## Letter of explanation



Dear Sir/Madam,

After graduating from Kazakh-Turkish boarding high school in the year 2010, I chose to major in actuarial science due to my desire that has always existed for many years. Having intrinsic aspiration to undertake the course that I believe will fulfill my dreams; I chose to pursue the course in your university since there is no any university that offers this course in our country.

Knowing well what I needed to pursue in life, I spent my summer after graduation in preparing to compete for JSC scholarship despite having earned a grant at Kazakh National University and brand-new university of president " Nazarbaev Unversity. Most of the time I spent doing several courses and in preparing for tests and IELTs. The reason why I declined the grant from the two universities was the fact that they did not offer my dream course, actuarial science.

It was until October that I took scholarship exams which I passed and got an appointment for interview. Although the interview was tough, I managed to pass and put it forth to the interviewers how inspired I was to pursue the course

The time was moving and it was last year that in October that I got a scholarship to study in America and came to America January this year. I have been studying English at Intensive English Institute at the Univversity of Illinois with the aim of enhancing my skills in this language. Since I have drastically improved in English, I now feel I can adequately pursue my dream course of actuarial science at Penn State University. My preference to study the course at this university is because of its reputation and the fact that it was recognized by SOE (society of actuaries) as Centers of Actuarial Excellence.

All the above mentioned factors led to the gap between high school and anticipated enrollment date at Penn State University. Looking forward to pursue the course that will make me achieve the goals I have always aspired to achieve in actuarial science.

Sincerely,...