Since its establishment in 2000, the Risk Management Science Programme has been the pioneer in Hong Kong for nurturing well-trained professionals in the risk management field.

Recent financial crises have stimulated public interest in risk management and raised awareness of its importance in today's investment environment. The ability to extract meaning from data and possess a thorough understanding of risk management has become vital to financial institutions. This programme is designed to fulfil the increasing demand for talent in this area.

Our programme is tailored for students who want to pursue a career in the financial industries, and who are interested in quantitative and mathematical methodologies. It is specifically designed to equip students with the knowledge and skills to understand risk management from both theoretical and application perspectives in insurance, finance and other related areas. Risk management is an interdisciplinary subject. Our students receive solid training in statistics and other foundational subjects including finance, economics, accounting, mathematics and computer science. In addition, various enrichment activities such as alumni talks and seminars, research-based projects and industrial practicums provide in-depth professional training and act as a bridge between the classroom and industry.

Our graduates are well equipped for positions in risk management, finance, banking, insurance and related areas in which the quantitative and analytical skills of risk management are required.

<table>
<thead>
<tr>
<th>Basic Information</th>
</tr>
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<tbody>
<tr>
<td>Duration of Study: 4 years</td>
</tr>
<tr>
<td>Number of Students Intake via JUPAS: 26</td>
</tr>
<tr>
<td>JUPAS Code: JS4719</td>
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<table>
<thead>
<tr>
<th>Admission Requirements and Formula</th>
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<tbody>
<tr>
<td>JUPAS applicants must have achieved the following minimum levels in the Hong Kong Diploma of Secondary Education Examination (HKDSE). The programme admission score is computed based on the applicant’s best five subjects (after weighting). Bonus points are granted for each extra core or elective subject, if any.</td>
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<table>
<thead>
<tr>
<th>Core Subjects</th>
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<tbody>
<tr>
<td>Chinese Language</td>
</tr>
<tr>
<td>Minimum Level: Level 3</td>
</tr>
<tr>
<td>Weighting: 1.0</td>
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<tr>
<td>Core Mathematics</td>
</tr>
<tr>
<td>Minimum Level: Level 3</td>
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<tr>
<td>Weighting: 2.0</td>
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<tr>
<td>English Language</td>
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<tr>
<td>Minimum Level: Level 3</td>
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<tr>
<td>Weighting: 1.0</td>
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<tr>
<td>Liberal Studies</td>
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<td>Minimum Level: Level 2</td>
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<td>Weighting: 0.5</td>
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<table>
<thead>
<tr>
<th>Elective Subjects</th>
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<tbody>
<tr>
<td>Mathematics (Module 1 or 2)</td>
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<tr>
<td>Minimum Level: Level 3</td>
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<tr>
<td>Weighting: 2.0</td>
</tr>
<tr>
<td>Elective (Any one of Category A elective subjects)</td>
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<tr>
<td>Minimum Level: Level 3</td>
</tr>
<tr>
<td>Weighting: 1.0</td>
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<tr>
<th>JUPAS Statistics</th>
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<tbody>
<tr>
<td>HKDSE</td>
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<tr>
<td>2019#</td>
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<td>2018</td>
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#As of September 2019
Risk Analytics Stream

With the rise of big data, practices in the risk management industry have been revolutionised by instantaneous access to voluminous information. Advanced knowledge of data science and data analytics subjects such as statistical learning and data mining is increasingly important. In response to demand for talents in both risk management and data analytics, the Risk Analytics Stream is offered to elite students in the programme.

The stream places special emphasis on statistical science and computer science, including but not limited to subjects such as statistical inference, actuarial science and financial mathematics. Learning is augmented by various enrichment activities, such as mentorship, practicum in banks and start-up companies, and summer research. Upon graduation, students are well-equipped to become professional risk managers with a strong background in data science and data analytics. Job referral services on internships and graduate jobs and opportunities for further studies will be provided to students of the stream.

Students who have obtained a total score of 30 or above in their best five DSE subjects or a cumulative GPA of 3.7 or above in their first or second year of attendance may apply for specialisation in the Risk Analytics Stream.

