2018 Master of Science in Finance (MSF) 申請心得

大家好,我是邱智謙,國立臺北大學金融與合作經營學系的 101 級畢業生。從去年底開始申請美國的財經研究所,終於在今年四月告了一段落。很幸運地錄取上了一些學校,於今年七月決定前往 The Ohio State University: Fisher College of Business 就讀 Finance。希望把自己的一些申請的心得,分享給學弟妹和有意願申請美國研究所的大家。

申請的過程,我認為沒有任何一項是絕對的,校內成績和留學考試是門檻,但是過了門檻之後,你的申請文件和面試的整體條件才是關鍵。在簡單介紹完我的申請背景和結果之後,我會分成六個部分『大學期間、留學考試、選校策略、申請文件、面試經驗』分享,並把重點放在選校、申請文件和面試經驗。最後,附上當時選學校、申請學校時整理的資料。

2018 Master of Science in Finance (MSF) 申請結果:

	US News 排名		s 排名				
	全球	全美	商學院	學校/商學院			
	排名	排名	全美排名				
備取	32	18	21	Washington University in St. Louis: Olin Business School			
錄取	46	54	27	The Ohio State University: Fisher College of Business			
錄取	50	61	47	University of Maryland: Robert H. Smith School of Business			
錄取	51	52	40	University of Illinois Urbana-Champaign:Gies College of Business			
未錄取	62	21	24	University of Southern California: Marshall School of Business			
備取	75	42	44	University of California-Irvine: Paul Merage School of Business			
錄取	103	56	50	Purdue University: Krannert School of Business			
錄取	111	34	43	University of Rochester: Simon Business School			
錄取	134	115	25	Arizona State University: W.P. Carey School of Business			
錄取	247	97	73	University at Buffalo-The State University of New York			

申請背景:

學位:金融與合作經營學系 / 會計學系

GPA: 3.82 / 4.00

TOEFL: 103 GMAT: 620

工作/實習經驗:0~1年

一、 大學期間:

● 學業表現

先從顧好校內成績(GPA)開始,但是也不用每天都為了成績在鑽牛角尖,也不要為了唸書犧牲掉比賽、社團和實習經驗。依學校的成績計算方式,80分以上可以拿到 GPA 4.0。建議善用上課時間理解、當週花一點時間做作業或是複習,考試前的衝刺也能夠比較上手。一般在申請學校上,大學的平均在GPA3.5以上都是不錯的成績,如果遇到其中幾科比較不順,不需要太擔心。

● 社團經驗

除了學術表現,學校也會希望你能具備多樣性。社團的經驗可以展現你的 Teamwork、problem solving、organizing、leadership… 等等的能力,如果你有某方面的興趣和才能,可以多往那個方向發展。只要自己喜歡,建議可以花一些時間經營,最好能夠有一項職位、活動、成果,未來用於證明你的能力,申請上也會更加分。

● 比賽經驗

比賽經驗和未來要申請領域的相關性越高會越加分。如果想要申請國外研究所,建議可以多參與使用英文的校內外的比賽(如: CFA Challenge、APEC Typhoon Symposium- Student Poster Competition 等)。無論得獎與否,在履歷或面試上都會是一項很棒的素材。過程中的參與和學習,也會提升自己英文的使用能力!

● 實習/參訪經驗

我們系上提供非常多的實習和海外參訪的機會,大家一定要多多把握!國外研究所非常看重 Working experience,如果你希望能畢業就出國,一定要好好利用寒暑假的實習(如:事務所、證券、銀行、投信等)。海外的實習或參訪(如:北京、廣州、日本早稻田等)也是很加分的一塊。除了表現出你在專業領域的能力,也展現你國際觀的培養和外語能力的提升。

建議大家,在大學期間的所有經驗,一定要『以任何形式記錄下來』,不管是之後的履歷或是申請文件的撰寫,都會很有幫助!到時候忘記確切發生的時間,或是缺漏一些重要經驗,就沒辦法展現屬於你的優勢。另外,大學期間的表現(GPA、Leadership、得獎紀錄…等)決定你能不能拿到 Merit-based Scholarship。鼓勵大家如果希望畢業後出國留學,及早準備才能充分展現你是符合學校需求的候選人。

二、 留學考試:

