markets, have undergone radical changes over the last 20 years.

Modern theories of portfolio choice and savings behavior have provided the basis for the innovation of these models, and Wharton’s Finance Department has remained at the forefront of these developments.

The Finance Department has four areas of specialization:

* Banking and Financial Institutions, which entails the overall economic context affecting a firm’s investments
* Corporate Finance, concentrating on the financing and investment activities of an organization
* Financial Instruments and Portfolio Management, which examines financial instruments and their market behavior
* International Finance, exploring the impact of such issues as foreign currency options and exchange rates parity on the multinational corporation

**Why upenn is the best place for you to pursue business / investing?**

1. **Specific financial program class (Finance 202 or smth, that sparks my interest and curiosity in finance)**
2. **Flexible curriculum — legal studies** 
   1. **Foreign languages — chinese, spanish, french, latin**
   2. **Basic programming —**

**2. Research on upenn stuff**

**3. Alumni network**

**4. Notable alumni**

**5. School unique tradition**

**In 1916, Hey Day was established as a "Moving-Up" celebration to mark the advancement of each class. In recent decades, Hey Day has represented the official passage of the junior class to senior status and is characterized by thousands of marching students parading around campus and wearing red T-shirts, carrying canes, and biting into fake straw hats.**

**Alumni Weekend brings together Penn's most enduring traditions with the innovative ideas of its leading scholars and alumni. Whether you are a young alum, a member of the Old Guard, or somewhere in between, this annual celebration in May provides a perfect opportunity to pursue intellectual and cultural interests while reconnecting with friends. The traditional Parade of Classes is a perennial favorite while new tours, receptions, and parties are offered each year for Penn alumni and their families to enjoy.**

**The College House Cup is an intramural sports competition between all of the College Houses. Kicking off with Penn Traditions Quizzo during NSO, the competition runs through the entire school year culminating with a celebration and the awarding of the College House Cup to the winning House at the end of the spring semester.**

**Penn's sports teams are nicknamed the Quakers after the religion adopted by William Penn, who established Pennsylvania as a Quaker province. Today, we see the Quaker at Penn football and basketball games. In the 1920s, a proposal was made to change the Quaker mascot to the Penguin, but the students found the animal was too weak as a representative.**

**Since the '70s, Spring Fling has been the ultimate student festival at Penn. Beginning in 1972, with an attendance between ten and fifteen thousand, students descend onto the Quad, Hill Square, College Green, and Wynn Commons to dance, eat, party, and enjoy a day full of surprises. Each Spring Fling consists of a carnival with games and events, a concert hosting high-profile bands, and the Quad concerts, which showcase some of the hottest local bands and performers.**

**Penn fans throw toast onto Franklin Field after the third quarter of every home football game. The toast-throwing tradition was in response to the line "Here's a toast to dear old Penn" in the school song "Drink a Highball". The act of throwing toast was adopted after alcohol was banned from the stadium in the 1970s. In a good season, 20,000 to 30,000 pieces of toast are thrown per game!**

**6. Fraternities and sororities**

**7. Which clubs**

**8. Location - Philadelphia**

At Penn, learning and growth happen outside of the classrooms, too. How will you explore the community at Penn? Consider how this community will help shape your perspective and identity, and how your identity and perspective will help shape this community. (150-200 words)\*

**Answer: (150-200)**

1. **In what kind of community? (Music Clubs, Christian church, Basketball clubs) —> How can I contribute and enrich our perspectives through sharing of knowledge and experience**
2. **GO DEEP from the 1st question (Music: Perform in theatre or acapella, Christian: Play in church band)**

**Wharton Undergraduate Finance Club**

**The Wharton Undergraduate Finance Club helps undergraduates gain out-of-class experience in finance by facilitating interaction between faculty, alumni, students, and professionals in the workforce.**

**Wharton Undergraduate FinTech Group (WUFT)**

**Wharton Undergraduate FinTech is a hub for financial disruption and innovation, fusing technology and business to bring Penn students unparalleled opportunities in a rapidly growing industry.**

**Media and Entertainment Club**

As an avid guitarist, I wanted to take the opportunity from one of the most diverse schools in the US to improve my skills with various musical styles. In Indonesia, I was mostly exposed to Indonesian/Western pop songs. However, at Penn, I would explore music and experiment with new lyrics, genres, and arrangements. Imagine having a band with bassist from Uganda, pianist from China, drummer from Germany, singer from US, and me, as the guitarist. Penn’s “Media and Entertainment Club”, the largest student-led organization which hosts numerous events and explore various channels in music, would be my gateway to yield new colors to the community.

In addition, I would audition for Penn Quakers’ basketball team – the most dominant team in the Ivy League with 39 championships. I am excited to learn from the best. I hope that one day I could participate in the NCAA and Ivy Championships with my fellow Quakers. Finally, I look forward to joining the Penn’s Equestrian Team, a sport I had no access to back home. From music and sports, the myriad of opportunities Penn offers in furthering my interests while exploring new ones provides ways to be immersed in Penn’s culture as well as exposing my Indonesian identity in this diverse community.