

Guide to Corporate Careers  
for Kenyan Students  
in the USA

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## TABLE OF CONTENTS

<b>Introduction</b> .....	3
<b>Career Preparation</b> .....	4
<b>Investment Banking</b> .....	17
<b>Management Consulting</b> .....	33
<b>Information Technology</b> .....	42
<b>Corporate Law</b> .....	51

# Introduction

This Career Guide is the result of an initiative launched in June 2006 by a group of Kenyan professionals based in New York to assist Kenyan undergraduate students in the US in their career exploration process. The aim of the Guide is to share information on the various resources used by Kenyan professionals in their pursuit of corporate careers in the US. This Guide should serve only as a starting point or as an additional resource. Additional books and websites, which provide comprehensive information on various career related topics and industries, have been listed throughout the Guide.

The first section of this Guide includes general career preparation guidance to assist in evaluating one's interests and skills as well as resources that one can use to evaluate career options across industries. It also includes tips on conducting internship and job searches, writing cover letters, resumes, and interviewing. This section also highlights career programs targeted towards minorities that serve to expose students to various industries and summer internship opportunities. The following sections provide career preparation information for the Investment Banking, Information Technology, Management Consulting and Law industries, and also include the biographies of Kenyan professionals working in these careers.

This is the first version of the Career Guide and it is intended to be a continued effort. It is our hope that future versions of this Guide will include information on other careers and industries. We welcome other Kenyan professionals to provide information and guidance on how students can prepare for careers in the US. If interested in providing such information or feedback on this initiative, please contact us at the e-mail address provided below. Additionally, if you have information on scholarships, career programs or academic programs that Kenyan students can take advantage of, or any other relevant information, please contact us and we can seek ways to share this information with students.

For students with any feedback on this Guide or career related questions you can also contact us using the e-mail address below.

We can be reached by e-mail at [kpusa@googlegroups.com](mailto:kpusa@googlegroups.com).

The Career Guide will be hosted on this website:  
<http://www.ninino.com/probono/kpusa/index.html>

Join us in our Facebook group "Career Guidance for Kenyan students in the USA"  
(<http://www.facebook.com/group.php?gid=6314593412>)

## **DISCLAIMER:**

Except as otherwise noted herein, this Career Guide reflects the personal views and/or opinions of the authors(s)/contributors. It does not necessarily represent the views of any of the other companies, organizations and individuals identified or referenced herein. The purpose of this Career Guide is to assist in the dissemination of information about employment in the United States, but no representation is made about the accuracy of the information, and any duty to update the information is expressly disclaimed. The information contained in this Career Guide is provided only as general information for your personal non-commercial use. This Career Guide is NOT FOR SALE. By using this Career Guide you are indicating your assent to the foregoing.

***We wish you success in your career pursuits in the USA!***

# Career Preparation

As an undergraduate student unsure on how to navigate through the job market and pursue your dream career in the US, it may seem like a daunting task. This section is designed to guide you through key elements of your career exploration and preparation process.

## Self- Assessment

Self-assessment is a vital first step as you undertake your career exploration. It involves identifying your interests, skills and values. It is tempting to skip this step; however, you are encouraged to perform this self-evaluation as it will assist you in identifying your strengths, competencies, weaknesses, values and areas of development. This self-knowledge will assist you in focusing your career search on particular industries and careers with the job functions, work environments and lifestyle that will be most fulfilling to you. It should also enable you to better position yourself for the job market through the resumes and cover letters that you will eventually write.

### 1. Interests

Examine yourself and figure out the activities you enjoy. This will help you identify key themes and patterns in your life and to determine careers that may be best suited for you based on your interests and personality. Evaluating your interests will also enable you to understand how you like to spend your time. Considering that you will be spending majority of your time at work, it would be to your benefit to incorporate your interests into your career choice. To help you identify your interests, consider some of the following questions:

- What types of work/activities excite you most?
- How do you spend your free time? What are your hobbies?
- What activities/volunteer work are you involved in? What drew you to these activities? What do you like/dislike about these activities?
- What organizations are you involved in? Why did you join these organizations?
- What industries appeal to you? Why?
- How would you define your dream job? Why?

