

# POSTGRADUATE PERSONAL STATEMENT EXAMPLE

## REAL ESTATE

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### **Personal Statement Example: Real Estate**

Many of the world's most significant economic challenges and financial crises are caused by real estate bubbles bursting. High-profile examples include the housing sector collapse in Japan in the late 1980s and the United States in 2008. More recently, the same story has been repeated in China. Poor construction and planning practices affected developers and builders and damaged the interests of many home buyers, often leading to social conflicts. Consequently, local governments, courts and other stakeholders were required to collaborate to successfully resolve these housing project problems. Although comprised of many challenges, investment in revitalising abandoned or poorly planned building projects is critical due to its high return on investment, good external environment, market demand and use of land policy. The process of investing in and developing these projects is of great interest. Indeed, it motivates my move into the real estate field. Studying for this MSc will allow me to progress in this sector and achieve my professional goals.

My undergraduate experience has laid a solid foundation for real estate study. In courses such as Investment, I learned the basic principles of investment, risk management, investment tools and various portfolio investment methods. I also learned that real estate is an essential form of investment with both investment and consumption functions. The value of investment varies significantly by region and is influenced by various external factors. Skilled real estate investors can choose the most suitable portfolio, avoid investment risks and use simple and effective real estate investment strategies to get the maximum return on investment. A capital-intensive and high-risk industry, today's real estate sector has strong financial attributes. It is one of the most critical components of the financial sector, with changes in the real estate market strongly influencing broader markets worldwide.

In the Financial Statement Analysis class, I spent a semester comprehensively analysing aspects such as the balance sheet, income and cash flow statements of a well-known real estate company, Nutmeg Holdings Limited. Examining the profitability, operating capacity, development potential and solvency of the enterprise, I realised that real estate enterprises should strictly comply with financial systems. I became aware that finance departments

should rigorously analyse project budgets and expenditures, assess the enterprise's financial risk and reflect the enterprise's situation as clearly and explicitly as possible in financial statements. However, full disclosure can exclude the private collection of specific information, which is an essential factor for investment in the financial market.

Examining this field, I gained knowledge of the core aspects of rent theory, location theory and house price theory. I also realised that real estate is a multidisciplinary field that involves the development and utilisation of land and the rational allocation of resources in resource economics, as well as urban housing, urban management and urban land use in urban economics. Therefore, an equally interdisciplinary postgraduate course can provide students with rich knowledge and a broader perspective of real estate finance.

Exchanging business with personnel at a local real estate company during my internship at Marshall Bank, I found that they needed a better understanding of their financing system requirements. This made me wonder whether the real estate enterprise was scientific and reasonable in planning its financing needs and whether it could generate an actual increase in value through financing, investment and working capital management. As a result of this experience, I realised that the financial management of some real estate companies sits at the accounting level rather than at the strategic planning level, which is detrimental to avoiding risks and improving business efficiency. Therefore, real estate enterprises should clearly understand financing business from the planning stage and plan financing needs scientifically. They should also strive to improve operating efficiency, reduce operating costs, help enterprises reasonably minimise tax burdens and ensure that the flow of funds is sufficient and reasonable.

My past academic and internship experiences have made me realise that future real estate enterprises should succeed by applying their core business models, such as real estate development and construction. However, they must also devote themselves to diversifying their business into retirement, cultural tourism and recreation sectors. Consequently, I plan to combine this MSc's real estate knowledge outcomes with the management and economic knowledge I learned during my four years of undergraduate study. After graduation, I aim to use this course to develop numerous opportunities to work in real estate investment and development or the consulting industry. In doing so, I aim to combine an understanding of social context and policy trends to mitigate against risks and analyse the market for diverse clients, helping them invest, develop and contribute to urban planning and construction.

My personal and professional goals align positively with the MSc in Real Estate at Slater University. Located in a world-renowned financial centre with a thriving real estate and tourism industry, Slater has the advantage of being situated in the real estate capital of Asia. In addition, inclusive and relevant courses such as Property Development and Investment, Global Real Estate Asset Management and Revitalisation of Historic Buildings are designed to give students real-world knowledge and experience. Indeed, providing students with numerous opportunities to interact and debate with industry leaders and combining AR and other technologies to assist in theoretical explanations deepens students' understanding and application of knowledge. As a result, I fully expect this course to meet my academic needs and provide the high level of challenge I need to flourish in my chosen field.

