<Company>

<Street Address>

<City, State, Zip>

<Date>

Dear Mr. Johnson,

I am excited to submit my resume for your Financial Analyst position. I am very familiar with your group as one of our good family friends in your New York office, Fred Frederick, has given me quite a bit of information on your company. A position with Morgan Stanley would be a great opportunity and after researching your Public Finance Analyst program, I feel strongly it would be an ideal fit. Working closely with clients, but also having the opportunity to utilize my analytical skills, is what prompted me to apply. In addition, having the opportunity to impact infrastructure that is so important to a community is very appealing since I enjoy helping others, and ultimately making a difference.

I will be receiving my degree in Finance in December of 2013 from the University of Colorado, Leeds School of Business. I have elected to supplement my coursework with economics and math classes, as I am interested in securing a very quantitative and analytical position. This academic combination would be an asset to Morgan Stanley because I possess a macro view of the economy and how government decisions affect businesses, and the finance coursework has prepared me for the detailed analysis and modeling required. Additionally, my time spent in private wealth management taught me the importance of professionalism in all forms of communication. I would look forward to interacting with both internal employees and external clients and the opportunity to begin making value added contributions to your team. My past managers would describe me as hard working, confident in my ability to make decisions and someone that easily establishes relationships with others. Additionally, I consider myself a strong team player and a quick learner and I am excited about the opportunity to apply my personal strengths and knowledge to a position with Morgan Stanley.

I am very interested for the chance to support your group and learn from industry experts. Public finance seems like a very good fit for my personality and skillset and I look forward to hearing from you. Thank you for your consideration

Sincerely,

Charlie Cho