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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 started teaching me lessons, and I started a journey to become a "more capable" person.

I had just turned 24 when I opened Tina Seelig's book, *What I Wish I Knew When I Was 20*. Although I was obviously years late in reading this book, I was still deeply impressed by the "incubator" that she described in the book. She mentioned that the "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 as well. Stanford has supported the growth of many entrepreneurs, and it has also witnessed the success and failure of hundreds of businesses. What I admire most goes beyond the wealth, impact, or the amazing stories created by the Stanford community. It is actually the ability to live as a "capable" person who can turn ideas into something tangible that inspires me most. Stanford cultivates and promotes this ability in the members of its community, which grants them the competence to live joyful lives and change the world around them.

The open environment in Stanford and Silicon Valley breeds a creative community, and this community brings about changes to the world every day. The process of initiating and executing plans is never without risk. As an actuary, my job involves identifying, quantifying and managing risks. People in this profession tend to share three characteristics: intellect, nerdiness, and risk aversion. I am always happy to join them in the first trait as well as the third one, but in an intelligent way. I am proud of being an actuary, as effective management of work load, study time and personal life constructs the core of the role. Our credential requires a series of professional exams that demand intensive investment when it comes to both study time and personal effort. My reading lists include papers and books from various sources that enable 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, is also interesting and has equipped me with the valuable skills needed to embrace graduate studies.

Working for one of the top consulting firms 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 that helped us gain insight into industrial trends, I was in charge of direct client contact with more than 40 companies to collect necessary data. This information gathering and scrubbing process requires patience, discretion and constant communications with clients. Although an 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 a part of my job description, but I have been filled with satisfaction every time I achieve something similar. Now that I have passed six 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 quickly that no one can easily predict trajectories. However, information overflow and asymmetry create chaos as well as opportunities. When I worked on modeling projects with millions of raw data records, I sometimes felt a bit powerless attempting to extract and manipulate useful information. Thus, 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 equip them with the mindset to manage complex situations. The Decision and Risk Analysis concentration will help strengthen my background in risk management and analysis while also providing possibilities 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 expectations at the same time is a challenging task, but not risky enough to provide a 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, because 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 to 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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