

# FROM CFA & CORPORATE LIFE TO GRADUATE SCHOOL ABROAD: MY JOURNEY

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# MY BACKGROUND- FROM MUMBAI TO SEATTLE: A JOURNEY OF CURIOSITY, REINVENTION & GLOBAL AMBITIONS

- **Education:**
  - MS in Information Systems – University of Washington, Seattle
  - Chartered Financial Analyst Certification
  - Bachelors in Management Studies – Mithibai College, Mumbai
  - Junior College – Narsee Monjee College
- **Non-Linear Career Start:**
  - Ran a small business
  - Event management – corporate and creative events
  - Sales Coordinator – Academic books publishing company
- **Shift to Finance:**
  - Joined **Morningstar**, grew into leadership roles in both IC and people management
  - Completed **CFA** alongside full-time work
  - Moved into high-growth startup as a **Financial Consultant**

# WHY CONSIDER EDUCATION ABROAD AFTER CFA & WORK EXPERIENCE?

## 1. Global Perspective & Network:

- a) **International Exposure:** Understanding global markets, regulations, and business practices firsthand.
- b) **Network Building:** Access to international alumni networks, professors, and industry connections
- c) **Cultural Intelligence:** Developing cross-cultural communication skills essential for global roles

## 2. Skill Enhancement Beyond CFA:

- a) **Specialized Knowledge:** Areas like fintech, Cybersecurity, Data Analysis and most importantly Artificial Intelligence
- b) **Soft Skills:** Presentation, negotiation, and leadership skills in international contexts

# CONTINUED...

**c. Technology & Innovation:** Exposure to cutting-edge tools and methodologies

## **3. Career Acceleration & Pivoting:**

- a) Leadership Roles:** Many top-tier global firms prefer candidates with international education for senior positions
- b) Industry Switching:** Easier transition between sectors (finance to consulting, tech, etc.)
- c) Entrepreneurship:** Exposure to startup ecosystems and innovative business models

# WHY MASTER'S IN INFORMATION SYSTEMS AND WHY NOW?

## I Wanted to Stay in Finance—But Future-Proof My Skill Set

- Saw how **AI and tech** were transforming finance
- Realized I lacked technical fluency—and wanted to dive deep into it
- MSIS offered that perfect **bridge between finance and technology**

## Why a 1-Year Program?

- Cost-efficiency: Shorter duration = lower total cost
- Eager to return to the workforce quickly
- MSIS offered **intensity without dragging the timeline**

# CONTINUED...

## What I've Gained So Far:

- Technical Skills: **SQL, Python, Data Visualization, Cybersecurity**
- Awareness of: **AI, Machine Learning, Cloud Systems**
- Improved ability to collaborate across tech and business teams

# *FUTURE OF FINANCE:TRENDS, SKILLS & EMERGING ROLES*

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## **Where the Industry is Headed:**

- Automation is reducing repetitive tasks in reporting, reconciliation, and auditing
- Generative AI is enhancing forecasting, financial planning and portfolio analysis

## **In Demand Career Paths:**

- Fintech Strategy and Product Roles
- Financial Data Analysts and Data Scientists
- Risk Modelling and Fraud Analytics
- Product/Business Roles in Tech companies

**Skills in Demand:** AI/ML Awareness, SQL, Python, Power BI and Soft Skills



# CONS & CHALLENGES TO CONSIDER

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## Financial Considerations:

- **High Investment:** Tuition fees ranging from ₹30-80 lakhs for top programs
- **Opportunity Cost:** 1-2 years of lost income and career progression
- **Living Expenses:** Additional ₹15-25 lakhs per year for living costs
- **No Guaranteed ROI:** Success depends on individual effort and market conditions

## Career Risks:

- **Starting Over:** May need to build professional network from scratch
- **Visa Uncertainties:** Work authorization challenges post-graduation
- **Industry Recognition:** Some India-specific experience may not translate directly

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## **Personal Challenges:**

- **Family Separation:** Being away from family and support systems
- **Social Isolation:** Initial months can be lonely and challenging
- **Lifestyle Changes:** Adapting to new food, climate, and social norms

# KEY FACTORS FOR DECISION MAKING

## 1. Career Goals Assessment:

- Do you want to work internationally or return to India? Or maybe work for a few years, save and then return?
- Where do you see yourself in 10 years?
- Are you looking to switch industries or accelerate in your current field?

## 2. Financial Readiness:

- **Funding Sources:** Savings, education loans, scholarships, family support
- **Risk Tolerance:** Can you handle 1-2 years of negative cash flows?
- **Break-even Analysis:** How long to recover the investment?

# CHOOSING THE RIGHT PROGRAM & COUNTRY

## 1. Program Selection

- **MBA vs. Specialized Masters:** Consider your career goals and current background
- **Full-time vs. Part-time:** Balance learning with work experience
- **Program Rankings:** Research global and regional rankings
- **Alumni Network:** Investigate where graduates are placed

## 2. University Selection Criteria

- **Academic Reputation:** Global rankings and industry recognition
- **Location:** Job market, cost of living, cultural fit
- **Specializations:** Alignment with your career goals
- **Support Systems:** International student services, career counseling, networking events and workshops

# MAXIMIZING YOUR INTERNATIONAL EDUCATION

## Before You Go:

- **Research Thoroughly:** Understand the job market and cultural norms
- **Financial Planning:** Budget for unexpected expenses
- **Network Building:** Connect with alumni and current students
- **Skills Development:** Improve English proficiency and cultural knowledge

## During Your Studies:

- **Academic Excellence:** Maintain decent grades for better job prospects
- **Networking:** Attend industry events, join professional associations
- **Cultural Integration:** Engage with local communities and activities
- **Internships/On Campus Jobs:** Gain local work experience and build connections



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# ADMISSION REQUIREMENTS



Transcripts for your Bachelors and Master's Degree



Test Scores: GRE/GMAT (some have this optional )



English Language Proficiency (IELTS/TOEFL)



Professional Resume



Statement of Purpose



2-3 Letters of Recommendation



Other College and Program specific requirements

# MAKING THE DECISION:A FRAMEWORK

- **The 5-Point Evaluation:**
  1. Career Clarity: Are your goals clearly defined?
  2. Financial Feasibility: Can you afford the investment?
  3. Personal Readiness: Are you prepared for the challenges?
  4. Market Timing: Is it the right time in your career?
  5. Support System: Do you have adequate backing?

# DARE TO DREAM BIGGER

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- **Expand Your Canvas:** By studying abroad, you gain a global mindset, cross-cultural resilience, and the capability to work anywhere
- **Upskill to stay relevant:** The world is changing fast especially with the rise of AI, so you either upskill or get complacent.
- **Break Limits, Not Just Borders:**
  - Sometimes your biggest growth comes from stepping outside your comfort zone
  - Exposure to diverse peers and new systems sparks fresh thinking and ambition
- **It's Not Just a Degree—It's a Mindset Shift:** You're not just learning in class - you're *building grit, independence, and global career capital*



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