Dear Sir/Madam,

In my capacity as the Head of Department of Financial Market and Professor of the Finance and Economic, I came to know Ms. Kristina XXXX very well. I was a scientific advisor of her Master’s graduation work, “National bank of Ukraine on the debentures market of domestic state loans”, where Kristina considered, analyzed and evaluated certain aspects of work of the National Bank of Ukraine at a proper academic level.

Within the period of her studies, she has shown herself as a disciplined, reliable and conscientious student with the comprehensive knowledge in different areas.

Studying at the Bachelor’s and Master’s programmes of Finance and Credit, Kristina demonstrated her deep interest and learning skills in Finance, Economic, and Insurance services, as well as actively participated in the extra-curriculum social activities. She was involved in numerous interactions with finance and business practitioners and analysis of various business cases. Such business training along with a half-year internship in the National Bank of Ukraine revealed her exceptional abilities to adapt in new situations and work in team.

She quickly became a group leader and earned respect of both fellow students and professors. Ms. XXXX often initiated group study sessions and assisted the university in organizing workshops with guest speakers from companies of financial branch.

In the course of her studies and at the defense of her graduation work, Ms. XXXX showed herself as a responsible, motivated, hard-working student with excellent analytical skills, capable of conducting academic research in accordance with the requirements of a graduate school. Her steady academic background, outstanding personal qualities and practical experience allow her to contribute to the chosen programme sharing her expertise and original approach to different issues.

In sum, Ms. XXXX is a very gifted student and a true credit to XXXX University. I recommend her, without reservation, for application to the Master of Science in International Business Management programme at XXXX.

Professor XXXX,   
Head of Department of Financial Market,   
XXXX University

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