



RHODES SCHOLARSHIP

**2021-2022
APPLICATION**



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PRELIMINARY SCREEN



COUNTRY AND DISTRICT

Rhodes constituency (country) in which you are applying	United States of America
Please choose your district	District 13 - (Colorado, Nebraska, New Mexico, North Dakota, South Dakota, Utah, Wyoming)
Briefly outline your connection to your chosen district here	I have received at least two years of college training at the University of Utah and am also a legal resident of the state

NATIONALITY/CITIZENSHIP/EDUCATION

Current Nationality	United States of America
Country of Residence	United States of America

PERSONAL DETAILS & CONTACT INFORMATION

NATIONALITY & RESIDENCE



COUNTRY AND DISTRICT

Current nationality	United States of America
State/province of residence	Utah
From/To	12/1999-current
Country of birth	Pakistan
Place of birth	Lahore, Punjab

PROPOSED COURSE OF STUDY

FIRST PROPOSED COURSE OF STUDY

MSc Crimonology and Criminal Justice

SECOND PROPOSED COURSE OF STUDY

MSc Financial Economics

UNIVERSITY/HIGHER EDUCATION & SECONDARY SCHOOL EDUCATION



UNIVERSITY/HIGHER EDUCATION/TRANSCRIPT UPLOAD

Institution Name	University of Utah
Country	USA
Start Date	08-2018
Actual (or Expected) Completion Date	05-2022
Degree/qualification obtained or study for	BS (Hons)
Category	Accounting and Finance
Main Subject(s) /Major(s)	Finance
What is the marking scheme for your undergraduate degree?	GPA (out of 4.0)
Result/grade/classification/GPA to date	3.95

I have not yet completed this degree and am providing my transcript with results up to this point

STATEMENTS



ACADEMIC STATEMENT OF STUDY

If offered the Rhodes Scholarship, I would like to pursue an MSc in Criminology and Criminal Justice in my first year and an MSc in Financial Economics in my second year. My studies in finance and experiences in both the public and private sectors provide me with a unique perspective on the intersections between finance and public policy. The exceptional courses and opportunities at the University of Oxford would greatly enrich my perspective and provide me with invaluable tools as I progress in my career in business law.

The MSc in Criminology and Criminal Justice bridges the gap between my background in finance and my interest in law. With courses taught by Law Faculty and members of the Oxford Centre for Criminology, the program offers the unparalleled opportunity to study criminology and theory from some of the premier researchers and actors in the legal field. It includes courses in the politics of crime control and in psychology, law, and criminal justice, both of which offer a broader framework for the understanding of criminology as it operates in global institutions. Students are taught by faculty with experience in governance related to criminology, of which the research of Dr. Jessie Blackbourn in anti-terrorism law, oversight, and accountability is notable as it relates to my experiences and interests. Dr. Blackbourn's research includes reviews of anti-terrorism laws and dialogues with professional and practitioners in the legal field and is of particular interest to me due to my experience in the anti-money laundering and counter-terrorism financing (AML and CTF) program at Goldman Sachs. Having identified incidents of potential money laundering and terrorism financing, the research at Oxford would provide a conceptual framework for understanding how the flow of money facilitates criminal activity. Moreover, the international ties of the Centre for Criminology would globalize the perspectives gained through the course of study in a way that is unique to Oxford.

While all universities offer programs in finance, the University of Oxford is one of the only institutions in the United Kingdom that merges the study of finance with the study of economics. With the rise of cryptocurrencies such as bitcoin and exchange companies such as Coinbase, the future of finance and consumer markets lies in technology. The MFE at Oxford offers scholars the opportunity to combine financial courses, such as in markets trading and asset management, with foundational courses rarely offered alongside finance, such as econometrics and behavioral economics. As I plan on pursuing a career in financial regulation and anti-money laundering, an understanding of the financial markets in the context of macroeconomics would be especially effective in expanding my ability to utilize financial theories in practice. Moreover, centers such as the Oxford Man Institute of Quantitative Finance would afford specialization in growing fields of finance. For example, the extensive research on machine learning and artificial intelligence being conducted at the Oxford-Man Institute will likely have profound implications for the discernment of white-collar crime and suspicious market movement. My interest in white-collar crime and anti-money laundering parallels the courses and opportunities offered by this program.

My undergraduate degree in Advanced Financial Analysis and experience in the anti-money laundering group of Goldman Sachs provide me with the technical background necessary in programming and financial regulation to succeed in both MSc programs. Both courses would support my future study of business law and white-collar crime, which will likely face significant technological shifts as we shift our understanding of financial technology and criminal justice related to finance.

