## 2005 Pacific Blue Cross Scholarship

## John Kowalik

One Pacific Blue Cross Scholarship in Actuarial Science will be made available in any semester, based on academic merit, to a 3rd or 4th year student with a declared major in Actuarial Science.

## John Kowalik writes:

I came to Canada 12 years ago with my family in search of a better future, so I have always placed school as my first priority. Receiving a scholarship like the Pacific Blue Cross Scholarship is an incredibly rewarding and motivating experience for me.

I first heard about actuarial science from my grade 12 math teacher. I have always had a passion for mathematics so I immediately looked into it and became very interested in the field. I began my studies at Simon Fraser University in 2002 with a slight feeling of intimidation and fear. I knew that the actuarial science program is very competitive and I was afraid that I could drop from being one of the top students in my grad class to a relatively average student at SFU. However, the increasing difficulty of classes only heightened my interest in the material and caused my grades to consistently improve. I am currently at the top of the actuarial science program in SFU with an upper division GPA of 4.30. It will certainly be difficult to bring this up any further.

Last Fall semester I worked as a TA for the Statistics and Actuarial Science
Department and I previously volunteered as a Calculus TA for the Mathematics
Department. Aside from my studies, I also enjoy playing and recording music with my band, and competing in expert/pro bike trials competitions. I believe that such a well-rounded lifestyle of diverse activities is what allows me to maintain a great attitude.

This scholarship is the first major symbol of achievement to me, as well as a great financial support. It has made me realize that my hard work is paying off, and that I am nearing the transition from school to work and perhaps graduate studies.

Thank you very much for your support!