

Essay 1: What matters most to you, and why?

Anyone who knows me at all will know that I have a profound love for superheroes and superhero mythology, and it has become a major driving force behind almost everything I do. Like any kid growing up, I played with Batman and Superman figurines and I enjoyed watching and reading about their fictional exploits in comics and on TV, but it wasn't until the movie *Batman Begins* came out in 2005 that my fascination with superheroes went from casual interest to full-blown obsession.

Batman Begins tells the "origin story" of a young Bruce Wayne and the long, arduous spiritual journey he had to go through in order to become the crime-fighting caped crusader that we all know him as. Like a young Bruce Wayne, I have always had an almost-pathological need to make this world a better place in the best way that I can, but for the longest time I struggled to figure out what that "best way" was.

For example, back in elementary school before I could even read, I remember one day we all received an orange UNICEF box from our teachers and were told to try to collect money for underprivileged children in other countries. While other kids came back with spare pocket money and loose change they'd found around the house, I was absolutely devastated and heartbroken by this cause and I ended up donating many months' worth of piggy bank savings, around \$60 in total, despite my teachers and parents insisting to me that even a fraction of that would have been more than enough. Later on in high school and college, I strongly considered at various different times a wide spectrum of career paths with this ultimate goal in mind, including joining the Peace Corps, becoming an inner-city schoolteacher, going into government and public service, or trying to get rich in Finance so that I can later redistribute my wealth to those who need it most a la Warren Buffett. However, none of these options ever felt quite right to me because while I wanted to be able to A) make a tangible and direct impact and B) in a way that scales, none of those paths seemed to satisfy both of those criteria.

It was only after my serendipitous introduction to the world of innovation and entrepreneurship while working on the "Multi-Channel" and "Next Generation Banking" projects at my current employer that I was able to experience firsthand the awesome power and scale of technology, and I realized then that this would be how I would "save the world."

You see, what all superheroes have in common is that they start off as ordinary citizens living ordinary lives, until one day they have these new "superpowers" thrust upon them which they never earned or asked for, and are left to cope with the enormous responsibilities that these powers entail. The more superhero stories I would read the more I realized that the real superheroes are people like you and me who were lucky enough to be born in a free and developed society, with parents who care and could give us a quality education – we did nothing to "earn" this kind of life and the sad truth is that there are not that many of us in the world. We are part of what Warren Buffett famously referred to as the "Lucky Sperm Club," and it's our duty and responsibility to make the most of these fortuitous gifts in order to make the world a better place for the billions of people in this world who were not as lucky.

If there's one key takeaway that is common to all superheroes, it's that no matter how strong and powerful they may be, in the end they all realize that they can't do it on their own and that in order to truly save the world they need to inspire others with their vision as well, in order to continue what they started even after they're gone. I believe I have the requisite skills and abilities to be that kind of charismatic and transformational leader and it's why I love superheroes and why I look to their stories for inspiration as I set out to make my own.

So while I'm not exactly "faster than a speeding bullet" or "able to leap tall buildings in a single bound," I have been blessed with certain real-life "powers" that are unique to me and which I will use to the fullest to become the

superhero that I'm meant to be.

Essay 2: What do you want to do – REALLY – and why Stanford?

I plan on dedicating the rest of my youth (i.e. the next ten years or so of my life) to founding and scaling my own consumer internet start-up with the goal of making the process of learning a foreign language simpler, easier, and universally accessible for all.

During my time in Korea, I saw how difficult learning a second language still is for so many people. Basically everyone here wants to get better at English and they spend a lot of money trying to do so, yet the return on all that investment is not what one would hope. I've taught hundreds of hours of free English classes to people in Korea who I wanted to help, from my coworkers at Standard Chartered to underprivileged orphans, and though I consider myself a very effective language instructor, there are only so many hours and so many people I can teach in a given day or week, and all I could ever think anytime I was with one of my students was "There's got to be a more scalable way to do this."

The mission of any entrepreneur is to solve problems in society that won't go away on their own and while I've always loved learning new languages, it was always a long and difficult process and it just blows me away that the basic economics of distribution for language learning and teaching has remained virtually unchanged for so long. Just like Google made it their mission to take the world's information and make it universally useful and accessible, I want to dedicate my life to doing the same for second language acquisition. It's a field ripe for disruption and I believe I am uniquely talented and qualified to do so.