基本上,留學考試就是一個門檻,當然考試的分數越高,在申請學校上的優勢也就越大。一般而言欲申請 MS program: GMAT 650+和 TOEFL 95+; 欲申請 MBA program 700: GMAT 700+和 TOEFL 100+。但每一間學校歷年來錄取的標準不一,也沒有絕對,過了那個門檻比的就是整體條件。建議大家還是要先到自己目標學校的網站,看 Adimission → Class Profile,確認歷年來錄取學生的 Median. Average GMAT/TOEFL,並確認學校有沒有針對哪一個考試的總分或分科有最低的要求限制。

● GMAT (推薦準備時間:全職考生 三個月到半年)

Quantitative 和 Verbal 兩個部份滿分都是 51 分,加權評分後滿分各為 400,總分則為 800,而這兩科也是最重要的。AWA 分析寫作和 IR Integrated Reasoning 另外計分,通常不要低於平均就可以。

通常台灣學生的 Quantitative,只要國高中數學不要太差,都能 49+分,分為 PS (problem solving) / DS (data sufficiency) 兩種題型,合計 37 題,75 分鐘。高分的關鍵在於 Verbal, Verbal 又分為 RC (Reading comprehension) 閱讀理解、CR (Critical reasoning) 邏輯推理、SC (Sentence correction) 語法修辭。三種類型混合以亂數次序出題,合計 41 題,75 分鐘。分數在電腦考試結束後可以立刻知道,成績可以選擇放棄或保留。特別要注意的是,每個人一生只能考 8 次 GMAT,千萬不要還沒準備好就嘗試。GMAT 成績的有效期限是五年,要計算一下自己預計出國的時間。

● TOEFL(推薦準備時間:全職考生 一個月到兩個月)

托福按照考試先後順序分為讀、寫、說、寫,每個項目滿分為 30 分,總分為 120 分。破百的關鍵在於閱讀和聽力能夠穩定發揮,口說和寫作大量練習。閱讀和聽力考試時,可能會碰上加試題,所以會在閱讀或聽力測驗多出一組考題。閱讀: 3-4 篇學術文章,每篇大約 700~800 字; 聽力: 4-6 篇長篇演說、 2-3 篇校園對話;口說:第1-2題:獨立型考題、第3-6題:整合型考題(搭配閱讀、聽力材料);寫作:獨立寫作、整合寫作(搭配閱讀、聽力材料)。

留學考試的準備細節我就不詳加贅述,網路上部落格、PTT 和補習班的資源很多,大家可以自行搜尋。

三、 選校策略:

- Median/Average GMAT/TOEFL: 我的留學顧問,當初根據我的 GMAT 和 TOEFL 成績幫我選了學校,拒絕了我想往上申請的學校。所以,目前有申請上的學校,大部分是我自己用經修改後的文件,自己去申請的。如果你找留學顧問是為了替你選學校,我不建議。其實多花點時間做功課,把以下我所考量的因素,做個學校的列表,就可以找出最適合你自己的學校。(我目前申請的經驗是,學校網站上放的 GMAT 和 TOEFL 成績是平均數或中位數,只要你不要超過太多和低於最低要求,在申請學校上,都還是有機會靠其他條件錄取的!)
- Ranking (Business ranking/ National ranking/ Global ranking) 排名: 各個商學院排名每一年都在變,建議考量學校的綜合排名,以及多追蹤前幾年的排名。之後如果是想在美國實習或工作,可以多參考 US News 的排名。其他排名還包括 Financial Times、QS、THE、Bloomberg,大家也可以多方參考。
- Location 地理位置:城市和鄉村的差別很大,不管是交通、生活或工作機會,如果你的 program 內有實習,建議離市區近一點會比較好。當然還是要通盤考量學校的排名、教學品質和 Career service,有些在鄉村的學校反而在求職上更有幫助。
- Length 課程長度:大部分 MSF 多為 9 個月-2 年,又以一年最多。
- Working experience 限制:有些商學院的 MS program 會限制你至少要有幾年的工作經驗才能申請。
- STEM 實習時間:目前美國的商學院,有一部分是 STEM,有一部分不是,如果你有考慮在美國實習,選校時可以納入考量有 STEM 的 MS program。持 F-1 簽證的國際學生在畢業後若申請 OPT (Optional Practical Training),可在美合法工作 12 個月。STEM (Science, Technology, Engineering, Mathematics)的畢業生,可延期的時間加長到 24 個月,也就是 STEM 學生持 OPT 將可合法在美國工作 36 個月。
- Testimony 在校生證詞
- Class profile 班級規模
- International students 國際學生比例
- Career service / Employment rate 就業輔導/畢業生就業率
- Starting salary 畢業生起薪
- Alumni network 校友連結

