

Describe the world you come from — for example, your family, community or school — and tell us how your world has shaped your dreams and aspirations.

The world of finance is a complicated place. If 80% of success is showing up, then the other 20% is knowing all the special words that go with it.

I'm fortunate that my family always showed up to help me understand when I had questions about money. When I was a child, my parents told me that if I could get good marks in secondary school, they would pay me ¥60 for each good grade. It was an obvious attempt to motivate me, but it worked. I would put the money in my golden piggy bank with the red ears and save those

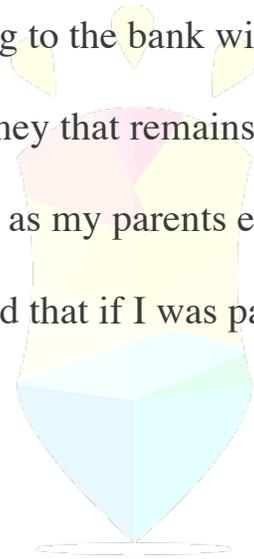
earnings.

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After a few years, my parents noticed I wasn't spending much on candy and games, so they took me to a real bank and showed me how to open a savings account. I remember going to the People's Bank of China for the first time. It gleamed elegantly with beautifully sculpted buildings that seemed to fit perfectly together. Once we entered, everyone was dressed nice and treated

us very well. But that wasn't why I kept coming back. As soon as I saw the giant metal safe with the big wheel that looked like a ship, I knew I would come again and again. I started making deposits, and they even gave us free popcorn every time I went. I was hooked.

That simple little habit of going to the bank with my parents helped me develop a fascination with money that remains today. Later on, I learned that money could grow in the bank as my parents explained simple and compounding interest. I learned that if I was patient, I could make money work for me.



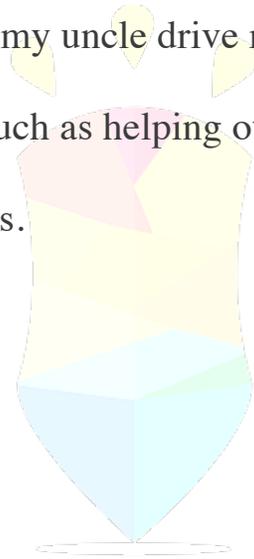
In the world of finance, tomorrow begins today.

As I got older, I became more curious about the marketplace. My uncle

taught me what stocks and bonds were, and I began saving for retirement in 2011 when I was only 14 years old. Even though I could not afford much money to save all at once, the amount has already grown up to ¥45,000 in 4 years. The factors surrounding the rise and fall of stock prices for companies

like Ping An Insurance help me appreciate the interconnectedness of the global market, especially as China opens up to foreign investment.

Finance is a part of my family background and I seek to understand it from a global perspective. The habits instilled in me by my parents along with the knowledge shared with me by my uncle drive me to understand money better. It isn't about getting rich as much as helping others succeed. When you help others thrive, everyone benefits.



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Tell us about a personal quality, talent, accomplishment, contribution or experience that is important to you. What about this quality or accomplishment makes you proud and how does it relate to the person you are?

Over the past few years, I enjoy researching online to check the stock prices of different companies, especially Ping An Insurance. The company provides financial services to give customers peace and security with their money management. When I wasn't studying for the zhongkao, I would try to stay up late researching new information surrounding the company. Figures such as the P/E ratio and dividend yield help to measure stock earnings potential, and I wanted to understand the numbers alongside the actual corporate culture. Of course, Weibo tweets fill in important details too. I discovered that their focus on customer service played a large part in their success, in spite of unclear ownership. Ultimately, it seems like stocks move based out of fear of failure and greed for money since most people do not have the time to research companies in detail.

My parents bought some stock in Ping An Insurance in 2007 right before the world economic crash. The value of Ping An stock went from ¥70 to about ¥10 in a little over a year. My family lost a great deal of money. I learned by experience that no person can predict the future no matter how much they research. I am not proud of this story. This decision to buy was a failure, and my parents probably wouldn't tell their friends about it. As for me, I will learn from the situation. By studying Finance, I will make a career helping people prepare for uncertain challenges as they invest their hard-earned money in the marketplace.



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