To further assist you in identifying your interests, it might help to create a summary of your past and present activities, for example, classes, extracurricular activities, job, community service, sports, positions of responsibility, volunteer activities, etc. Note down the things that you liked and disliked about these activities, what was most important and exciting about these activities and things you may wish to experience again or avoid in future activities/jobs. This list will also come in handy when you start to put together your resume.

## Self- Assessment Exercise

Below is a sample table, with some examples, that you can use to evaluate your interests:

<b>ACADEMIC INTERESTS</b>			
	<i>Why did I take this course?</i>	<i>What I liked about it</i>	<i>What I disliked about it</i>
<b>Course</b>			
<b>NON- ACADEMIC INTERESTS</b>			
	<i>What does it involve?</i>	<i>What I liked about it</i>	<i>What I disliked about it</i>
<b>Job/Internship</b>			
<i>Intern for portfolio manager</i>	<i>Summarized information on clients' portfolios</i>	<i>Enjoy analysis and reading on various company stocks</i>	<i>Worked on projects individually Would prefer to work in a team</i>
<b>Volunteer</b>			
<b>Extracurricular Activities</b>			
<i>Contributing writer for College newspaper</i>	<i>Writing opinion features</i>	<i>An avenue for expressing my views Developing my writing skills</i>	<i>Tight deadline requirement.</i>
<b>Other</b>			

## **2. Skills**

The competencies you have developed through various activities, experiences and academic courses form the basis of your skill set. For instance, you might have quantitative skills, writing skills, analytical skills, strong interpersonal skills, organizational skills, attention to detail, etc. Personal attributes such as self-motivation, decisiveness are also important since various careers will require the use of certain personal skills e.g. a stock trader at the New York Stock Exchange must have the ability to assimilate information quickly and act decisively on it.

To identify your skills, make a list of the following, for all the activities you have been involved in:

- Responsibilities and tasks involved
- Skills used to accomplish each of these tasks
- Identify how you used each skill
- Rate your performance/ability at each skill and whether you enjoyed using the skill
- List the careers in which you think these skills can be applied

As you examine your skills, consider your weaknesses as well, as these could be areas for development. For instance, if you have weak Microsoft Excel spreadsheet skills, you might consider taking Microsoft Excel workshops offered in your college or online to improve on these skills especially if you are considering a career in finance.

### 3. Values

Your values are what motivate you and the things that you hold important, for example, prestige, job security, money, opportunities for professional development, good benefits, intellectual challenge, lifestyle, family issues, recognition etc.

Evaluate the values that you hold important as these are key elements as you make a decision on what you consider to be a suitable career. For instance, if a lifestyle that involves no work over the weekends is an important factor for you, then Investment Banking which requires long working hours during the week and weekends may not be a suitable career for you.

## Identify your Career Focus

After completing a thorough self-assessment, you should have better self-knowledge and you are now ready to begin exploring various careers and industry options. Below are a number of resources that you can use in career exploration:

### 1. Career Services Office

The Career Services office in your college should have a wide range of resources available to you. Visit this office often during the semester and read newsletters, books, attend career events and meet with career counselors who can provide further guidance on your career search. In addition, many colleges now have the Vault Career Guides online library made available at no cost to students and you should take advantage of this free resource if it is available.

### 2. Online resources

There are several career resources available on the internet to assist you in your research on industries and careers:

- Vault ([www.vault.com](http://www.vault.com)) – This site allows you to research several industries and careers, and provides excellent guides on different industries, companies and careers. It also provides company profiles, salary surveys and employer surveys for a number of major companies. The Vault site grants you access to basic career information and industry overviews. In-depth knowledge is available in industry guides, which are available for purchase on the website.
- Wetfeet ([www.wetfeet.com](http://www.wetfeet.com)) – This site provides career overviews, job requirements, job outlook, career tracks and compensation and job listings for different careers. For industry research, it provides industry overviews, pros & cons, major players, job descriptions and tips for each respective industry. The site also provides information on living conditions in various cities and major industries and companies located in these cities. In-depth knowledge is available in industry guides, which are available for purchase on the website.
- <http://uhs.berkeley.edu/students/careerlibrary/links/Occup.cfm> - This site provides links to websites, by field of interest, that can help you explore career options.
- [www.careeroverview.com](http://www.careeroverview.com) – provides information on a wide range of careers

