## 2016-2017 Aon 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.

## Frank Siu writes:

I am honoured to be receiving this award because it represents the department recognizing my achievements.

I decided to pursue actuarial science during my senior year of high school. When I was young I knew I wanted to do something that involved business and mathematics, so I figured that I would be going for the typical business finance route. However, after doing some research I came across actuarial science and noticed that it was offered at SFU.

As cliché as it sounds, this program changed my perspective on life. Usually people talk about the 'jump' in difficulty from high school to university, but for students in the Actuarial Science program, the real jump is taking that first course - ACMA 210. The best part is, if you survive that course, there is an even bigger jump waiting for you shortly after...ACMA 320. On top of technical ability, we also learned that it takes a back seat in importance when compared to 'street' smarts, which goes to show how well-rounded one must be to be successful in this field – it isn't enough to just be good at math. Reminiscing back to those rough days with my peers always puts a smile on our faces because it makes us realize how far we had to push ourselves. Since starting the program, I have passed four actuarial exams: P/1, FM/2, MFE/3F, and C4 (these will probably be called something different if you are reading this in the future) and completed several co-op work terms.

This scholarship will be used for my tuition. I would like to express my gratitude towards the Aon R. Bruce Coles Memorial for their generosity.