

Messages of Gratitude from Awardees of AR Charitable Foundation Scholarship **「德和慈善基金獎學金計劃」得獎同學感言**

Cheryl Lee Cheuk-tung (Year 3 student)

I am very honoured and thankful to be selected as one of the recipients of the AR Charitable Foundation Scholarship this year. The scholarship not only alleviates my financial burden but also allows me to concentrate more on my study. It also provides me with a solid foundation for my further education and a career in insurance after my graduation. Please allow me to express my sincere gratitude to AR Charitable Foundation once again for their generosity and support.

As an undergraduate student in Risk and Insurance Management (RIM), I feel optimistic towards the career prospects in the insurance sector, which is one of the fastest growing sectors in the financial services industry in Hong Kong. There is also an increasing demand for corporate and managerial talent, offering a good opportunity for students who are eager to develop a long-term career in the insurance industry after graduation. Thanks again to the donors who help me get closer to accomplish my goal by making the scholarship possible. Their generosity has also inspired me to help others and give back to the community. I hope one day I will be able to help students achieve their goals just as they have helped me.

李卓桐（三年級學生）

我很榮幸今年獲選為「德和慈善基金獎學金」得獎者之一，並衷心感激。獲頒這項獎學金後，我的經濟負擔減輕了，可以更專心讀書，爭取更好成績。這項獎學金亦有助我為日後繼續進修，以及畢業後在保險業發展奠定穩固的基礎。我謹此再次衷心感謝德和慈善基金的慷慨捐助和支持。

身為風險及保險管理學科的本科生，我對保險行業的工作前景感到樂觀。保險業是本港發展最迅速的金融服務之一，現時對企業及管理人才的需求亦愈趨殷切。對於畢業後立志投身保險業作長遠發展的學生來說，這是絕佳的機會。再次感謝捐款人成立獎學金，讓我在達成理想的路途上邁進了一大步。他們的慷慨捐助，亦鼓勵我幫助別人，回饋社會。希望有一天，我能夠像贊助人今天幫助我一樣，協助其他學生達成他們的目標。

Jessica Law Ting-yuk (Year 2 student)

I would like to express my greatest gratitude to AR Charitable Foundation for giving me the scholarship, which means a lot to my undergraduate study. This scholarship not only lessens my financial burden, but also offers me a goal to strive for. Since my family can barely pay for my tuition fee, the scholarship does help relieve my parents' economic pressure. The scholarship also brightens my study at Lingnan University because it shows that my efforts do mean something and I am now more confident and motivated to meet greater challenges ahead. Last but not least, I am thankful to AR Charitable Foundation for showing us a clear career path. It is surely the best choice for me.

羅淳鈺（二年級學生）

我謹向德和慈善基金致以最深的謝意。獲頒這項獎學金，對我的本科學習生活意義重大。它不但減輕了我的經濟負擔，也賦予我奮鬥的目標。由於家裡僅能

勉強負擔我的學費，這項獎學金大大紓緩了父母的經濟壓力。此外，它照亮了我在嶺南大學的學習生活，因為得獎表示我的努力是有意義的，也使我更有衝勁和信心，迎接未來更艱巨的挑戰。最後，我非常感謝德和慈善基金給我們指引清晰的事業發展路向，這肯定是我最好的選擇。

Tsui Wai-shing (Year 2 student)

I am glad to receive the AR Charitable Foundation Scholarship, and thank AR Charitable Foundation for supporting my study. The scholarship is a meaningful award to me. It lets me focus on my study, and reduces the financial burden on my tuition and exchange programme. During my study at Lingnan University, I am deeply impressed with the University's comprehensive support to students, such as overseas exchange and summer internship programmes. Thank you again to Lingnan and AR Charitable Foundation for providing me with this opportunity to know more about the insurance industry and better prepare myself for a successful career in the insurance industry.

徐偉盛（二年級學生）

我很高興獲頒「德和慈善基金獎學金」，並感謝德和慈善基金支持我的學業。這項獎學金對我來說極具意義。它不但讓我專注於學業，也紓緩了我應付學費和參加交流計劃的經濟負擔。在嶺南大學就讀期間，我深深感受到大學對學生的各項支援，包括海外交流、暑期實習計劃等。再次感謝嶺大與德和慈善基金提供這個機會，讓我加深對保險業的認識，為日後在業界發展作好準備。

Wong King-chun (Year 2 student)

First, I would like to thank AR Charitable Foundation for granting me the scholarship. It is certainly encouraging to students in Risk and Insurance Management (RIM). To me, the scholarship means much more than a monetary reward. It is also a strong encouragement for me to do even better. I treasure the opportunities of mentorship and internship along with the scholarship. It reflects AR Charitable Foundation's enthusiasm in nurturing new-generation professionals for the insurance industry.

The RIM programme at Lingnan provides students with essential and practical knowledge of the insurance industry. I recommend it to students who are interested in joining the RIM field. I truly believe you will benefit from it.

黃景駿（二年級學生）

首先，我很感謝德和慈善基金頒發獎學金給我。對風險及保險管理學科的學生來說，這項獎學金無疑是極具鼓舞作用。對我來說，這項獎學金不只是財政上的支持，更是鼓勵我更上一層樓的動力。此外，我很珍惜獎學金所提供的導師培訓和實習機會，這些都反映德和慈善基金致力為保險業培育年輕專業人才的熱忱。

嶺南大學的風險及保險管理學科傳授保險業必備的實用知識，我誠意向有興趣在這方面發展同學推薦修讀這項課程，相信你一定獲益良多。

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