**Section 1**

I started my initial contact with the various areas in finance from a fairly young age under the influence of my mother who is an experienced senior accountant with intensive knowledge in financial management. Despite my choice of Japanese language as my undergraduate major, my passion toward finance and business never dies out, and I am always planning to further my graduate study in finance. So I chose economics as my second major and learnt knowledge about economics and financial market systematically.

I have been working in China National Credit Information Service, Inc. since graduation, responsible for credit rating for domestic industries including fire control, construction and catering. I have had a general understanding of a variety of industries through drafting credit rating reports for different corporations; my application of financial analysis algorithms has been enhanced through corporate rating practice that involves the comparison of gross company asset, net revenue and debt rate by analyzing major data in company balance sheet, income statement and cash flow statement. These great experiences became the tremendous source of knowledge and the great inspiration to my dreamed career path. But I still find my weakness in my work. I have never learnt finance knowledge systematically and I need to learn more mathematics in order to analysis financial statistics. I cherish my experience in the company, because I grow up with it. As an employer whose major is not Finance, I understand that there are so many things I need to learn. So it is very clear that I need to learn more, not in the company but in a university. The best choice for me is to study mater’s courses about finance in order to improve my knowledge about finance and to lay a solid foundation for my career.

**Section 2**

Others might find my choice of Japanese before finance confusing, but for me, the reason is very simple. Just like what Stulz and Williamson (2003) pints out, in the Journal of Financial Economics for their researches into today’s economics and corporations, differences exist among countries can be attributed to differences in the culture and language. Therefore, cross-culture understanding and the ability of cross-culture communication through language learning seems of vital importance for me to get to know better the global financial market against the backdrop of globalization and regional integration.

Owing to my undergraduate study, I am now fluent in three languages, i.e. Chinese, English and Japanese; more importantly, language learning has made me an open-minded person with a global vision. Together with my accumulated knowledge in economics and finance through my study of second-degree courses in economics, I think this is the ripe time for my application for the graduate study in finance. I have confidence that my language ability and culture adaptability can make me quite distinct from my peers in economics, and those additional skills can make a difference in my future study and career in finance.

As my study goes deeper, I start to grow interest in corporate credit rating and determine it as my future career pursuit; working in corporate and bond rating in professional rating company has become my dream.

I chose the study of EU sovereignty crisis as the topic of my undergraduate graduation paper, examining its occurrence, progression and global impact. The study required through and detailed data collection and analysis; hence, to reach effective statistical process, I extracted data from monthly figures with noticeable fluctuations in the past four years (2009-2012) and average EU-China trade figures for the past five years for data comparison to reach a breaking point for my paper, that was, the trade increase rate had been decreasing for the past few years as a result of the crisis. Together with another observation on the euro exchange rate fluctuation against US currency, I managed to effectively analyze the negative impact on EU crisis on China through EU-China trade. The research for my paper has helped me further develops the ability of independent data collection, problem analysis and integration, and provided me a better understanding of the changing international financial market.

In my daily work, rating practice teaches me flexibility beyond textbook knowledge; for instance, I have learnt the asset-liability ratio of logistics companies is normally higher due to the demand of high rate cash flow of the industry. In addition, the analysis of a company's long-term and short-term solvency via indices like asset-liability ratio, liquidity rate and quick ratio helps me better assess the financing ability of the company and predict the possible above-average risk of stock investment.

As a member of a four-person team, I have always been an efficient and cooperative team player. Since financial data logging-in requires extreme meticulousness, we always exchange rating report for proof-reading to ensure the maximum accuracy. There was one time I found a major discrepancy when logging in the data of a renewable energy company. With a fine current asset growth rate, the asset-liability ratio of a year was 90%. After communicating with my teammates and scrutinizing the company's audit report, eventually we found that one of our colleagues misplace a decimal mark in one figure and timely corrected the error. By working in a team, I have enhanced my ability of collaboration and communication.

I have been extensively reading articles on credit rating home and abroad, particular articles published by Japanese academia since China's development shares a great deal of similarities with that of Japan in the 1980s. Japan's development in corporate credit rating therefore serves as a valuable reference. In the 1980s, Japan loosed its financial regulation and officially set up the independent organization for its corporate credit rating-Japan Bond Research Institute. The criteria of rating adopted by Japan is of much resemblance to those of America; when it comes to national credit rating, JBRI will lead a expert panel including professionals from banks, commercial organizations and industrial companies. Those professionals will make risk assessment in their particular fields, and publish both individual and comprehensive reports at the same time so that maximum quantifiable and non-quantifiable factors can be taken into consideration. This rating model is of great value as a reference to China, though the cost and workload in rating may increase, it is a more objective way to assess the situation of a nation, and a feasible way to reduce investment risk.

Besides my academic effort, I am at the same time an activist of all sorts of extracurricular activities. I am a member of the Young Volunteers Association, organizing and participating in a number of different events. I used to be part of the “supporting education development in poor and remote areas” campaign of the School of Foreign Languages and Cultures, offering after-school tutoring for English study for students in Qianpu Primary School. As an event organizer of the Association, I have developed a strong sense of responsibility and a fair ability of leadership and collaboration through hosting various meetings, interviewing and recruiting volunteers and leading the team for various teaching activities. I truly appreciate the experience that makes me a more mature, devoted and responsible grown-up.

I am very interested in credit rating including corporations, banks and securities. The best choice for me to achieve my career goal is to take Ms in Finance courses in order to lay a solid foundation for my future and get a job in big credit rating firm such as Moody's Investors Service to do credit rating. This will help me to handle the key points of stock market and bonds market so that I could have a better understand about the risks of many kinds of securities and could use my professional knowledge to do rating work. In my opinion, credit rating is very challenging and interesting. Credit Analyze will also help me to perfect my capacity and perspective of investment. After years’ of accumulation, when my knowledge and experience are mature enough, I want to do a job which could serve enterprises and banks at the same time. Helping enterprises to do strategic plan and risk management and providing banks feasible suggestions about loan to increase their profit are much more pressure and challenging for me to inspire my potential. I hope I could be the luckiest person who makes the personal interests to career.

From your website, I find that your program could help me to improve the ability to analyses in rational and financial ways. I am sure your science courses setting will give me more chances to learn more about finance and business and help me to become more mature to suit this kind of jobs. With anticipation and excitement, I am now applying for acceptance into your graduate program. I think my background in a variety of humanity and economics knowledge including culture, polity and economics will make me a very special and competitive candidate. With my education background and practical experiences, I am confident that, under your seasoned guidance, I can give full play to my potential and realize my career goal.