

## **2007-2008 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.

### **Zhujun (James) Xu**

To be honest, I had planned to be a professional poker player prior to my actuarial study. Undoubtedly, knowledge of statistics is the key to winning, which drove me to visit our department two years ago. However, I immediately changed my mind after being caught by the introduction to actuarial science. Intuition told me, an actuary might be my dreaming career.

Before I took ACMA 210, the first course in the SFU actuarial science program, I was told by a few friends that actuarial science was very challenging and better spend more time studying. Meanwhile, since I didn't have enough life savings, I had to either work or get a student loan to finance my study. Due to lack of confidence, I decided to temporarily keep my full-time job to see how far I could go.

Right after I started, I found that the competition for this program was very high and the courses were demanding as well, particularly the ACMA courses. However, I also realized that the ACMA program is exactly what I had been looking for. The professors also made the courses interesting and lively. Even though I have been busy with working and studying in the past four semesters, I really enjoyed learning STAT, ACMA and BUS courses.

Happily, my hard work paid off. Currently, I am working as an actuarial co-op student at Sun Life Financial, applying the solid knowledge and skills built up at SFU to the real world. I've successfully passed the SOA exams P, FM and MLC. I will be sitting both MFE and exam C in the coming May, probably FAP afterwards. An actuary is by no means an easy career, but I am motivated and determined to be successful in the near future.

At last, I would express my appreciation to the staff and faculty members in our department for their generous support during my study.