以上的考量因素,都是可以從學校網站上或是一些心得文中找到的,如果一開始不知道怎麼選,可以先從排名前 100 的學校開始挑,之後再慢慢根據你未來的規劃做進一步篩選。

以下的表格是我申請 2018 MSF 時所做的簡單整理,僅供大家參考:

US News ranking											
National	Business										
ranking	ranking	Global			Median		Average	Length		Applied	
in USA	in USA	ranking	School name	Program	GMAT	TOEFL	GPA	(months)	Deadline	before	STEM
			University of California-Irvine: Paul		NA	80	NA	12			
42	44	75	Merage School of Business	Master of Science in Finance	IVA	80	IVA	12	11/15, 1/15	11月15日	
			The Ohio State University: Fisher								
54	27	46	College of Business	Specialized Master in Finance	630-710		3.55	ю	November 18	11月18日	STEM
			Purdue University: Krannert School								
56	50	103	of Business	Master of Science in Finance	655	ave. 97	3-4	10	11/15, 1/15	11月15日	
			University at Buffalo-The State				NA				
97	73	247	University of New York	Master of Science in Finance	minimum 30%	95, all sections 22	14/1	12~24	11/15, 1/1	11月15日	STEM
			Arizona State University: W.P.								
115	25	134	Carey School of Business	Master of Science in Finance	638	ave. 95	3-47	9	Oct, Nov. Feb	11月15日	
			University of Rochester: Simon								
34	43	III	Business School	Master of Science in Finance	620-720	ave. 105	2.9-3.8	10 or 17	10/15, 1/5, 3/15	1月5日	STEM
			University of Maryland: Robert H.								
61	47	50	Smith School of Business	Master of Finance	ave. 687	100	3-4	9/16/20	10/16,11/15,1/10	ı月ɪo日	
			University of Southern California:	Master of Science in Finance							
2I	24	62	Marshall School of Business	Master of Science in Finance	ave. 700	90	3.6	May~next spring	1月19日	1月19日	
			University of Illinois Urbana-								
			Champaign: Gies College of								
52	40	51	Business	Master of Science in Finance	ave. 701	ave.103	3.5	12	1/26,3/16	1月26日	STEM
			Washington University in St. Louis:								
18	21	32	Olin Business School	Master of Science in Finance	ave. 674	ave.110	3.48	п	10/3,11/30,2/1	2月1日	

MSF Program 多是<mark>夏季或秋季班</mark>,少數春季班。以夏季和秋季班為例,大部分商學院招生都會分成兩輪以上,比較早開學的學校申請時間就會更早,第一輪截止日在 10/15 或更早都是有的。

我的狀況是選校完、撰寫完文件、找完推薦人之後,時間趕不上第一輪,只好申請第二輪。<mark>建議能越早丟越好</mark>,畢竟學校若還沒有收滿學生,對於各個國籍、專業、性別、特質的申請人都沒有偏好,錄取的機率也相對的高,只要不要落在最後一輪,錄取率相差不大。

我的申請策略是將所有想申請的學校,對半分成兩輪申請,因為即使分成兩輪,第二輪還不是最後一輪。我原本的策略是兩輪都申請2間夢想、2間落點、2間保底。但是,很幸運地在我要準備申請第二輪前,第一輪其中的一間夢想學校就給了我錄取信。所以我原本第二輪要申請的學校全部放棄,全部都往上申請,也就不會浪費申請費。

最後,鼓勵大家『一輩子也就申請這麼一次,為什麼不試看看?』。這是我在申請的路上,一直鼓勵我的一句話。如果你都已經為了留學這條路,花了這麼多的努力,<mark>為什麼不在最後一哩路給自己更多的信心</mark>。再加上,我們永遠不知道這個階段學校要什麼樣的人,如果你條件可能可以,但你自己先放棄了,學校永遠也不可能把機會給你。

四、 申請文件:

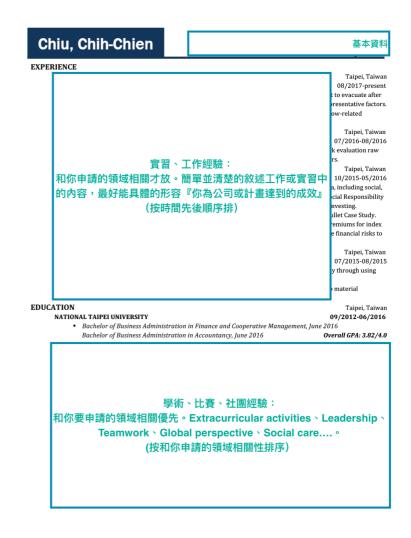
申請文件中,Resume、Statement of Purpose、Essay 最為重要,也是錄取 與否的關鍵,當然準備起來也是最花時間。強烈建議一定要寫過好幾個版本, 一定要自己反覆琢磨段落配置、用字遣詞,並詢問其他人看過的第一印象。最 後,建議找外師潤過稿,文件看起來會更有力和更加分。

Resume

英文履歷的撰寫每個用字和數字都要精準,盡量避免太過模糊抽象的句子出現在履歷之中。每一段經歷和學歷,都要能代表你的個人特色,而不是東一塊西一塊。要很明顯地讓人感覺到,你是因為想申請這個領域的碩博士,或是之後職場想在這個領域繼續發展,才在你的履歷上做過這些事情。

履歷的格式沒有固定但以一頁為主,不要需過於創意,除非申請藝術相關科系,主要能夠讓人方便和快速閱讀。如果經歷中有明確的結果、數字和時間,可以適當的附上。小心時態,多為過去是動詞。

範例說明:



【強烈建議】每年都更新一份自己的中、英文簡歷,免得到了要申請什麼都沒有,什麼細節和結果都記不得。

Statement of Purpose / Personal Statement

每間學校的規定不同,大多為 300-1000 字,可以先從一間字數要求最多的學校開始寫,之後用相同的內容架構做刪減和修改,再申請其他學校。不論題目為何,應該要把重點放在自己身上,而不是說明學校或 program 有多好和多強。內容鋪陳通常都需要包含以下四個項目,但順序可以按照自己的故事調整:

1. 短長期生涯規劃

短期生涯規劃,指留學畢業後3年內職涯規劃,想要做什麼工作,在哪個地方工作,怎麼樣的公司與產業,甚麼樣的職位等,以及原因與動機是甚麼。長期則指留學畢業後3~10年的職涯規劃。強調的重點可以放在短期,讓學校在看完你的故事,足以相信你在可預見的未來可以幫助你達成你的目標。

2. Why now? 申請動機

為甚麼現在想要出國留學?是什麼時候的動機啟發你想出國留學? 這個項目可以根據你生涯規劃所需的技能,進而檢討自己目前已經擁有哪些條件,又欠缺哪些專業技能、知識或資源,而這些東西是出國留學能夠得到的。 或是說明你在什麼時候,因為什麼事,讓你知道出國留學可以幫助你完成你的 短期和長期夢想。

3. 學經歷背景、工作簡介

包括大學主修科系,當初就讀的原因,和從中學到什麼能力,也展現什麼特質。實習經驗,可以強調自己具備的實力,如電腦程式、溝通技巧、分析、危機處理、Leadership…等。畢業後的工作簡介,工作內容,選擇原因,從中學到什麼。過去的學經歷又缺乏什麼,讓你想出國留學。

4. Why school? Why MSF?

為甚麼選擇這間學校?為甚麼選擇這個 program?可以瀏覽學校網站進行比對,找出哪些課程、社團、活動、競賽、或任何資源,和其他學校不同,而這些資源是能夠幫助你補強前述所欠缺的條件,並最快速的讓你達成的職涯規劃。

整體而言,文章內所有故事的發生,要讓讀者認為明確且合理。可以先用簡單的方式,破題點出為什麼要出國留學,證明這個決定對現在的你是最好的決定。文章的每一個段落、每一個決定,都要符合邏輯,要看起來都是為了完成你的短長期人生規劃,才會做的。要讓學校看完,相信你的過去經歷+現在學校提供給你的資源=達到你未來的職涯目標。

故事的鋪陳要特別小心,不要太過於專注在自己的豐功偉業,而是背後帶給你的影響。也不需要花太多篇幅說明學校的優點,而是要從你的角度跟學校的強項做連結。

以下附上我申請學校時遇到的一些題目範例,和我自己撰寫 Statement of Purpose 的內容架構:

▶ 題目範例:

- 1. Describe your short-term and long-term goals for post-MBA or post-MS. Given the fluctuation of economic and industry hiring trends, identify a back-up plan should your short-term goal not be immediately attainable. How does your past education and experience support your career objectives? Lastly, what aspects of your intended Simon Business School program make it a good choice for your graduate study?
- 2. Why Smith? Why a master degree? Why now? Be sure to include your short-term and long-term career goals.
- 3. Please introduce yourself. Why do you want to get a Master of Science in Finance degree? How does your prior education and experience fit in with our program? How do you think an MS Finance degree will enhance your career?
- 4. Describe your area of interest in finance and what your goals are upon completion of the MSF program. Discuss the choices that have led you to your current career path and position. Express your career goals and how the Illinois MSF will help you to achieve these goals. Indicate your desired position upon completion of the Illinois MSF program

> 我的 Statement of Purpose 內容架構:

在學校某一堂課的一個觀念,確立了我長期的職涯規劃。首先,點出我的長期目標是什麼,和我的短期規劃是如何才能讓我達成長期目標。其中一項最重要的短期規劃,就是『就讀該所學校』。(短長期生涯規劃、 Why now?申請動機)

因為我的興趣和專長,我選擇就讀財經和雙主修會計。透過參與比賽,檢視自己在學術上的知識和技能。三個月的比賽讓我找到自己的興趣,並確立未來的發展。隨著財經知識的培養,持續參與學術研究培養能力,簡述了自己研究的內容、研究的成果和得獎,最後,強調這項研究帶給我的學習和影響。(學經歷背景簡介)

為了能達成我的短期目標,我在畢業後找了一份和職涯規劃相關的工作,並進一步磨練我的分析解決能力。提到我擔任的職位、工作內容、學習到的新知識和新技能。同時,我的以上學經歷和工作經驗,能讓我具備未來留學的實力。(**工作簡介**)

雖然目前能力可以讓我短期內在金融圈發展,但工作期間,我發現自己目前的能力和自己的長期生涯目標仍有不足,因此,決定出國留學,以幫助我完成夢想。(短長期生涯規劃、Why now?申請動機)

這間學校是最適合我的選擇,因為學校的教學品質、學習環境、學習資源、校友連結、研究中心等,能最快速讓我在畢業之後,完成所有短期規劃。可以依學校的特色和自己的職涯連結。我相信我是適合的候選人,並且已經準備好未來的規劃,我會將我未來的成功歸功於學校的教育。(Why school? Why MSF?)

• Required Essay / Optional Essay

每間學校的申請文件中,除了基本的上述兩樣文件,有可能還會要求短篇的 Essay,通常 300-500 字。Required essay 的題目設定,根據每間學校差異蠻大的。如果學校有 Optional essay,有時間建議也可以一併撰寫,可以針對沒有寫過的其他特點,把握機會和學校展現自己。除了特殊的題目,大多會要求給一個經驗,能夠展現你的 Leadership、teamwork 能力。

以下列出幾種不同的 Essay 題目給大家參考:

- 1. Thinking about the disciplines of Finance, Economics and Accounting, please describe if they are different or complementary? Why?
- Select a current and relevant professional situation or project that illustrates
 your ability to lead a team and achieve exceptional results. Please
 describe the circumstances, your specific responsibilities (leadership), and
 the impact on your organization and the team. (500 words limit and singlespaced)
- 3. What does integrity mean to you? How does integrity relate to building communities of trust in academic, personal and professional setting? What expectation should Purdue have towards its students with regard to academic integrity? What consequences should students face when standards are not upheld?
- 4. In 25 words or less, provide us with an interesting fact about yourself not expressed elsewhere in your application. (25 word limit)*
- 5. Share additional information you think is important in the evaluation of your application, including any concerns you think the Admissions Committee may have regarding your candidacy. (500 word limit)
- 6. Please add any additional information that you would like the Admissions Committee to consider in evaluating your application. (Please do not exceed 250 words).