With that being said my reasons for wanting a Stanford MBA are obvious but worth re-mentioning. Stanford is located in the heart of the most vibrant entrepreneurial ecosystem in the world in Silicon Valley, and there's no other school in the world as singularly focused on producing the next generation of people who will challenge and change the way we live and the way we think about the world. As someone who has recently lived and worked in a country like Korea where mega-conglomerates rule the land and promising new start-ups are gobbled up and bought out before they can properly blossom, going to Stanford would be an almost unimaginable dream come true, where I'd be within walking distance of all the mentors, resources, and fellow aspiring entrepreneur peers that I could ever want.

As an aspiring superhero-slash-entrepreneur, I plan on saving the world and I hope that Stanford can help me to do so.

Essay 3B: Tell us about a time when you made a lasting impact on your organization.

I arrived in Korea and at Standard Chartered Bank in June of 2008, and in the rigidly conservative and seniority-based hierarchical culture of a large Korean corporate, I was the ultimate manifestation of everything many of my coworkers resented – foreign-born and educated, couldn't speak the language, extremely young and inexperienced but on the fast track, and wholly unfamiliar with local customs and traditions.

There was absolutely no precedent in Standard Chartered Korea of a foreigner like me coming in at the entry level, and so early on many of my supervisors and coworkers would essentially ignore me because they did not believe that I could ever help them or help the company. But I knew something had to give if I wanted to be able to contribute, and so in order to earn their respect and show how serious I was about working in Korea, for the first six months I literally did nothing but study Korean every day after work, and because social eating is a huge part of Korean culture I swallowed my pride and swallowed down every kind of food my coworkers offered me including live squid, sea snails, silkworm larvae, and crushed loach soup.

I've since managed to become a top performer among my (Korean) peers, win over the hearts and minds of everyone at my company who had doubted me, and set a positive example of an "inexperienced know-nothing foreigner" working his butt off to make an impact and pave the way for others like him. It was a long and difficult journey, but what kept me going was the knowledge that I had to succeed not just for myself but for every young non-Korean who would come after me, so that hopefully they wouldn't have to put up with what I had to go through.

Essay 3C: Tell us about a time when you generated support from others for an idea or initiative.

In September 2010 I became the project manager of a 7-member cross-functional project team which was tasked with changing the fundamental distribution model of the retail bank, and the product manager of what would end up being the symbolic crown jewel of the entire project, a new online banking app called “Wishlist” which I believe could revolutionize personal banking as we know it.

Retail banks in Korea are easily one of the most conservative and risk-averse environments you can possibly work in, and despite my youth, non-native Korean ability, and lack of technical background, I would have to somehow persuade a group of skeptical and jaded e-Business and IT employees that “Wishlist” would fundamentally change banking for the better. It was a daunting task but I took to heart a quote by French writer Antoine de Saint-Exupery who wrote “If you want to build a ship, don't drum up people together to collect wood and don't assign them tasks and work, but rather teach them to long for the endless immensity of the sea.” I wanted my coworkers on the project to feel like they were a part of something big and ambitious that they could one day tell their friends and family about, and so I created a compelling vision for Wishlist reminding everyone that what customers are entrusting us with is not their money per se but rather the hopes and dreams that that money represents, and it's our responsibility as bankers to connect them with the best products, services, and 3rd party providers to help those dreams become reality. This was the vision which I made sure was embedded in every nook and cranny of the product, and on December 19th 2011 we were able to launch a Wishlist that we could all be proud of.

Additional Information

Many of my post-college achievements would not have been possible without the mental toughness and warrior spirit I gained from having to overcome a host of unenviable issues during my college years, including an online poker addiction and a bout with depression.

Upon arriving at Williams College, with my newfound freedom to finally make my own decisions, I made the “great” decision to try online poker and I quickly became addicted, pulling daily online poker all-nighters and then showing up to classes looking and feeling like a zombie. All I could ever do or think about was poker, and it got me off to a terrible start both socially and academically my freshman year.

I also had to overcome a bout with depression which came to a head my junior year, when I essentially withdrew from society and came close to ending my own life. I stopped going to classes and would have failed the semester had it not been for my sympathetic professors who did everything they could to help me pass after I finally mustered up the courage to reach out for help.

I had some regrettable moments in college, but I emerged a much stronger and tougher person as a result, and I’ve done nothing but thrive since then. As any good entrepreneur would say, failure is oftentimes a much better teacher than success, and I can assure you that I have failed (and learned) as much as anyone, and I am all the better for it.