**Personal Statement**

I earned my financial mathematics degree at Guangxi University, China. Currently, I am taking up my master’s degree in Actuarial Science at the Middle Tennessee State University. When I passed the initial four actuarial exams, I found that all the five exams given were not that difficult at all if you knew the models and how to do the computations. Understanding the models was the most difficult.

Whenever I solve an actuarial problem, although I do know the calculations but I do not understand some principles behind them. For instance, I can calculate the price of a call or a put, but I always ask myself: ‘Do I really know all the principles behind it?’ Sometimes, the answer is ‘No.’ In essence, I need to have a substantial background in finance, which leads me to pursue my Master of Science in Finance (MSF) program.

I believe that the MSF program in University of Illinois Urbana-Champaign (UIUC) is the best university for students who want to earn a Chartered Financial Analyst (CFA) certification. Working as the quantitative analyst at Morgan Stanley is my ultimate goal. So I will give my best to get my CFA certification. Also, I want to further my programming skills in R and Python to become a good analyst. I also plan to participate in the James A. Gentry Business Case Competition to enhance my analysis and programming abilities, including my English communication skills.

I want to work in an investment company to gain adequate experience in model development, risk modeling, and portfolio optimization. Once I have CFA certification and five years of working experience, I will apply for quantitative analyst position at Morgan Stanley. This will enable me to work with a group of global elites and exemplify my outstanding long-term investment performance.