

1.为什么去读

As a working professional, I realized the potential and importance of data science and Financial engineering. Since I am working in an international bank, I deal with numbers and finance every day. In order to become outstanding and competitive in my current field, a master degree would be very helpful. A comprehensive learning journey can prepare me to do more advance work in the near future.

这部分的素材相对比较泛哦。还需要更加具体一下。以下几个思路供你参考。你可以选择其中1个

1. 你是**如何**在工作中意识到DS和FE的重要性的? 有哪些深刻的经历？建议举1个事例来说明，这样招生官会比较容易被开头的故事吸引。
2. 在每天与数字和金融打交道的过程中，你有什么新的启发？让你进一步确认了未来希望在DS或者FE领域发展？

启发 (DS)：during work, I have noticed that technology has already developed to a very advanced stage while most of human beings are still immersing in past accomplishment. Large amount of data has been created in the recent years and the astonishing growth of data shows no sign of slowing down. The amount of information that human beings receive every day has increased exponentially compare to 20 years ago. It is undeniable that we can utilize those data to get insights and the era of data science has already come along inevitably with the extraordinary advancement of economics and technology. In order to live in future, I want to pursuit a master degree in DS.

1. 在工作过程中，更加明确了自己怎样的职业规划。（简单介绍下这个职业规划的原因）。但是目前的知识储备和技能在哪些方面还有待提升才能实现自己的职业规划？

FE:

When attached to trading desk in treasury department, I got exposure of Foreign exchange trading, interest rate swap and money market. I was so fascinated by their way of applying theoretical knowledge and how they can generate profit from numerical digits. I love their intensive mindset and the work itself which consist of so many uncertain and potential. Lacking of professional finance knowledge hinders my enthusiasm to join the industry. I believe the master program can entitle me as a “player” in this field.

实习一段经历：

During my internship with Mizuho, one of my assignments was Business continuous plan. Ever Since 9-11 Attacks, lots of banks always prepare a “Plan B” to keep company running well in emergency. The bank had been using Excel to store and manage data until I came, and the data must be updated and integrated for adopting new information each year due to the flow of personnel and other reasons. It is a complex and heavy work. I developed a data processing system including database to data visualization on Tableau. Any updates will be captured and will be automatically reflected on Tableau dashboard. The mechanism has been highly recognized and later been adopted by the bank. Therefore, I was rewarded with a $3000 and the return offer issued by CEO of Asia and Oceania Branch.

这一段经历事例挺好的。根据当时的沟通，希望能通过这段经历去体现你的计算机编程能力。建议还可以多提供一下关于编程的细节。有遇到什么困难？怎么解决的？或者你认为能够突出你的编程能力的细节。（如代码是否正确？编写代码的速度？bug多少？性能质量？易扩展？易维护？可复用？）通过细节来体现你的编程能力。

This requires a large amount of work and effort because it involves converting existing data through VB.net to SQL based database which I never been taught by school; therefore I need to self –study these after work. The mechanism has a broad application since many banks are still suffering excel-based data storage which supposed to be replaced in future.

这段经历之后带给你哪些收获和成长？(通过这段经历，你有了哪些新的认识？学到了哪些新的知识？对未来从事的工作或者研究生阶段的学生有什么影响或者启示？）

收获: 1. Study is not over after university. Even when you start working, you will need to keep learning. In addition, the effort you spend on study will pay.

2. Technology can benefit people’s work or industry significantly.

工作一段经历

My most recent rotation is with Risk Management Department on supervised machine learning models to explore potential deposit behaviours in order to reduce interests rate risk. We built our model by python on customer current account, financial profiles and jointed with market index from Bloomberg. After our team have tried a lot of advanced machine learning models such as Random Forest and Neural Network, I can feel the great difference between coursework study and working with real world data. With the great support of headquarter, I acquired the license of DataRobot which can automatically help me select the best model based on certain criteria. However, rather than only know how to use the model, I think I should also understand the mechanism of the model and wisdom behind. Only in this way I can call myself an authentic data scientist.