Official TOEFL. GMAT

GMAT、TOEFL 成績加發,幾乎每一間學校都需要 GMAT、TOEFL 的正式成績單,學校不會承認你上傳的 GMAT 或 TOEFL 成績單。因此,為避免錯過截止日期,強烈建議大家在學校申請截止日的一個月以前,就先到 GMAC 和 ETS申請加發成績到申請的學校。申請之後偶爾看一下學校系統,有沒有顯示已經收到你的成績單。當然,每加發一間學校兩個機構都會收取額外的手續費。

2-3 Letter of Recommendation

推薦人的推薦信,建議找和你實際長時間接觸過的教授或實習主管。頭銜不是絕對,而是真的能說出你的特質、長處、弱點、職涯規劃的推薦人。因為推薦人系統中不會只有上傳一封推薦信,還需要填寫一些問題,如果不能很具體的說明和推薦,可能沒有辦法幫你加到分。如果你曾經實習過,其中一封推薦信

可以請和你<mark>合作過的實習主管</mark>撰寫,也能夠呈現你在學術能力以外的特色,也 是商學院會希望看到的。

Passport

上傳護照照片頁的掃描檔。特別注意自己的護照有效期限,有效的護照必須至 少還有<mark>六個月以上</mark>的使用期限,少於六個月就要趕快去換一本新的。上述的兩 項留學考試,考試當天都會使用到護照驗證身分,如果沒有有效的護照,就無 法進行考試。

Transcript/ Diploma

上傳英文成績單掃描檔(有些會要求中、英文成績單)和英文畢業證書(有些會要求中、英文畢業證書)。申請階段還沒有收到正式錄取以前,學校通常只需要成績單的掃描檔。申請成績單時,記得要有明確的畢業時間和 GPA。

部分學校會要求,只接受經過 WES 或其他的成績認證機構審核過的成績,因此需要將紙本成績單郵寄到國外的認證機構。選擇認證,通常選 WES Basic Course-by-Cource (\$160) 即可。若要將成績證明加發到學校,每多一間學校會再按照不同的服務加收額外的金額。

Service	WES ICAP			WES Basic			
Type of Evaluation	Course-by-	Document-by- Document	CPA Board Evaluation	Course-by- Course	Document-by- Document	CPA Board Evaluation	
Verified transcripts stored and sent to institutions	√	√	√				
Evaluation of official documents	√	√	√	√	√	V	
Lists all subjects completed at the post-secondary level	V		√	√		V	
U.S. semester credit and grade equivalent for each course	√		√	√		√	
U.S. grade point average (GPA) on a 4.0 scale	V		√	√		V	
Designates the level (upper or lower) of each undergraduate course	V			√			
CPA Supplemental			√			√	
Price	\$205	\$145	\$305	\$160	\$100	\$260	
Select One	0	•	•				

五、 面試經驗:

● 影片面試

每一間學校的面試題目都不一樣,大多都是採用 Kiro 系統。在申請中或是申請後,商學院的科系大多都必須完成影片面試,才算完成申請資格。

流程:點選學校附的 Kira 連結→上傳大頭照、設定好硬體設備和網路→練習兩到三題(建議可以重新整理多講幾次練習,雖然都不會出現真題,但能培養語感和自信)→開始正式面試。

正式面試的影片都不能重新錄製,但是每一題的間隔時間可以自己控制,做好準備進入下一題,才會有題目跳出來和開始倒數準備時間(通常需要回答越久的題目,準備時間也就越長)。每間學校的題目和題數都不一樣,有些學校甚至會在最後一題考即席寫作。大致上都是 4-8 題的口說題目,回答 45 秒到 2 分鐘; 0-1 題的寫作題目,有時間限制,但沒有字數限制。

影片面試不需要太過緊張,重點是要能用<mark>自然地儀態和自信地聲音</mark>表達,即使 內容稍微偏題或卡住,也要從容不迫的講完。大多數學校的 Kira 面試都是有考 古題的,除非近幾年剛導入 Kira 系統的學校。所以建議在影片面試的<mark>前兩天至 一個禮拜開始蒐集和準備</mark>。至網路搜尋:XXX MSF Kira 面經,會發現 Chase Dream 網站上有很多前人分享的帖子(發帖時間越接近你的申請日期越好), 可以整理一下題目和自己的擬答。

● 真人面試

真人面試大多是 by invitation,不一定沒有獲得面試機會就不會上,但是有面試機會一定要把握展現自己。但是如果收到面試邀請,錯過線上預約面試時間或是拒絕面試邀請,就是等於你放棄申請文件被審查的資格。如果是不小心錯過,或是臨時有事取消面試,學校人員會再跟你做一次最後確認。