Non-JUPAS Admission Scheme

Students with non-HKDSE qualifications (e.g., public examinations such as the HKCEE, HKALE, IB, SAT, GCE, GCSE or Gaokao) and diploma/sub-degree credentials are welcome to apply via the non-JUPAS admission scheme. For further details, please visit the homepage of the Office of Admission and Financial Aid at http://admission.cuhk.edu.hk/.

SAYT-RMSC Summer Course for Prospective Students

Science Academy for Young Talent (SAYT) organised by the Faculty of Science, CUHK provides a number of credit-bearing summer courses for secondary school students.

Our programme provides a foundation course (SAYT1006 – Risk Management and Actuarial Science) in which inspiring and interesting fundamental concepts of risk management are discussed. It is held in early August each year and is suitable for prospective students. One unit of university credit is waived upon completion of this course.

For application information, please visit the SAYT homepage at http://www.cuhk.edu.hk/sci/sayt/application.html.

Curriculum

University Core
39 credits

Faculty Package
9 credits

Major Core
42 credits

Major Elective
21 credits

Free Elective
≥12 credits

Information Technology,
Chinese and English Languages,
General Education,
Physical Education

Risk Management

Mathematics and Statistics

Computer Programming

Finance and Economics

Business Communications

For minor in
• Statistics
• Mathematics
• Computer Science
• Finance and Others
Our curriculum places special emphasis on the analytical and critical aspects of risk management. The core courses in the curriculum cover fundamental theories and pragmatic knowledge from a wide range of subjects in mathematics, statistics, finance, accounting, decision science and managerial economics. Our elective courses enable students to explore the advanced aspects of risk management, including stochastic calculus, statistical modelling and simulation methods for financial applications.

**Scholarships**
- Two full-time first-year undergraduate students in the Risk Management Science Programme will be awarded the Department of Statistics Scholarships upon admission. The scholarship is granted based on admission results. The amount is HK$10,000 each.
- The Fan Fang Qi Ying Memorial Bursary is offered to a student in demonstrable financial need. The sum is HK$10,000, tenable for a maximum of four years.
- The Department of Statistics and Faculty of Science run Undergraduate Student Exchange Sponsorship/Scholarship Schemes to support students who wish to undertake exchange studies abroad.
- University- and College-wide scholarships are also offered on the basis of admission results, academic performance and merit, in addition to financial need. For more information, please visit the website of the Office of Admissions and Financial Aid at http://admission.cuhk.edu.hk/finance.html.

**Enrichment Activities**
Our programme offers students a series of enrichment activities, such as alumni talks, professional sharing sessions and Bloomberg tutorial sessions. These activities support students’ development as risk management professionals and encourage them to adapt to our ever-changing knowledge-based society.

Our graduates have a wide range of career choices in finance, banking, insurance and related areas. New graduates commonly take the positions of assistant risk manager, market risk officer, credit risk officer, market risk analyst, financial analyst, quantitative analyst, actuarial officer, accounting officer, etc. in major commercial banks, investment banks, security houses, insurance companies and accounting firms. Some of our graduates pursue Master’s and doctoral degrees in prestigious schools in Hong Kong and overseas.
Employment Statistics of 2017 and 2018 RMSC Graduates

EXPERIENTIAL LEARNING

Internships and Practicum

Students have the opportunity to enhance their work experience through summer internships and other internship opportunities. A credit-bearing course (RMSC4202 Practicum) strengthens students’ professional training and connects the classroom with the business world. Many participants have subsequently received offers to return to their positions as a result of their outstanding performance.

Some of the companies in which our students have had internships are listed below.

