## 2007-2008 Watson Wyatt Scholarship

## Yi Zhang (Joyce)

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.

## Joyce Zhang writes:

I am a fourth year undergraduate student, majoring in Actuarial Science at SFU and expect to graduate by the end of 2008.

I started my study at SFU in Jan. 2004. I surprisedly found that there are so many academic programs and courses at SFU for students to choose. However, at the very beginning, I was simply not sure which subject and program I should choose as my major. I liked Mathematics very much in both my junior and senior high school's studies and always got good grades. Therefore, having a rough idea that I should choose a program, which is closely related to Mathematics but also applicable in our daily life, I selected most of my courses in Math and Statistics.

The first time I heard about Actuarial Science was when a friend of mine showed me the web-site of "be an actuary.org" and the words "career without boundaries" aroused my interest immediately. So I could not help looking into it in more details. The more I searched, the more I felt interested in it. And I finally realized that Actuarial Science was just what I was looking for. However, at first, I felt a little bit hesitant applying for the Actuarial Program, because I had heard that the Actuarial Science Program at SFU is quite good, but very competitive. Particularly its ACMA courses are very challenging and difficult to learn. But still, my great interest in the subject pushed me forward. So I started to fill out all the required courses of the Actuarial Science Program. Even though some of the courses proved to be very difficult and tough, and sometimes even left me feeling frustrated, I still strove for further progress and the best result possible.

In the spring semester 2006, I was accepted into the Actuarial Major Program with outstanding academic achievements. The Actuarial Science study has proved to be very challenging, fascinating and very fruitful to me. I really enjoy the academic discussions about material and difficult problems in Actuarial courses and Statistics, which I should say benefited me a great deal. Along with my studies, I am starting to have a clearer picture of how it is like to work as an actuary and I have found my interest in this profession increasing day by day.

I did an 8-month coop term with Mercer Human Resource Consulting in the year 2007 and now I am doing a 4-month coop at Manulife in their Toronto office. All the coop terms are very valuable to me, because they enable me to integrate my academic study with practical experience in the business and industry. Of course, I know Actuarial Science is by no means an easy major, it needs great diligence and devotion. And there is still quite a lot of work for me to do to become a qualified actuary. However, I firmly believe that as long as I continue to study and work hard, I shall reach my career goal one day in the future.