## 2015-2016 R. Bruce Coles Memorial Scholarship

This scholarship is awarded annually to a student in an approved Actuarial Science program who has completed ACMA320. It is granted on the basis of academic performance.

## Yi Fan Hao writes:

I am honoured to be receiving this scholarship, since it serves as a reminder to me that hard work and perseverance always pays off. In the future, I will look back at this event to motivate me to continue working hard in pursuing my goals.

From a young age, I've always had a passion for mathematics. This continued into high school, where I found out that one of my math teachers used to work as an actuary. After doing some research, I decided that I would be well suited for such a career, and chose to pursue an actuarial science degree.

Looking back on my four years at SFU, I have certainly learned a lot both from classes and from interactions with my fellow classmates. The actuarial science courses, especially ACMA 320, were very challenging and led to many long nights finishing up assignments and studying for midterms and finals. These courses have done a wonderful job in preparing me for the actuarial exams and as a result, I have successfully completed 3 exams and am sitting for my fourth in June.

Outside of classes, I am currently the secretary for the Statistics and Actuarial Science Student Association (SASSA), which is our departmental student union. Joining SASSA has helped me to make many friends who share a similar interest as me and has also helped me to improve my communication and organizational skills, both of which are essential to success as an actuary.

This scholarship will help me cover both the costs of tuition as well as the actuarial exam fees. In conclusion, I would like to thank the Aon R. Bruce Coles Memorial for their generosity and recognition.