<table>
<thead>
<tr>
<th>Company</th>
<th>2018-19</th>
<th>2017-18</th>
<th>2016-17</th>
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<tr>
<td>BNP Paribas</td>
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<td>Citibank</td>
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<tr>
<td>Credit Suisse</td>
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<tr>
<td>DBS Bank</td>
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<tr>
<td>HSBC</td>
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<tr>
<td>Standard Chartered Bank</td>
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<tr>
<td>EFG Bank</td>
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<tr>
<td>Hang Seng Bank</td>
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<tr>
<td>Bank of China</td>
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<tr>
<td>Ernst &amp; Young</td>
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<tr>
<td>Société Générale</td>
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<td>Parexel International</td>
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<td>HKEx</td>
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<td>CASH Algo</td>
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<td>AXA</td>
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<td>AIA Group Limited</td>
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<td>Gottex Penjing</td>
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<tr>
<td>AON Hong Kong Limited</td>
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<tr>
<td>Airport Authority</td>
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<tr>
<td>AEGON</td>
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</tbody>
</table>

Academic year 2018-19 2017-18 2016-17

| Number of students participating in internships and practicum | 24 | 28 | 21 |
Internship Sharing

Kenneth Cheng
PartnerRe Limited

PartnerRe Limited is a US-based reinsurance company that underwrites non-life reinsurance treaties with major insurance companies worldwide. As an intern on the actuarial team, I helped pricing actuaries based in the UK to price motor and liability treaties on a day-to-day basis. I was responsible for analysing reinsurance treaties and developing initial pricing results for the actuaries. I was also tasked with consistently monitoring and improving the pricing models used for various treaties. As most of the pricing models were sophisticated statistical models, I was able to use the concepts taught in some of my statistics courses to improve them.

During this internship, I gained a broader understanding of how to model risk using statistical models. For example, some of the price reinsurance treaties I worked with had extra features that behaved just like options in finance, so I could apply the principles underlying financial options to the treaties. It was inspiring to see the link between derivative pricing and the reinsurance world. Various statistical techniques were used daily to update the existing pricing model, which was also a great opportunity for me to demonstrate what I had learned in lectures. Lastly, my day-to-day tasks relied heavily on efficient communication with UK-based actuaries, so it was essential for me to work well with colleagues from different cultures. There was also one Korean intern in the Hong Kong office. I am grateful to have had the opportunity to work in this multicultural environment.

Winnie Cheng
Epiphany Asset Management (HK) Limited

In my third year, I took up a part-time internship at an asset management company to fulfil the capstone requirement of the RMSC Programme. During the internship, I had the chance to engage with real-life market data and real-world decisions made by my supervisor. I assisted the portfolio manager in performing various market analyses and helped to make an asset portfolio.

During my internship, I was able to put into practice theories I had learned in my university courses, such as FINA3080 and STAT3008. The finance theories and statistical fundamental analysis techniques I had learned equipped me well for the internship, and I gained an understanding of various constraints and alternatives when putting this knowledge into practice in real-life work. I also learned about many portfolio management practices and the various concerns of portfolio managers. The internship also showed me the importance of technology to finance and trading. Almost all analyses require the help of computer programs, and the internship encouraged me to learn to use these programs in my own time.

Through portfolio planning and communicating with my colleagues, I learned many things that are not taught at university. I was grateful for the wonderful working environment created by my supervisor and colleagues. This internship experience provided me with invaluable exposure to the asset management industry along with first-hand experience. It helped me to plan my future career. I am thankful to the Department for helping me to apply for the internship.

Kaiser Fan
HSBC

It was a pleasure to work in HSBC’s actuarial department as a student trainee. My colleagues were helpful, and they gave me in-depth insights into HSBC’s insurance products and the overall field of actuarial analytics.

During my six-month internship, I had the opportunity to conduct full experience studies, including claims and lapse studies. At first, I followed every step in the manual, dragging data from Teradata SQL Assistance, inputting model point files for simulations and updating Excel spreadsheets. However, I soon encountered difficulties, as the manual was outdated. Fortunately, my colleagues took the time to explain to me the theory of and mechanisms behind experience studies. I started to understand the various factors affecting these studies, such as how mortality and morbidity rates influence lapse rate.

I was also responsible for completing a stress test. Many scenarios were generated to test the effects of two economic factors, risk-free rate and equity pricing, on the company’s solvency position. To speed up the process, I built a VBA macro to link and update files. I learned the theory and process of building a one-year forward rate curve.

In addition to my major duties, I learned to use various computer programs, including Excel VBA, Terada SQL Assistance and Prophet Studio, in addition to the many shortcut keys designed for Microsoft Excel. Of these, Excel VBA, Teradata SQL Assistance and Excel shortcut keys are particularly important in the risk management field.

