

1.

When I was secretary of college's student investment fund group, we planned to hold our first stock pitch competition. Since it was an entirely new event for the club, we had different tasks to accomplish.

My goal was to invite judges for the competition. I was originally planned to invite two alums working in the finance industry and one of my professors who taught finance and economics at Haverford college. After finalizing the judge list and two days right before the competition, I got an email from one of my alum that she could not make the trip because of the work.

Due to the time constraint, I not only just send emails but also make phone calls or go to my professor's office hour for their help. Fortunately, I did not limit myself into just faculties or alums. I realized that school's staff of endowment management team will be an excellent option to invite because in the previous fiscal year, Bryn Mawr's endowment management actually worked well.

I sent an email at first and our director of student account, Amy, were willing and happy to attend. So, I immediately went to her office and meet her to give more event details. The competition works really well and from our perspective, judges we invited covering different aspects in finance gave us different types of feedback and help everyone participating in this event grow and learn something from them.

2.

At Columbia, I took a course in Financial Economics and we were doing a group project of launching robo-advisors for providing digital financial analysis and investment management. My team was assigned to build a stock screener. To differentiate from other screeners online, we chose to focus on personalized customer-defined metrics like ESG (Environmental, Social, and Governance) criteria and personal preferences...

While doing stock trading, many people in different occupation roles have different restrictions, so the task I am responsible for is to do extensive occupational research for building our customer-defined metrics in the screener.

In the beginning, what I did is to define the scope of research. I had a list of 10 occupations that I believe potential restrictions may apply, including auditors, investment banking analysts, lawyers, consultants, executives and etc. However, a simple search online did not add too much value to our project as either no relevant information about stock investing showed up or no specific regulations were provided. After reading pages of pages of articles online or inside comments by professionals, I realized it was not an efficient way to find the precise sources of regulations.

Then I started a deeper search on the regulations. This time, I started with reading the testing materials that may involve ethical aspects in concern industries, such as CFA and CPA exam preparation materials. I stayed up for three nights just reading all the regulations and, luckily, found the exact restrictions for auditors (*eg. US Securities and Exchange Commission (SEC) Rule 2-01*). Furthermore, I also asked the lawyers and IBD analysts directly and see if they were aware of similar regulations that apply to them. By following the right directions that they pointed to, I

collected more information here in this section (eg. *American Bar Association Ethics 2000 Commission*).

3. As a junior financial crime analyst, I tried to convince a senior Managing Director handling a billion-dollar worth business partnership to request our client to provide a tax attestation letter since their transaction patterns signaled potential tax evasion. Reluctant to hurt the relationship, the Director refused to cooperate as he believed the client to be well-advised by a large accounting firm. My manager advised me that I could either hand over the case to experienced employees or collect more compelling evidence to change the Director's mind.

Unhesitatingly, I chose the latter. Extending the scope of my research, I delved into the transactional data of all associated accounts and reviewed incorporated documentation. I also contacted professionals in our firm's tax division to examine suspicious transactions and submitted requests to other US banks to gather the client's transaction details elsewhere. Despite immense pressure, I ultimately presented the Director with compelling evidence of potential misstatement in the audit report. He reluctantly admitted the inherent risk embedded in the transactions and agreed to restrict the client from making recurring activities.

Despite my relative lack of experience then, my continuous efforts helped me achieve a successful result, which taught me that perseverance rather than perfection is imperative to success. This mindset motivates me to embrace challenges and aim higher. I am confident that the same power of perseverance that makes me my team's top performer will enable me to succeed in my goal to enhance financial crime investigation through advanced technology.