收到真人面試的邀請信後,必須進入學校系統留下你的 Skype ID,並預約線上面試的時段。記得要算好時差再送出預約,面試時間大多為 30 分鐘。面試開始前十分鐘會有面試官透過 Skype 聯繫你,而面試官通常為 Adimission 的 Staffs、系上校友、系上同學、MBA 學生、系上老師等。(有些學校可以在系統中選擇面試官,那就可以先上網搜搜不同面試官的風格再預約)

真人面試的題目雖然靈活,但也都有大致的脈絡可循,題目大致分為

『關於自己學經歷的、關於自己的職涯、關於自己特質的、關於學校特色的、 其他聊天題的』。根據不同的學校,也可以網路搜尋:XXX MSF 面經。面試的 中間,面試官會給你機會問你想問的問題,但不代表面試結束,這時候一定要 準備 2-3 個真的有做功課的問題,才會讓人感覺你真的對學校有興趣,學校也 才會知道如果這個 offer 發給你,你會比較有意願來就讀!

面試的過程一定要讓面試官感覺到你的自信心和企圖心,不能問到關於你和學校的問題還需要遲疑。另外,假如遇到沒有準備且臨時想不出來的題目,千萬不要硬答,因為面試官一聽就知道你在硬掰,最好誠實以對說沒有相關經驗,或是請他多給你一些時間思考。學校發面試邀請的另一個重點就是想確認你的英文口說溝通能力,和確認你的申請文件真實性。假如學校針對你的申請文件內容,提出幾個他們感興趣的問題,你卻答不出來,對於審查文件上會非常致命。所以,一定要在面試前把該間學校的所有申請文件都熟悉,和設計好面試官可能會問的問題。

以下列出幾個常見的面試題目,可以在準備申請文件時就提前準備:

▶ 關於你的學經歷:

- Introduce yourself/walk me through your resume?
- 2. What is your biggest achievement?
- 3. What is your biggest challenge?
- 4. What skills do you hope to get from MSF program that you do not feel you currently have?
- 5. Can you give me an example from your experience when you have worked on a team you thought was really successful? Talk about your team work experience and your leadership.
- 6. What is your original passion towards finance?

▶ 關於你的職涯規劃:

- 1. Talk about your short-term and long-term career development.
- 2. What is your 5-year plan after graduation? what position specifically. Any other career goal?
- 3. If your short-term career goal can not be reached in the near future, what is your additional plan?

▶ 關於你的特質:

- What is your leadership style? How will your team members describe you?
- 2. Why we should believe that you are a competent applicant? Why admit you? List three advantages of you.
- 3. What is your strength that you bring to the program and that you and your classmates will benefit from?
- 4. What is your biggest weakness? List two abilities you want to improve in the future.
- 5. Describe one conflict that you had with the organization or your team member. How do you solve the conflict? What is the result? If this conflict happens again, will you make the same decision now?
- 6. If you have some one difficult to get along with in your team, how will you handle it?

▶ 關於學校:

- 1. How did you hear about our MSF? Why is our school?
- 2. Why study in MSF?
- 3. Have you applied other schools applied? Which school is your priority?
- 4. Other than funding, what will stop you from choosing our MSF?

▶ 其他聊天:

- 1. Any questions about our school or the application so far?
- 2. Other stories you would like to share with me?
- 3. Do you have any multicultural experience?
- 4. One thing you cannot live without.
- 5. One innovative idea of you, and how you use it to solve the problem.
- 6. If we visit your hometown, where will you take us to?
- 7. Share with us the funniest thing happened to you recently.

● 面試技巧:

- 1. Conclusion first:每一題的英文面試都應該先破題,才給出原因和細節。每 一面試題,回答時間控制在 2-3 分鐘最佳。
- 2. About you:回答關於學校相關的題目,不要忘記要扣回自己。因為你有什麼樣的特質,這間學校的強項才能幫助你完成你的職涯規劃。
- 3. Always focus on "WHY":在進入例子闡述時,要記得自己要解釋的原因、支持的論點。不要講越多,但是沒有邏輯和偏題。
- 4. Transition words build structure:給出適當的轉折、連接詞,加上適當的停頓,可以讓聽者明確知道你要強調的點。特別是超過2分鐘的回答,面試官除了聽你的回答還需要做筆記,容易恍神找不到你的重點。
- 5. Delivery matters:聲音的表達,是面試的關鍵!不能讓人聽起來是你在背稿,針對轉折、連接、有態度的字,應該語調拉長並上升,並在句子結束時語調下降。面試時,有自信的談吐、堅定的眼神、泰然的手勢,代表人際溝通和訊息傳遞表達上的效率,而這也是商學院所關注的重點。

