

Cover Letter (with Annotations):

Dear Hiring Manager,

*I am writing to express my strong interest in the Banker position at Goldman Sachs. With two years of experience as an Associate Banker at JPMorgan Chase, I've built a solid foundation in **client relationship management**, financial education, and problem-solving within a fast-paced, high-standard environment. What excites me most about this opportunity is the chance to contribute to Goldman Sachs' reputation for excellence and integrity while growing my career within a company that sets the gold standard for global financial services.*

*At JPMorgan Chase, I have worked closely with clients from all walks of life, guiding them through day-to-day banking needs, resolving financial concerns, and offering products tailored to their goals. One experience that stands out was helping a Spanish-speaking client, frustrated by a previous misunderstanding with their account, feel heard, respected, and supported. By bridging a communication gap and offering clear solutions, I turned a difficult situation into one that restored trust, both in the institution and in the process. It reminded me of the kind of service **I want to deliver consistently: informed, empathetic, and rooted in long-term impact.***

I am known by my colleagues as a collaborative, solution-oriented professional with a strong sense of accountability. Whether working with clients or teammates, I thrive in roles where clear thinking, adaptability, and attention to detail are critical. I am especially passionate about helping underrepresented communities build financial literacy and long-term security, an area I know Goldman Sachs is also deeply committed to through its initiatives like the 10,000 Small Businesses and Marcus programs.

*Joining Goldman Sachs represents more than a career move for me, it's a step toward being part of a **culture of innovation, mentorship, and forward-thinking finance.** I am eager to bring my drive, bilingual communication skills, and client-first mindset to a team that values precision, professionalism, and purpose. I'm also excited about the opportunity to grow into more advanced areas like private wealth management or risk and resilience, where I can deepen my impact and expand my skill set.*

Thank you for considering my application. I would welcome the opportunity to discuss how my background and values align with Goldman Sachs' mission and how I can contribute to your continued success.

*Warm regards,
Jenelly Lluberes*

“Dear Hiring Manager,”

This works, but if I can find the name of the person hiring, I should use it. It would make the letter feel more personal.

“I am writing to express my strong interest in the Banker position at Goldman Sachs.”

This is a good opening, but I could add a quick sentence about why I want to work at Goldman Sachs specifically to show more genuine interest.

“With two years of experience as an Associate Banker at JPMorgan Chase...”

This line shows I have strong experience, but it might be better if I include one clear result or task I did well, something that shows what I learned or accomplished.

“What excites me most about this opportunity is the chance to contribute to Goldman Sachs’ reputation...”

This sounds nice, but I should say what part of the company’s work I admire. That would make the interest feel more real.

“One experience that stands out was helping a Spanish-speaking client...”

This is one of the best parts of my letter. It shows my problem-solving, empathy, and communication skills all in one real example.

“...feel heard, respected, and supported.”

I like this line. It shows how I care about people, not just their money or accounts.

“I am known by my colleagues as a collaborative, solution-oriented professional...”

This feels a little vague. It would be stronger if I gave an example of a time I worked well on a team or solved a hard problem.

“...Goldman Sachs is also deeply committed to through its initiatives like the 10,000 Small Businesses and Marcus programs.”

This is great. It shows I’ve done my research. I could make it even better by saying why these programs matter to me.

“I’m also excited about the opportunity to grow into more advanced areas like private wealth management...”

Good to show ambition here. But I should connect it to what I’m already doing now, or skills I’m building.

“Thank you for considering my application...”

This is a strong, polite closing. It wraps things up well.

AI Comparisons

After comparing both versions of my cover letter, I realized the AI-generated one does a better job of connecting my experience to Goldman Sachs’ values. My original letter shows I’m qualified, but it doesn’t tie my goals to the company’s mission. In terms of tone and style, my version is more formal and safe. I wanted to sound professional, but it comes across a bit stiff. The AI letter is warmer, more natural, and tells a personal story. It feels like someone speaking confidently about their experience, which makes it more engaging. I think adopting that tone while keeping my authenticity would help me connect better with the reader. One specific thing I liked in the AI version was the client story, it brought my skills to life instead of just listing them. It also showed that research had been done on Goldman Sachs, which made the letter feel more intentional. I hadn’t thought to include my bilingual abilities or mention Goldman’s community programs, but those are both strong additions. While my letter feels sincere and honest, it could benefit from more detail and personality. Moving forward, I plan to blend the authenticity of my voice with the structure, storytelling, and company alignment found in the AI version to make a stronger, more memorable application.

Reflective Analysis

Reflecting on my cover letter for the Banker position at Goldman Sachs, I feel proud of the effort I put into crafting a professional and focused application. I aimed to present myself as someone with relevant experience, a solid understanding of client service, and a genuine interest in continuing my growth in the financial industry. While the letter succeeds in many of those goals,

I now realize there are areas I could improve to make it more personal, specific, and aligned with Goldman Sachs' unique values. One of the main strengths of my letter is that it highlights two years of experience as an Associate Banker at JPMorgan Chase. That role gave me a strong foundation in managing client relationships, resolving financial concerns, and working in a fast-paced environment. I made sure to include those details early in the letter to establish credibility. I also think I did a good job choosing a meaningful example, the story about helping a Spanish-speaking client navigate a difficult situation. That part adds a human element to the letter and shows my communication skills, patience, and cultural awareness, all of which are essential in a client-facing role. It's the moment in the letter that feels most like me. However, as I review the letter more closely, I notice that the tone is mostly formal and safe. While I wanted to sound professional, I think I may have come off a bit stiff in places. The letter could benefit from a more conversational and warm tone, something that still sounds polished but more personal. I've also realized that although I mention Goldman Sachs, I don't fully explain why I'm excited to join the company. I refer to its reputation and values, but I don't go into specifics. Mentioning programs like 10,000 Small Businesses or Marcus shows some research, but I now see that I could've taken it further by explaining why those initiatives matter to me personally, especially given my interest in helping underrepresented communities gain financial literacy. Another thing I'd like to improve is how I talk about my strengths. Phrases like "solution-oriented" and "collaborative" are true, but they're also broad. Instead of just stating traits, I should back them up with examples, even something brief, to show those qualities in action. This would make the letter feel more vivid and believable. I also realize I missed an opportunity to highlight my bilingual skills earlier in the letter. Given that this was such a key part of my client story, I should've framed it as one of my strengths right away. What I do feel good about is the honest and sincere tone throughout. I didn't try to oversell myself; I wrote it as someone eager to grow, contribute, and bring value to a new team. Moving forward, I want to keep that honesty while being more intentional with my storytelling, company research, and tone. By blending the realness of my voice with stronger, more specific examples and clearer alignment to the company's values, I know I can make my cover letter more compelling and memorable.