- <http://www.careers-in-business.com> – provides an on overview of careers in business
- Company websites - You can also conduct research on company websites. Review these websites to gain a better understanding of a company, its mission, culture and its various divisions/departments and job functions. In addition, visit the careers sites on these company websites to learn more about the internship and job opportunities available to students and requirements for the jobs. Some sites may also feature profiles of professionals. These profiles generally provide insight into the careers and identify the required skill set and qualities, so that you can begin to prepare yourself accordingly for these careers while you are still in college.

### **3. Networking**

Networking is valuable if you are exploring or have identified a career of interest, researching an organization or looking for references that might help propel your chances in the job/internship market. Networking allows you to gain first-hand information and to establish connections with people with experience in a field. Talking with people in your career of interest is valuable to understanding a career path, learning about an industry, companies, their day to day tasks and receiving advice on ways to prepare yourself for a particular career.

#### **Establishing networking contacts**

Create a list of the career fields represented by your friends, family, family members' friends, neighbors, members of your church etc. as this may be a good starting point for your networking. College professors usually are in contact with professionals working in fields related to the disciplines they teach. Set up a time to meet with professors and discuss your career goals and seek guidance or introductions to people who can provide further guidance into the careers of your choice. You may also want to join a professional group related to your field of interest. Social events are also a great opportunity to network because people are relaxed and may be more likely to respond to you.

Alumni are also a great resource for networking. Visit your college's career services or alumni offices to access information and contacts of alumni who have given permission to be contacted for career information and advice. In addition, attend career fairs as they provide you with opportunities to interact with recruiters and company employees. "The Internship and Full-time Job Search" section will provide more information on Career fairs.

Once you have established and prioritized a list of contacts with whom you wish to network, seek to interact with them and try setting up informational interviews.

#### **Informational Interviewing**

Informational interviewing is talking to people about their work and career decisions, gathering information on your field of interest, and receiving advice on getting started in a career. It is important to note that you should not ask outright for a job from the people you contact. Informational interviews are primarily ways to seek career information and advice to help you either to determine your ultimate interest in pursuing a particular career or to conduct a more informed job search. It can also be a way of obtaining names of others in the field to talk to, thus expanding your network.

## Steps for Informational Interviewing

- Write, email, or phone to arrange an informational interview – it is helpful to send your contacts an introductory letter or e-mail. Introduce yourself and state your desire to arrange a brief, 10-15 minute conversation/informational interview about a particular industry or company. Request for an in-person or phone interview to discuss your search. Include your resume with your introductory letter/e-mail. Also include your referral source or how you obtained their contact information. If they do not respond in two weeks or so, you should follow up with an e-mail.

See the links below for details on writing a Career Exploration/Informational Interview letter requesting a contact you have identified for an informational interview:

<http://www.ocs.fas.harvard.edu/students/resources/letters.htm#acceptance> and  
<http://www.smith.edu/cdo/students/handouts/index.html>

- Once you are granted an informational interview, research the organization and industry in which your contact works in advance and prepare a list of questions. Do not ask questions about information that you can easily find elsewhere
- On the day of the informational interview, dress professionally and arrive early as this creates a good impression
- Carry copies of your resume to offer your contact. Your resume provides background information for your contact's advice
- Remember, you are seeking career information and advice and not asking for a job
- Before leaving the interview, ask for names of other people who might be willing to talk with you and names of useful publications to read. Through this process, you are building your network of personal contacts. Keep the names and addresses of all those you meet on file. Always write a thank you note within 24 hours of your meeting.

