

Graduate Personal Statement

I wasn't a happy person all the time, although I strived to be one. My favorite author Xiaobo Wang once wrote: "All human's sufferings, in essence, result from their anguish towards their own incapability." I didn't fully understand this sentence until life has taught me some lessons. My journey seeking ways to become a happier person, or in other words, a "more capable" person has started since then. I just turned 24 when I opened Tina Seelig's "What I wish I knew when I was 20". Although I was 4 years late reading this book, I was still deeply impressed by the "incubator" that she described in the book. She mentioned that "[t]he overarching goal [of her course] is to demonstrate that all problems can be viewed as opportunities for creative solutions". This has become my initial impression on Stanford and the spirit it promotes. Stanford has supported the growth of many entrepreneurs; it has also witnessed success and failure of hundreds of businesses. What I admire at most goes beyond the wealth, impact or the amazing stories created by the Stanford community; it is the ability to live as a "capable" person that could turn ideas into something tangible that inspires me most. Stanford cultivates and promotes this ability in its people, which grants them the competence to live a joyful life and change the world around them.

The opening environment in Stanford and Silicon Valley breeds a creative community, who brings about changes to the world every day. The process of initiating and executing changing plans is never risk-free. As an actuary, my job involves identifying, quantifying and managing risks. People in this profession tend to share three characteristics: smart, nerdy and risk-averse. I am always happy to join them in the first trait as well as the third one, but in an intelligent way. I have been proud of being an actuary, as effective management of work load, study time and personal life constructs the core theme of the role. Our credential requires a series of professional exams that demand intensive investment in study time and efforts. My reading lists include papers and books from various sources, enabling me to obtain valuable insights and multiple viewpoints on similar topics from different authors. It takes time and work experience to comprehend the materials. The self-teaching experience, although extremely time-consuming but interesting, has equipped me with valuable skills to embrace graduate studies.

Working for one of the top consulting firm in the insurance industry, I have always been motivated to deliver excellent client work while managing my exam progress. While I was leading an industrial survey which helps us gain insight into industrial trend, I was in charge of direct client contact with more than 40 companies to collect necessary data. The information gathering and scrubbing process requires patience, discreetness and constant communications with clients. Although some existing process had been established, it usually takes long hours to analyze the data. I examined the "black box" inside the current process and came up with a more effective workflow by optimizing formulas and adjusting the data scrubbing process after studying the traits of data submitted by participants. Optimizing current projects is never part of my job description, but I have always been filled with satisfaction every time I achieve something similar. Now that I have passed 6 exams, with only one more exam to complete my associate credential, I started to ponder how I could push myself further towards a more meaningful life.

Today's world is changing so fast that no one can easily predict anything's trajectory. Information overflow and asymmetry create chaos as well as opportunities. When I worked on modeling projects with millions of raw data records, I sometimes feel a bit powerless attempting to extract and manipulate useful information. The way this world operates becomes increasingly complicated, but people armed with appropriated tools will be able to solve real world problems and optimize solutions. Stanford's MS&E program offers its students with these tools to tackle the most challenging problems and equips them with the mindset to manage complex situations. The Decision and Risk Analysis concentration will help strengthen my background in the risk management and analysis field while also provide possibility to work with Stanford faculty on real client project.

We always say, "Risk is opportunity". Taking difficult exams and performing well in a job with high expectation at the same time is a challenging task, but not risky enough to provide sufficient return of happiness. There's an old Chinese saying, "Refine his own virtue when in poverty; help improve the world when in success." My life theme was narrowly defined, but I realized there is more to achieve in this world and helping improve the world could go hand in hand with the pursuit of personal happiness. In this sense, greediness could be beneficial – I want to earn more happiness and bring changes to the world by becoming a more capable person. To take on more risks wisely, and bring more happiness to myself and this world; Stanford is the incubator that could offer all necessary resources to turn this into reality.

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