The internship not only gave me experience of insurance actuarial work, but also enabled me to make new friends. The eight interns in the actuarial department held regular intern lunch meetings on Thursdays and even enjoyed karaoke on Saturdays. I wish to express my gratitude and appreciation to my colleagues and the other interns for their support.

Harvin Leung
LegendArb Financial Limited

Interning as a quantitative research analyst at LegendArb Financial Limited gave me a great opportunity to learn about finance and trading. Most importantly, I gained exposure to quantitative and algorithmic arbitrage trading. Throughout my time at the company, all of my colleagues, and especially my supervisor Mr Richard Shi, gave me a lot of support and guidance, which allowed me to learn and perform my tasks efficiently in a friendly working environment. They also gave me great insights into arbitrage trading.

I was assigned several tasks, such as data analysis, strategic trade research, algorithm improvement and database handling. I started by doing some paper-based research to gain inspiration for creating new trading strategies. Next, I began coding with Python to build and back-test an algorithm. Once a strategy has been shown to be profitable through a back-test and live simulation, it can be deployed in the real financial market.

During my five-month internship, I gained a lot of knowledge in several areas. In terms of data handling, I learned how to build a dataset for use when building or back-testing an algorithm, including ways of handling missing data. I also had the chance to apply my quantitative analysis and trading skills in real markets, such as using spreads or regression when viewing charts and hedging during trading. These fundamental trading techniques provide a basis for the more complicated trading techniques I will learn in the future.

In addition, I used several programming-related tools and languages during the internship. For example, Excel VBA, SQL, Python, C#, Tortoise and the Bloomberg Terminal enabled me to more effectively and efficiently build programming structures and analyse datasets in greater depth.

In sum, my internship at LegendArb was a fruitful experience. I learned a lot, and it gave me a good opportunity to apply in practice all of the knowledge I had gained at undergraduate level. It showed me that programming plays an important role in statistics, especially with the rise of big data and machine learning. Again, I am grateful to LegendArb and CUHK’s Department of Statistics for this internship opportunity and all of their help and support.
Students can participate in student exchange programmes organised by CUHK. The University and Colleges offer more than 230 student exchange programmes. For details of the University-wide exchange programmes, please visit the homepage of the Office of Academic Links at http://www.oal.cuhk.edu.hk.

Some notable destinations of the University-wide exchange programmes are listed below.

<table>
<thead>
<tr>
<th>Regions</th>
<th>University-wide exchange programmes</th>
</tr>
</thead>
</table>
| United States      | • University of Washington  
                    • University of Wisconsin-Madison  
                    • University of Pennsylvania |
| United Kingdom     | • King’s College London  
                    • University of Aberdeen  
                    • University of Cambridge  
                    • London School of Economics |
| Australia          | • The University of Queensland  
                    • The University of Melbourne |
| Europe             | • Universite Paris 1 Pantheon – Sorbonne  
                    • Humboldt-Universitat zu Berlin  
                    • University of Helsinki |
| China              | • Tsinghua University  
                    • Fudan University |
| Japan              | • Kyoto University  
                    • Waseda University |
| Singapore          | • National University of Singapore  
                    • Nanyang Technological University |
| South Korea        | • Seoul National University  
                    • Ewha Womans University |
| Taiwan             | • National Tsing Hua University |

<table>
<thead>
<tr>
<th>Academic year</th>
<th>2018-19</th>
<th>2017-18</th>
<th>2016-17</th>
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<tbody>
<tr>
<td>Number of students participating in exchange programmes</td>
<td>16</td>
<td>15</td>
<td>18</td>
</tr>
</tbody>
</table>
### Alfred Chiu
Aston University, United Kingdom

I studied at Aston Business School, Aston University in Birmingham, UK. I studied five modules, which focused on finance and programming. There were many more types of lecture room at Aston University than at our university in Hong Kong. For example, some of the rooms had large tables with screens set up on them, and during lectures students sat around the tables and read lecture notes or looked at materials captured by a visualiser. I met a lot of new friends at Aston University; they came from around the world, including Europe, Asia, North America and South America. The cultural exchange I experienced with them was invaluable. An Austrian girl told me about her traditional festivals and food, and in return I taught her how to use chopsticks, an important part of Chinese culture.