## What should I ask?

State clearly your interests, objectives of the meeting and the information you seek. Summarize your qualifications, skills, and background as they relate to your chosen field. Prepare a brief personal introduction e.g. "My name is Ann Kiilu and I'm in my sophomore year, majoring in mathematics. I'm interested in how I can apply my interest in mathematics in a business setting. I'd like to hear about your experience in the Actuarial Sciences field." The personal introduction provides them with an idea of the information you seek and your background. Adapt your introduction to the contact that you are meeting with.

## Sample informational interview questions:

Here are some very basic questions, which should be modified based on your agenda.

- What was your career path from college?
- What is a typical day or week? Try to get specifics. Details will help you to apply your own interest and skills more successfully in a job interview in the future
- What do you like best about your job and/or your field? Least?
- What are the most/least interesting aspects of your job?
- What is the typical career path in your field/organization?
- What is it like to work for your company?

- If you weren't doing this, what else might you have chosen as a career? Since you share some interests, their experience may introduce related new career options to your attention
- What are the toughest problems and decisions you face?
- What are your typical working hours?
- What are the critical skills for a position in your field?
- How effective was your undergraduate education in preparing you for this job?
- What are the prospects for career opportunities in your field?
- What major changes and developments do you foresee in this field in the future?
- What types of training does your company give entry-level employees?
- As you look back, is there anything you wish you'd known or that you would do differently?
- What professional associations or organizations cater to your interests? Is there a local chapter? Do you think it would make sense for me to join an organization?
- What should I be reading to learn more about your field and to become informed on current news/issues in your field?
- How would you advise someone to start a career in your field?
- Are there any job search strategies you can share with me that would prepare me for entry in this field?
- Do you know other individuals I might speak with to seek advice?

See these websites for more information on informational interviewing:

<http://cardinalcareers.stanford.edu/networking/tips/infointerviews.htm>,

<http://www.hamilton.edu/college/career/guides/networking/interviews.html> and

<http://www.smith.edu/cdo/students/networking/index.html>

### **Kenyan Networks**

An additional resource is Kenyan professionals, since they too have been through a similar process of pursuing careers here in the US. Use your personal network and expand it by asking them to introduce you to other people who might be helpful. In addition, you can approach the Kenyan Associations and make enquiries on the possibility of being introduced to individuals working in your field of interest.

Gather a couple of your friends and fellow students and talk to the leaders of these Kenyan Associations and explore the possibility of their providing career guidance or holding career information sessions for students. Most of these Associations have professionals who may be willing to assist you or may know other people who could be of great assistance to you. In other words, your career is in your hands; you need to be proactive. However, do not limit yourself to the Kenyan network; you should seek to interact with a diverse group of people.

### **4. Pursue Internships/ Volunteer work**

As you seek to identify your career focus, one of the best ways to learn more about a career is to do an internship, as this allows you to determine what the job really involves. It is advisable to pursue internships/co-ops during the summer or semester, preferably by your sophomore year but most definitely by your junior year in order to gain experience..

If you are unable to get a paid internship, you could also volunteer to do an unpaid internship in a company for a couple of hours per week in order to gain experience and

exposure to a particular career. Included in this Career Guide are the biographies of a few Kenyans who volunteered/did unpaid internships in the course of their career exploration process. These internships/co-op experiences enable you to determine if you like a particular career or job function and if you wish to continue pursuing a particular field. They also provide you with work experience and eventually serve as a good inclusion to your resume as they will illustrate your interest to a potential employer when applying for full time jobs.

After exploring different industries and careers, you should be in a position to answer the questions below on the careers that you have an interest in pursuing:

1. What are the daily tasks involved in this job/career?
2. What skills do successful people in this industry have?
3. What is the culture/ environment of this industry?
4. What relevant qualities/experience do I have for this industry?
5. What are my weaknesses/gaps as pertains to this industry?
6. Which are the leading companies in this industry?

## **The Internship and Full-time Job Search**

This section is devoted to providing tips on launching a successful internship or job search. Once you have narrowed down the careers/industries that you have an interest in pursuing, you are ready to begin the search for an internship or job. You may consult the same resources you used to identify your career focus, such as your college's Career Services Office, attending company events hosted in your school, online resources, etc. Often, companies use internships to establish whether you are a good fit for their firm and may hire you upon graduation from college. Thus, you are highly encouraged to pursue internships while still in college.

