

Personal Reflection Paper

This statement should be ten pages in length with 1 inch margins, Times New Roman 12 point font, and 1 ½ line spacing. Please note that applications are evaluated on the completeness with which these questions are addressed and the degree of insight demonstrated. Special attention is paid to expression of clear long-term professional outcomes, strengths and weaknesses, self-awareness, openness to self-exploration, previous research experiences, and clarity of writing. Applicants to the Personal Financial Planning Ph.D. program should be prepared to balance interests in research, practice, and policy application.

1. Identify three issues in the personal financial planning field that warrant research, and discuss how achieving a Ph.D. will help you facilitate answers to these issues.
2. What do you consider to be strengths that will help you become an outstanding researcher and educator? When answering this question elaborate any training, skills, or experiences that will help you achieve success in the doctoral program.
3. What do you consider to be the area that will need most attention during your training? If you have something unusual in your background that might be considered a deficit, please discuss it.
4. What critical events from the past have most influenced your present personal and professional development?
5. How has your personal life impacted your professional life? If you experienced set-backs or obstacles how did you overcome them?
6. Why do you want to obtain a Ph.D. in Personal Financial Planning from Kansas State University?
7. What personal qualities can you contribute to the Ph.D. program at K-State?

Personal Reflection Paper

Paula Nadine Zwozdiak-Myers



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