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## Re: Graduate Application Personal Statement

Thank you for your time and attention to this personal statement as part of my application to your exemplary institute. Attaining a doctorate in the field of Economics is the next step in my academic journey as a life-long learner. The graduate of science degree in Economics, specializing in financial economics from California State Polytechnic University, Pomona, is my recent academic accomplishment. Prior with the King Abdullah's scholarship of Saudi Arabia, I completed the required academic work at the King Saud University, Riyadh, Saudi Arabia, earning a bachelors of science in Business Administration in Marketing. Additionally, a 2003 diploma awarding me an insurance degree from the Institute of Banking, SAMA, Riyadh, Saudi Arabia, underpins the academic qualifications I bring to this next step with the opportunity attending University of Missouriearning a doctorate degree.   
As an American citizen with Saudi roots, this study will continue to challenge and inspire my focus, both from a scholastic and professional perspective. The wealth of experiences acquired from my love of traveling to new places, engaging with new cultures, and traditions explains much of my interests outside of my academic focus. In addition, as a voracious reader of economic papers, I am able to connect with other like- minded in discussions on this subject. One of my recent proud accomplishments include an earlier work of mine from my graduate thesis culminating in the German Lambert Academic Publishing House choosing to publish it as a book under the name ‘ Does the U. S. Dollar Have an Affect on the Price of Crude Oil?’   
The academic and professional experience I bring to the campus community, along with the honor of gaining your acceptance to the doctorate program includes my accomplished experiences through the projects of my graduate and master’s thesis programs. The knowledge that I have accumulated through these studies will help me conduct the research using econometrical and statistical methodologies, so essential for my projects. These tools will help me hone my research abilities; in identifying quality and timely reference sources in addition to honing my academic level of writing which is expected by my peers, instructors and university.   
Before discussing my pertinent professional experiences along with my qualifications necessary for applying to this doctorate program, I would like to explain my long-term goals which is to ultimately become a professor of Economics. Thus, accomplishing this entails long-range targets including gaining further experience with focus on research centered on economics. In addition to this, I would also like to share my knowledge in participating with governments and private sectors globally in an advisory role, solving their numerous economical challenges.   
My immediate short-term goal is to concentrate and acquire more knowledge in analyzing advanced econometric applications. In this process, my goals include enhancing my existing understanding of international macroeconomic forces both driving and affecting the global economy. Part of this goal integrates from the proactive applications of advanced economic forecasting tools I now possess and intend adding with the doctorate program process. The doctorate program here meets the caliber of academic challenges fitting my short-term goal in gaining deeper cognition of the varieties of complex macroeconomic characteristics in the advanced field of Economics. In addition, fulfilling the expectation of augmenting my existing knowledge in the use of different statistical and econometric software applications adds to this solid framework of intended study.   
The professional level of experience I bring to the academic forum includes my employment in Riyadh, Saudi Arabia, with Tawuniya, a national company in Cooperative Insurance. As a customer service executive, I used my existing and newly acquired managerial skills in evaluating and analyzing various customers' financial and risk-related statements by applying pragmatic practices using economic theoretical applications. This also included guiding and directing marketing representatives, brokers in medical, and auto insurance services as a professional consultant.   
I also accrued additional professional experience in gathering and analyzing data, as well as in publishing, marketing and assisting in financial research for other business houses as an economist, working for Saudi Credit Bureau (SIMAH), in their Research and Advisory Center. This resulted in SIMAH choosing me to work with the Standard & Poors (S&P) Analytics and Capital, IQ division headquarters in the financial distract of New York. Pertinent to my duties included the designing of the first probability of default model using a logit model or logistic regression, tailored for the Saudi economy. The main objective of this model is to anticipate the creditworthiness of potential borrowers.   
My GRE score was low because I had to take time out to complete my application and because I am also working, which hampered my preparation for the test. Please don’t construe this as an indication of my incompetence in research and future academic success in the Ph. D. program. I am willing to leave my job in Saudi Arabia in order to focus completely on this doctorate program and earn my Ph. D.   
Again, I extend my deepest appreciation for your attention and consideration of my application for the doctorate program. Anticipation, expectation, and fulfilling a doctorate degree pivot on your decision, for which I humbly await.   
Sincerely,   
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