

**Highest asset value (in GBP) individual risk tolerance: 0.532**

GitHub Repository Link: <https://github.com/joanne-ev/oxford-risk.git>

Dear Hiring Manager,

I am writing to express my strong interest in the Strategy and Business Analytics internship at Oxford Risk. With hands-on experience applying behavioural science across industry settings, from early-stage startups to interdisciplinary research teams, I am excited by the opportunity to contribute to your mission of improving financial decision-making through personalised, evidence-based tools. Oxford Risk's mission to improve financial decision-making through behavioural personalisation strongly resonates with me. While my background is in behavioural science rather than finance, I am deeply enthusiastic about behavioural finance and its potential to support long-term investor well-being. Through my Neuroeconomics module, I explored foundational concepts such as prospect theory and decision-making under risk, learnings that sparked my interest in the psychology behind financial choices. My current MSc thesis builds on this interest, investigating how emerging diseases influence risk-taking behaviour by modelling income as a psychological reserve in financial decision-making. I am particularly drawn to your values of clarity, curiosity, and collaboration, and I am eager to contribute my behavioural science foundation while learning from your team's expertise in finance and investor psychology.

Thank you for considering my application. I look forward to the possibility of contributing to your team.

Kind regards,  
Joanne Varughese