STATEMENTS



PERSONAL STATEMENT

Silence is a vacuum. Without the voices of reasonable individuals to temper the vacuum, the loudest shouts will fill it. I used to think that the danger to American democracy was rooted in vitriolic rhetoric. It's clear now that the real danger lies in silence. Silence is a response, a tacit approval for the way the world is as opposed to the world as it should be. When I was targeted because of my race, the silence of my peer drowned out the belligerent language of my aggressors. Knowing that other individuals faced the same challenges I did—many to a far greater extent—I couldn't remain silent.

On the Monday after the Islamist terror attacks in Paris, I am walking through the crisp morning air, the glow of the streetlights provides refuge from the dark that threatens to engulf me. One hundred feet separate me from the sidewalk to the school doors. I see a black Jeep pull into the parking lot. Ninety feet. The Jeep parks adjacent to my car. Eighty feet. Three white boys slowly climb out. Seventy feet. Max, a senior, is strolling ahead of me in his signature red shoes. Sixty feet. The boys notice me. Loud laughter. What could they be laughing about at six in the morning? Fifty feet. A barrage of expletives hits me, with the word "Muslim" interspersed throughout. I speed up, fear coursing through my body. Forty feet. The boys continue to hurl their words at me. Max clearly heard them. Will he say something? Thirty feet. Max reaches the door. He pulls it open, glances back at me and the boys following...and walks inside.

What's telling about my experience is not the fact that it happened; acts of racism and bigotry are not uncommon when you're the daughter of Pakistani immigrants growing up in the mostly white communities of Salt Lake City. What stands out to me about my experience is what I remember. Although I reported the incident to school administration, I don't recall the names of the aggressors. I probably couldn't point them out in a crowd. But I do recall Max, the recognition in his eyes and the hesitation as he gripped the door and considered speaking up, ultimately deciding against it. The red shoes are ingrained on my mind, a symbol of the reluctance of everyday individuals to mount a challenge to events seemingly unrelated to them.

After this incident, I felt the same patchwork of emotions that inevitably followed such instances. I felt the weight of the hijab on my head and the anger at the ease with which the boys had otherized me in my own school. Over time, however, I felt something new: shame at my own silence. I didn't blame Max for choosing to walk away. How many times had I done the same?

I found a voice for myself in finance and politics, fields in which people of color are often silent or silenced. Economic policy translates into many of the root causes of the racial and gender disparities that persist today, such as the greater difficulty in securing loans for housing, barriers to building long-term equity, and the absence of minority voices from key institutions in banking and finance. My voice manifested in the compliance function at Goldman Sachs, where I monitored and investigated suspicious transactions under the anti-money laundering program. I learned of the inner workings of the financial system and the importance of financial crime prevention.

I hope to amplify this voice, and those of others, through a focus on white-collar crime and money laundering. With the rise of new monetary technology like cryptocurrency, regulation is becoming more complex. Study through the Rhodes Scholarship would be invaluable in providing a background of criminology in the United Kingdom, as well as by learning from some of the premier minds in finance and policy. As I progress to an eventual career in the legal field, the experience and knowledge from the Rhodes Scholarship would bolster my foundation in finance and introduce me to the criminal justice implications of financial crime.

If given the opportunity to study at Oxford through the Rhodes Scholarship, I would like to pursue an MSc in Criminology and Criminal Justice and an MSc in Financial Economics. The first degree would offer the unique ability to work with Faculty of Law through the Centre of Criminology, engage in research focusing on the interactions of criminology and social policy, and learn the intersections between jurisprudence and criminalization. The United Kingdom, and Oxford University in particular, have for centuries shaped common law that has been foundational to the criminal justice system in the US. The UK is the international center of commercial law and litigation. The opportunity to study in the UK would be unmatched, as it would give me direct insight into both the historical underpinnings and the contemporary forefront of commercial and financial law. The second degree would bolster my existing background in finance by providing me with insight into some of the key mechanisms applied in white-collar crime: valuation methods, international markets trading, and asset management. Additionally, the focus on behavioral and experimental economics would elucidate the real-world application of the finance courses, further molding a holistic view of finance and policymaking. Both Oxford and the UK are cornerstones of financial practice, with the research and financial industries in each demonstrating the resilience of the UK's role as a financial powerhouse in a post-Brexit world.

Having experienced the ramifications of silence firsthand, I plan to contribute to facilitating a more just economic and financial system. Prevention of financial crime is a critical link in the ability to hold individuals and organizations accountable. My experiences at both Goldman Sachs and the Utah Attorney General's Office have shaped my desire to affect public policy as it relates to finance and economics. Through my studies, I hope to contribute to stronger financial and political systems and to pursue a career in financial regulation and business law.

Myah Healy

Email Address | 555-555-5555

EDUCATION

University of Utah, David Eccles School of Business

Honors Bachelor of Science, Finance with Advanced Financial Analysis emphasis

GPA: 3.95/4.0 | **Dean's List**

Eccles Scholar: Recipient of competitive scholarship at the University of Utah Honors College awarded to 30 students every year. Scholarship includes 4 years of tuition, room, board, and books.