In addition to my studies, travelling through Europe was an unforgettable experience. As well as spending time in the UK, I travelled to 12 countries in Western and Central Europe, such as France, Germany, the Netherlands, Spain, the Czech Republic and Austria, benefiting from the cheap flights available within Europe. This was the first time I had travelled to another country and arranged the flights and accommodation by myself. My most memorable journey was the one I took to Sweden. I flew to Stockholm and then took an overnight bus to Swedish Lapland. This part of the world is stunning, and watching the Northern Lights was a must.

This was the first time I had lived in a foreign country by myself. During my six months in the UK, I learned to do a lot of things on my own, including laundry, cleaning my room and cooking. My cooking skills improved, and I was able to prepare several dishes by myself! This brief report cannot fully describe my exchange experience, but I can say that these six months were the most memorable experience of my university life.

### Chung Tin Koo
McGill University, Canada

Participating in the exchange programme at McGill University, Canada was a wonderful experience. I enjoyed plenty of exchange activities. In our first week there, McGill University held some orientation activities for exchange students. The most valuable one was an orientation brunch. Nearly all of the exchange students were there. The event offered a free meal and gave us the opportunity to meet other exchange students. I made some friends during this event, and had the chance to interact with students from around the world.

Several courses were worth taking at McGill University. For example, I took a mathematical finance course that reviewed basic concepts of derivative pricing, and then introduced measure and probability theory and more advanced discrete and continuous time mathematical models with applications in option pricing. It was like an elementary version of the stochastic calculus course offered by the CUHK RMSC Programme. I was able to gain some basic knowledge of the topic that will benefit my studies in the future. I noticed that the lessons at McGill and CUHK are quite different. The professor did not upload lecture notes to an online platform. Instead, he just wrote notes on the blackboard for students to copy. This greatly encouraged students to attend lessons, as it would have been hard to catch up if they had skipped lessons.

In addition, the exchange programme greatly enhanced my personal growth. I tried a lot of new things. When living abroad, people normally cook for themselves. This gave me the chance to learn to cook. I started with basic dishes, like a simple dish of spaghetti with ready-made pasta sauce. When I got used to it, I found that cooking was fun and relaxing. Then I tried to cook some more advanced dishes, such as lasagne and rib-eye steak. It was nice to develop a new hobby during this period.

Moreover, the exchange programme gave me new inspiration in terms of my life path and goals for the future. I had the invaluable opportunity to study abroad for a term, experiencing new things and new places – all very different from Hong Kong. I truly believe that one should seize every opportunity to do something different.

### Ling Poon
Danmarks Tekniske Universitet, Denmark

I am glad to have had the opportunity to go to Danmarks Tekniske Universitet (DTU) for a term-long exchange. I met people from diverse cultural backgrounds and gained knowledge of statistics and computer science from top-tier teachers.

Academically, during my time at DTU, I took computer science and statistics courses and focused on topics that I considered practical and interesting, like machine learning, discrete mathematics and software engineering. The teaching method at DTU is vastly different from that of the RMSC Programme at CUHK. The teaching staff encourage cooperation and experiential learning by placing a heavy focus on group work and projects. I learned a lot through this teaching approach. I am fortunate to have had very proactive, cooperative and capable group mates. Our group work was enjoyable and its outcome was good. The group projects simulated the workplace environment to a large extent. I now feel very confident and comfortable in communicating and cooperating with others for academic or work purposes.

Of the various courses I took, the machine learning course interested me the most. I worked with international students on a group project in which we predicted film ratings. Although we did not find an accurate model, we gained experience of applying machine learning to real-life problems. This stimulated my interest in data science and encouraged me to learn more about and find real-life applications for data science principles.

Socially, in the first week I was welcomed by a buddy group composed of old and new students from various countries, very similar to “O Camp” at CUHK. They were fun and very friendly. The exchange was very rewarding, and I am grateful to the Department of Statistics for providing a scholarship to support students’ personal development through this experience.