这段经历的素材比较好哈 点赞！~~能不能再具体说下 你觉得的great difference 是哪些方面？带给你的触动或者启发是什么？

Great difference: coursework study is more for you to learn and practice. Professor design the project in the way for students to practice what has been taught during lecture or tutorial. However, real world data are chaotic. You need to explore and figure out your own solution.

Knowledge is useless unless it is applicable. Thus like DS and FE are exactly what I am looking for to improve myself since they can be practiced in real world.

其他工作经历：

After graduation, I accepted the return offer from Mizuho and started working as an analyst. This time, the bank offered me the ability to enjoy multiple careers across various areas within corporate banking and whilst on the graduate programme. I have benefited from comprehensive personal and career development opportunities and broadened my knowledge. My first rotation was with Global Transaction Banking Department where I processed the information come from Letter of Credit issued by other banks. Beside of daily works, I developed a user interface on Microsoft Access, which can retrieve and update information from the bank’s centralized database, to improve work efficiency and save human resources in the business line. After this rotation ended, I joined Corporate Banking Department. Although I struggled with finance and accounting knowledge, I still managed to provide credit application by analysing customer financial statements and drafted industry analysis on real estate, shipbuilding, energy and agribusiness. In the meanwhile, I developed a customer onboarding website by using Django web framework, which I self-learned after work, and presented the potential of the website on data digitalization and how it can help the bank to headquarter in Tokyo. Currently, the headquarter has approved my proposal and started to support on this project financially. Later,.

职业规划：

After obtaining a master degree, I wish I can apply the knowledge to the real world.

# 短期规划：目前都提到了具体的岗位这个很好。但是还希望能够更加具体。

# 短期规划：指的是硕士毕业之后，你的计划是什么？最好能详细到期望进入的行业，公司，部门职位，预计工作职责，以及哪些能力可能得到提升等。

Data: A position such as data analyst in e-commerce will be an ideal job for me.

# 长期规划: 指的是硕士毕业10年后，你的计划是什么？为什么会有这样的长期规划？对社会有什么好的影响？

Data: I want to become a data scientist in near future; providing insights from chaotic data. Predict customer preference and needs even before customer knows themselves. The benefit of this is to revolute the service industry. Provide service in advance will make people live in future and care less.

参考的素材范例其实挺符合我对FE的规划。

FE: Quantitative trader will be an prefer match since I have both theoretical knowledge and professional working experience in Finance. I was shocked by the movie “the big short” and the Lehman Brothers crisis behind the movie. In my perspective, predicting risk and surviving through it is more crucial and making a lot of money.

参考的素材范例：

# 1、毕业后

# 进入银行等金融机构的风控部门，从事风控模型等方面的工作。同时准备FRM和CFA的考试，争取5年内通过所有考试。在这一阶段，我主要想通过工作，了解金融工程在实际中应用时需要的技术和能力是怎样的，同时不断扩充自己的知识技能储备、扩大自己的圈子，多与同行交流，发现未来的道路和目标。

# 2、3-5年

# 在银行等金融机构从事风控总监，开发内部风控模型；或者进入投行IBD部门，从事量化交易方面的事情。在前期已经做好了知识等方面的储备，这一阶段我希望能用自己的能力去做一些实际的事情，在职业上能够有所建树，从不同角度和方面去理解金融市场、各类金融资产。

# 3、5-10年

# 可能会打算成为PE、VC，成为投资总监，做价值投资方面的工作。

# 通过在股市中的历练，以及专业知识的学习、投资书籍的阅读等经历，我认为无论是技术面投资、还是建模的量化交易，都是一种投资理念和逻辑。这些方法的本质都是通过不同的技术，发现价值被低估的资产，然后进行买入卖出获利。这与价值投资的观点如出一辙，其次价值投资有着更高的要求，需要能够分别从整体和细节去分析一家公司，能够十分了解某个具体行业，掌握整体宏观经济的运行状况等。十分具有挑战性。另一方面是出于个人喜好，一直很崇拜巴菲特、格雷厄姆等价值投资家，希望自己能够成为一个价值投资者，发现有价值的公司和项目，帮助真正有价值的产品和公司，创造出巨大的价值。