Salt Lake City, UT

Expected May 2022

Hillcrest High School

International Baccalaureate and Honors Diploma

Midvale, UT

June 2018

WORK EXPERIENCE

Goldman Sachs

Summer Analyst / Consumer Financial Crimes Compliance

Transactions Monitoring Team (2021)

- Reviewed alerts related to financial crime and money laundering surveillances and closed or escalated based on level of risk
- Investigated and closed case generated due to a grand jury subpoena related to a customer
- Researched and presented on time savings and efficiency improvements from a proposed software development

Know Your Customer Team (2020)

- Reduced number of medium-risk customers for Marcus deposits and lending and Apple Card products by 48%
- Collaborated with divisional interns to present capstone project to Vice Presidents and Managing Directors
- Refined efficiency of reports provided to federal financial regulatory agencies

Office of the Utah Attorney General

Legislative Intern

- Tracked and researched bills related to the office through committee meetings and floor sessions
- Engaged with community stakeholders, especially those related to criminal justice and law enforcement
- Conducted research on the impact of gambling legislation on casino operations as related to a proposed bill, which was used by the AG's office to inform the legislature's decisions on the bill

Erin Mendenhall for Salt Lake City Mayor

Senior Field and Finance Intern

- Successfully elected Erin Mendenhall as Salt Lake City mayor through a crowded primary and competitive general election
- Boosted funding through canvassing voters and meeting with donors

Salt Lake County Mayor's Office for New Americans

Intern

- Expanded outreach and marketing for citizenship and Census 2020, in collaboration with the Utah Census Complete Count Committee and Get Out the Count efforts
- Worked with local leadership to create a more inclusive and welcoming Salt Lake County

Jordan School District | Bingham High School

Assistant Debate Coach

- Coached and mentored a team of forty students, working specifically with ten students
- Delegated research and instructed students in the technical aspects of speech and debate
- Collaborated with assistant coaches and the head coach to determine team rosters and plan lessons

Salt Lake City, UT

June – August 2020, 2021

Salt Lake City, UT

January – March 2021

Salt Lake City, UT

May – November 2019

Salt Lake City, UT

August – December 2019

South Jordan, UT

August 2018 – June 2019

CAMPUS & COMMUNITY INVOLVEMENT

Office of the President of the University of Utah

Salt Lake City, UT

Lead Presidential Intern

May 2020 – Present

- Selected as one of ten student representatives to support the President in events and initiatives, including at the US Vice Presidential Debate in October 2020
- Selected and served as lead intern for the 2021-22 academic year
- Created and implemented a student safety ambassador program in collaboration with the Office of the Chief Safety Officer
- Completed special projects for the President of the University, including an analysis of return on education
- Represented students on both the Independent Review Committee and the Public Safety Advisory Committee, which required close collaboration with the University of Utah College of Law faculty and the the University Police Department

Associated Students of the University of Utah

Salt Lake City, UT

Chief Justice of the Supreme Court

August 2019 – Present

- Arbitrated conflicts arising among University students under both original and appellate jurisdictions, as prescribed by the Constitution & Bylaws of the University
- Presided over hearings regarding election disputes and over impeachment proceedings
- Served as a student representative in committees for the Office of Equal Opportunity's Title IX and Discrimination hearings

Utah Muslim Civic League

Salt Lake City, UT

Finance Fellow

May 2021 – Present

- Created and implemented a business advising center for Muslim- and minority-owned businesses in Utah
- Worked with state and county coordinators to compile a comprehensive list of resources for small businesses
- Compiled a directory of Muslim-owned businesses in Utah

Students for Action Focused Empowerment (SAFE)

Salt Lake City, UT

Founder & Treasurer

October 2019 – December 2020

- Founded a student organization aiming to increase dialogue between students and University administration on topics of safety and belonging
- Managed the budget and funding for the organization
- Created marketing material and programming which led the organization to grow to thirty students in its first year

Racist and Bias Incident Response Team

Salt Lake City, UT

Student Representative

September 2020 – Present

- Served as the student representative on behalf of the University's student government in responding to various levels of racially motivated incidents
- Supported the University Marketing team and the University's General Counsel in drafting public statements to racist incidents on campus

Daniels Fund Ethics Initiative Case Competition

Denver, CO

National Champion

April 2019

- Wrote and presented on a business ethics case competition, on a team of five other students representing the University of Utah at the national competition
- Received feedback, coaching, and mentoring from two University of Utah business law professors throughout the course of the competition
- Placed first in the competition, among twelve universities, based on presentation and writing skills

PROFILE

Languages: English (Native), Urdu (Native), Punjabi (Intermediate), Hindi (Intermediate)

ENDORSER REGISTRATION



ENDORING INSTITUTION

REGISTER
RECOMMENDERS/REFEREES

REFEREE REGISTRATION

FINAL CONFIRMATION