### Sabrina So
University of Toronto, Canada

During my exchange experience at the University of Toronto, I studied survey modelling, probability and difference distributions in statistics and linear algebra in mathematics. I also participated in various activities organised by societies at the university, during which I met lots of friends from all over the world, who greatly enriched my exchange life.

As well as enhancing my learning, this exchange experience made me more independent and helped me to develop a clearer vision of my future and life goals. During the exchange, I lived in a townhouse with three roommates. Everyone had her own style of living, and we needed to learn to accommodate each other’s habits to live together. This strengthened my empathy and care for others, which are important to one’s personal development.

As a fourth-year student, I sometimes feel frustrated and unsure about my future career path. The exchange gave me a relaxing environment in which to experience more, learn more and meet more people. During my relaxing, self-motivated and self-managed exchange life, I came to understand more about myself and discovered the goals that I am now working hard to achieve.

I am sincerely grateful to the Department for its support and sponsorship for my exchange studies. The exchange not only gave me the chance to explore the world, but also equipped me with resilience and strength in the midst of hardship. It enriched my life and those of others. During the exchange, I gave advice and help to others. One day in the future, I hope to give other students what I received during my exchange, to ensure that they have a similarly unforgettable experience.
Ken Wun
Royal Melbourne Institute of Technology, Australia

It is my pleasure to share my memories of the 2018-2019 exchange programme. Last term, I travelled to the Royal Melbourne Institute of Technology (RMIT) in Melbourne, Australia for a term-long exchange. At RMIT, I took three courses related to risk management, statistical inference and advanced calculus. These courses were interesting and enjoyable. I really learned a lot, such as how to trade financial products in the real market. The lecturers’ teaching skills really impressed me, and the classroom atmosphere was very different from that at CUHK. The teaching staff at RMIT focus on every student’s personal abilities; they are willing to communicate with students after class to ensure that each and every one of them is keeping up with the lessons. When students fall behind, the teaching staff provide examples, exercises and tutorials for them instead of just ignoring the problem. Due to the close relationship between teachers and students, RMIT students are very proactive; they ask many questions during lectures. I really appreciated my professors’ help, and I learned a lot from them.

Apart from studying, I travelled to many places in Australia, such as Tasmania, Sydney, Brisbane, the Gold Coast and Cairns. I tried so many new things, such as skiing, taking a road trip and camping in the desert. I also went scuba diving to see the coral in the Great Barrier Reef. Unfortunately, water pollution has caused coral bleaching for the last ten years. My instructor told me that if the situation does not improve, the Great Barrier Reef will soon disappear. This memorable experience reminded me of the importance of protecting the environment.

I wish to express my sincere gratitude to the University for its support and assistance during my exchange studies. This experience not only gave me the opportunity to explore the world and develop a global mind-set, but also made me more independent and equipped me with the strength to overcome difficulties. I am grateful to have had such an invaluable experience of living and studying in a foreign country.

Christy Yau
University of Hawai‘i in Mānoa, US

Looking back on my journey in Hawai‘i, I feel grateful and lucky to have had the chance to enjoy a cultural and academic exchange with the students there.

In spring 2019, I embarked on my exchange studies at the University of Hawai‘i in Mānoa (UHM). Studying finance at UHM helped me to understand more about US financial systems, as well as broadening my social network. I had the chance to meet international students who shared my interest in finance. In addition to my major courses, I took a course on geology at UHM to experience a more comprehensive education in a foreign country. The main difference between US education and Hong Kong education is that US education emphasises continuous learning. Your performance in a single mid-term/final examination does not greatly affect your final grade. If you want to get a good grade, working hard on your coursework is also important. As a result, there is less stress and tension when studying in the US than in Hong Kong.

I also met many international students during the exchange programme. Although English was not everyone’s mother language, we connected and became friends by using English. This made me realise the importance of English. In Hong Kong, English is not widely used outside lectures. But in Hawai‘i, conversation covered everyday matters as well as academic issues. So I felt uncomfortable about chatting with others in English at first. Fortunately, the people around me were very nice and did not mind my speaking slowly. This helped me understand that English is just a tool for communication. Grammar and vocabulary are not that significant.