以上的英文面試技巧是我在準備托福口說時,所寫的分享文章: https://www.ptt.cc/bbs/TOEFL iBT/M.1513909437.A.17B.html

Thank you letter

真人面試結束前,別忘記可以問面試官的 email。面試結束當天,就馬上寄一封感謝信給面試官,開頭先提到很榮幸有這個面試機會,感謝面試官的時間和給的建議。並在信中提到面試中討論的幾點內容,在最後重申自己的優勢和企圖心,表達自己想就讀該間學校的渴望。

六、 U.S. News & World Report 2018 商學院 & 綜合排名

U.S. News & World Report 商學院排名標準:

品質評估 (Quality Assessment) 40%: 同行評估 25%、僱主評估 15% 就業成功率 (Placement Success) 35%: 起薪與獎金平均值 14%、全職 MBA 畢業生畢業三個月后就業率 14%、全職 MBA 畢業生畢業時就業率 7% 學生素質 (Student Selectivity) 25%: GMAT/GRE 平均分數 16.25%、大學部學生平均 GPA 7.5%、錄取率 1.25%

	有 MSF 的學校-全美 <mark>商學院排名</mark>
US	
new s	School name
-	Massachusetts Institute of Technology-Sloan School of Management
4	Princeton University- Bendheim Center for Finance
17	University of Texas Austin- McCombs School of Business
21	Washington University in St. Louis- Olin Business School
24	University of Southern California-Marshall School of Business
25	Vanderbilt University- Owen Graduate School of Management
25	Arizona State University-W.P. Carey School of Business
27	The Ohio State University-Fisher College of Business
29	University of Notre Dame-Mendoza College of Business
32	Temple University -Fox School of Business
37	Michigan State University-Eli Broad College of Business
38	Texas A&M University-Mays Business School
38	University of Texas Dallas-Naveen Jindal School of Management
40	University of Illinois Urbana-Champaign College of Business
43	University of Rochester-Simon Business School
44	Boston College-Carroll School of Management
44	Boston University-Metropolitan College
44	Univerisity of California- Irvine
47	University of Maryland-Robert H. Smith School of Business
50	Purdue University-Krannert School of Business
52	Southern Methodist University-Cox School of Business
57	Baruch College-Zicklin School of Business
57	University of Utah-David Eccles School of Business
73	Fordham University-Gabelli School of Business
73	University at Buffalo
73	Tulane University-Freeman School of Business
77	Case Western Reserve University-Weatherhead School of Management

82	University of California San Diego-Rady School of Management
88	Syracuse University-Whitman School of Management
88	Drexel University-LeBow College of Business
93	Depaul University-Driehaus College of Business

(以上排名僅供參考)

news Princeton University- Bendheim Center for Finance		有 MSF 的學校-全美 <mark>綜合排名</mark>
5 Massachusetts Institute of Technology-Sloan School of Management 14 Vanderbilt University- Owen Graduate School of Management 18 Washington University in St. Louis- Olin Business School 19 University of Notre Dame-Mendoza College of Business 21 University of Southern California-Marshall School of Business 32 Boston College-Carroll School of Management 34 University of Rochester-Simon Business School 35 Brandeis University-Brandeis International Business School 36 Brandeis University-Metropolitan College 37 Case Western Reserve University-Weatherhead School of Management 40 Tulane University-Freeman School of Business 42 University of California- Irvine 43 University of California- Irvine 44 University of California- San Diego-Rady School of Management 45 Villanova University-School of Business 46 University of Illinois Urbana-Champaign College of Business 47 Ine Ohio State University-Fisher College of Business 48 University of Texas Austin- McCombs School of Business 49 University of Texas Austin- McCombs School of Business 40 University of Maryland-Robert H. Smith School of Business 41 University of Maryland-Robert H. Smith School of Business 42 University of Maryland-Robert H. Smith School of Business 43 Southern Methodist University-Cox School of Business 44 University of Delaware-Alfred Lerner College of Business 45 Syracuse University-Eli Broad College of Business 46 University of Delaware-Alfred Lerner College of Business 47 Dexel University-LeBow College of Business	US news	School name
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