

# Rui Ju

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## EDUCATION

**Temple University, Fox School of Business, Philadelphia, PA**  
PhD in Risk Management & Insurance

**August 2014-Present**

**Temple University, Fox School of Business, Philadelphia, PA**

M.S in Financial Analysis & Risk Management, *GPA: 3.86*

- Recipient, Dean's Certificate of Excellence, 2014
- Recipient, Fox School of Business Dean's MS Scholarship, 2012 and 2013
- Passed FRM Part I exam, November 2013
- Passed CFA Level II exam, June 2013

**August 2012-May 2014**

**Anhui University of Finance and Economics, Anhui, China**

B. S in Economics with major Financial Engineering, *GPA: 3.86*

- Recipient, National Excellent Student Scholarship for Top 1%, 2011
- Recipient, First-class Scholarship for Top 3% Students, 2009, 2010 and 2011

**September 2008-July 2012**

## INTERNSHIPS

**Guoyuan Securities, Anhui Branch, China**

**Financial Department**

- Took charge of bookkeeping, analyzing daily revenues & expenses and assigning entries to the proper accounts in computer system
- Prepared monthly expense report and performed detailed variance causal analysis

**July 2011 – September 2011**

**Agricultural Bank of China, Anhui Branch, China**

**International Department**

- Participated in a rotational internship in the document processing department and foreign exchange regulation department
- Reviewed 20 Credit Memos each day and reported discrepancies to the appropriate bank supervisor
- Analyzed exchange rates using Reuters and improved traders efficiency by identifying opportunities for purchase or sale of foreign exchanges with city branches in Anhui Province

**July 2010 – September 2010**

**Industrial and Commercial Bank of China, Hefei Branch, China**

**Business Department**

- Ensured customer satisfaction by answering customer inquiries about bank products and services and escalating specific concerns to the appropriate bank supervisor
- Improved bank efficiency by assisting 300-350 customers per day with completing deposit slips, money orders, account opening application forms, and online banking account applications
- Performed administrative tasks such as data entry 5-6 hours per week for administration department

**July 2009 – August 2009**

## PUBLICATIONS

- *The origin and Development of VAR and its Application in China's Stock Market* (ISSN1000-8772) Chinese & Foreign Entrepreneurs, 22, 1-2. Rui Ju. (2011)
- *Brief Analysis on Income Distribution and Wealth Gap in China* (ISSN 1673-291X) Economic Research Guide, 2, 36-37. Rui Ju. (2011)
- *Discussion on the Employment and Careers of Post-80's College Students from the Perspective of Economic* (ISSN1002-7661) DUXIESUAN Forum of Quality-oriented Education, 4, 9-10. Rui Ju. (2011)

## ACTIVITIES

**Member, Financial Management Association, Temple University**

**Broadcaster/Director, English Broadcasting Service, Anhui University of Finance and Economics**

**September 2012-September 2013**

**October 2009 – September 2011**

## SKILLS

Computer skills: Good at Microsoft Excel, PowerPoint, Word, Matlab, SAS and Eviews