Last but not least, I wish to express my thanks to my sponsor. The scheme truly encourages students to explore the world beyond Hong Kong.
Recent economic instability has highlighted the growing importance of risk control for financial institutions and regulatory agencies. The RMSC Programme offers comprehensive training in risk analysis and is very helpful for students who want to pursue careers in the financial industry. The programme also provides students with a career counselling service, internships and research opportunities, ensuring that they can make informed decisions about their career directions after graduation.

Carlos Au-yeung  
B.Sc. in RMSC 2013  
J.P. Morgan

The Risk Management Science programme is perfect for those who aspire to pursue a career in finance or further their studies in the analytical field, as it offers a comprehensive curriculum that covers multiple areas, such as finance, economics, mathematics, statistics and computer science. Many of the risk management concepts and much of the programming knowledge I gained from the RMSC courses are still at the core of my work in market risk management today, and although the programme was challenging, the intensive analytical training I received has enabled me to adapt to the ever-changing environment of the banking industry.

If you need advice or assistance during your studies, you will have a whole team of kind and enthusiastic teaching staff who are ready to support you and amazing fellow classmates to study with. I embraced the many opportunities I was given during my time at CUHK, for which I will be forever grateful.

Mandy Chui  
B.Sc. in RMSC 2009  
J.P. Morgan London

The programme offers plenty of internship opportunities – thanks to the faculty’s ongoing efforts – for you to gain practical work experience and get a sense of what interests you. That extra business sense and communication skills will certainly appeal to potential employers and help you stand out from a crowd of talented graduates.

Yiran Huang  
B.Sc. in RMSC 2015  
UBS

After graduation, I joined BNP Paribas as a risk analyst. This role exposes me to a variety of risk areas. Undoubtedly, the RMSC Programme helped me to reach the point I am at now, from outsmarting others during job hunting to excelling at my daily work. The technical skills I learned enable me to contribute to various areas, such as credit risk, market risk and automation, and my soft skills help me communicate with people across the globe in this multinational bank. Working in a bank, I have seen a growing demand for risk specialists and people with a risk-aware mind-set. If you are interested in quantitative analysis and keen to join the financial industry, this programme is for you.

Vincy Chen  
B.Sc. in RMSC 2015  
Goldman Sachs

The Risk Management Science Programme provides intensive qualitative and quantitative training in risk analysis, which is extremely valuable given the volatility of the financial market and tightening of regulatory control.

The programme is challenging but certainly rewarding for those who take the opportunity to develop their skills. It provided me with the analytical skills and mind-set needed to approach problems effectively and find solutions.

The RMSC Programme covers an array of subjects, such as statistics, mathematics, economics and finance. The well-designed courses and practical training help you develop solid analytical and technical skills. On top of that, I strongly encourage students to go on an overseas exchange trip. This will give you the opportunity to broaden your horizons and improve your soft skills, which are particularly helpful at work. With the sheer variety of choices it offers, the programme can show you directions you never knew existed and help you discover your own career path.

Kam Kwok  
BSc in RMSC 2018  
BNP Paribas

After graduation, I joined BNP Paribas as a risk analyst. This role exposes me to a variety of risk areas. Undoubtedly, the RMSC Programme helped me to reach the point I am at now, from outsmarting others during job hunting to excelling at my daily work. The technical skills I learned enable me to contribute to various areas, such as credit risk, market risk and automation, and my soft skills help me communicate with people across the globe in this multinational bank. Working in a bank, I have seen a growing demand for risk specialists and people with a risk-aware mind-set. If you are interested in quantitative analysis and keen to join the financial industry, this programme is for you.

Jason Lau  
BSc in RMSC 2017  
UBS

The RMSC Programme provides solid quantitative training in statistics and mathematics and interdisciplinary knowledge of finance, economics and computer science. In addition to the well-rounded curriculum, students engage in projects and internships during which they can use their theoretical knowledge to solve real-life risk management problems.

This programme gave me a huge advantage in my current role as Valuation and Risk Controller at BNP Paribas. The wide product knowledge and good understanding of risk sensitivities that I gained from the programme enable me to effectively carry out my daily tasks: monitoring risk limits and escalating excess to the front office. The programme’s rigorous training in derivatives pricing also gave me an advantage in the area of valuation.