Majority of the well-known summer internship opportunities often have fall or early winter deadlines. Ideally, it is best to do research and start making networking contacts in the fall semester, and to start applying during the Fall. However, do not be discouraged if the Fall semester has passed. Start your internship search immediately and be persistent.

### **Identifying Employers**

Once you have done all of the preparation for finding a summer internship, organized yourself, and identified certain fields of interest, it is time to identify employers and opportunities. A good place to start is to visit your college's Career Services office which should have several resources in its library that posts internships. Book an appointment with a career counselor to discuss the careers that you are interested in and for assistance in identifying internship opportunities.

However, keep in mind that not all companies send internship listings to Career services offices. It takes more time to identify these internships, but with a little research, you can probably find something that matches your interests.

Below is a list of ways you can identify other employers who may have internship opportunities:

- Company presentations in your college- if companies come to recruit in your school, attend these presentations as they offer opportunities to interact with recruiters and employees who can provide information on their organizations as well as career and internship opportunities
- SEO minority program- this program places students in internships in a number of corporate careers in New York (more on the SEO program is included in the Career Programs section)
- Network contacts- networking, as mentioned previously, may also lead to internship/job leads. However, you should be careful on how to you approach this as networking should primarily be a way of getting career advice. Many unlisted summer jobs and internships are found by networking and conducting informational interviews, through which students discover the prospects of summer internships with a company. Network to discover potential internship and job possibilities.
- Career fairs
- Company websites- research company websites especially their career sites for internship postings
- Contact local firms- you can use the Career Service offices for information and contacts of local firms that typically offer internships. In addition, you can perform an internet search for local firms in your region and take the initiative to contact them, by phone or mail, and enquire about the possibility of doing an internship.
- Websites (e.g. [www.careersearch.com](http://www.careersearch.com), [www.vault.com](http://www.vault.com), [www.monstertrak.com](http://www.monstertrak.com), [www.idealists.com](http://www.idealists.com))
- Newspapers and journals
- Professional Association membership listings
- Yellow pages

See below for some tips on maximizing networking opportunities at career fairs.

## **Career Fairs**

Career Fairs are held all over the country and are a good place to meet with a diverse group of employers or graduate/professional schools. One good source of information on career fairs is the Career Search website ([www.careersearch.com](http://www.careersearch.com)). The “Upcoming Events” section of this site lists several website links for career fairs held in different parts of the country during the year. Another good resource is <http://www.smith.edu/cdo/students/handouts/index.html>.

Obtain a list of the companies attending the career fair and do some research on them to determine the organizations that are of the greatest interest to you in advance, which will enable you to prioritize the companies you wish to meet. Take note of key points on each company which you can bring up with the recruiters/company representatives that you meet as it indicates a keen interest in their companies. Arrive early to the career fair so you can make the most of the time you will have available. Be sure to dress professionally to create a good and lasting first impression with the company representatives.

Carry several copies of your resume to give to the people you speak with. Meet each person with a confident hand shake and ask them for a business card before you leave.

Make notes on the back of the business cards to help you to develop customized follow up/thank you letters/emails, which you should send out by the end of the next day.

## **Career Programs**

The following are career programs that are available to assist students in their internship/job search.

### **1. Sponsors for Educational Opportunity (SEO) - [www.seo-usa.org](http://www.seo-usa.org)**

SEO is a summer internship program for talented undergraduate students of color. Over the years, a number of Kenyans have successfully pursued summer internships in New York during their junior year through the SEO career program after which they have been hired into careers in Investment Banking, Information Technology, Management Consulting and Accounting, among others. For more information, visit the SEO website for an application, program eligibility, important application deadlines and information for international students.

### **2. Management Leadership for Tomorrow (MLT) - [www.ml4t.org](http://www.ml4t.org)**

MLT is a non-profit organization that works to increase the number of minorities in first-tier business schools and high-profile companies. The MLT Career Prep program trains high-achieving minority college juniors and seniors for placement in the leading entry-level business-related jobs that lead to admission to top MBA programs.

## **Contacting Employers**

Once you have identified employers, find out the application requirements and apply for the internship. If it is not an advertised internship, it is advisable to write a letter to the organization expressing your interest in doing an internship. Be sure to include your resume in your letter to the organization.

If an internship position has not been advertised or there are currently no internship programs in the organization, you might want to take the initiative to try to create an internship opportunity. See page 3 in the document linked to the website below for information on how to create an internship:

*[http://www.swarthmore.edu/Documents/administration/careerservices/internship\\_overview.pdf](http://www.swarthmore.edu/Documents/administration/careerservices/internship_overview.pdf)*

For most internship positions, you will typically be required to send in your resume and an accompanying cover letter. Below are some guidelines on writing resumes and cover letters.

## **Resume writing**

Consider your resume a 30-second personal advertisement of who you are, your past accomplishments and future capabilities. It is meant to grab the attention and interest of future employers and get you interviews and eventually a job, an internship, or into a graduate or professional school. Employers usually spend 15-45 seconds skimming through a resume thus you should ensure it grabs the attention of a reader and effectively answers the question why the employer would want to interview you.

Tailor

A good resume:

1. Is a marketing tool that highlights your major accomplishments and related experience that is relevant to a particular employer
2. Usually should not exceed one page
3. Is visually powerful and should be easy to read, clean and have no errors. Be sure to proofread it and have others proofread it for you and give you feedback
4. Is results oriented. Powerful resumes should not just tell the reader what you did but how you did it and indicate the result where possible.

Visit these websites for more information on writing a resume and sample resumes:

<http://www.amherst.edu/~careers/jobs/PDF/resume.pdf>,  
<http://www.wellesley.edu/CWS/students/sampleresumes.html>,  
<http://www.swarthmore.edu/x5737.xml> and  
<http://www.mtholyoke.edu/offices/cdc/assets/CDC/rescan.pdf>

### **Cover Letter writing**

A cover letter is a way to introduce yourself to a potential employer. Your cover letter should describe your qualifications, motivation, and interest in the job so that the employer will want to interview you. However, do not repeat the information already included in your resume; rather, you want to translate those experiences into the skills and knowledge gained, and how they are relevant to the particular job or internship.

Visit these websites for more information on writing a cover letter and other letters:

<http://www.ocs.fas.harvard.edu/students/resources/letters.htm#acceptance>,  
<http://www.amherst.edu/~careers/jobs/PDF/coverletter.pdf> and  
<http://www.smith.edu/cdo/students/handouts/index.html>

### **Preparing for interviews**

You have landed the internship/job interview that you have been pursuing. The interview provides an opportunity for you to verbally market your skills and relevant experiences to the interviewer. Questions will usually cover five areas: education, experience, career goals, skills and abilities and knowledge of the organization. It is critical to be able to effectively communicate how your background is complimentary to the position and the goals of the organization. The interview process is a two-way street; not only are you being interviewed, you are interviewing them to determine whether the company is a good fit for you..

One of the most important key factors to succeeding in the interview process is to be prepared. Research the organization and know what the job/internship position entails and the skills required. This will enable you to communicate how your background fits the job and why you are the best candidate for it. Be prepared to walk them through your resume i.e., to communicate your experiences, skills and accomplishments listed on your resume with ease. Familiarize yourself with current events associated with the field and read the relevant newspapers, journals for the respective industry (e.g. Wall Street Journal for a finance interview) for several weeks prior to the interview. Be sure to prepare a list of questions to ask the interviewer. Practice and do mock interviews at your career center and with friends. It will help you develop ease in the interviewing process.

On the day of the interview, dress professionally and suitably for the organization with which you are interviewing. Arrive 15 minutes before the interview and carry extra copies of your resume (if you have a copy of your transcript, you should carry it with you). Be confident and positive when answering questions and keep them brief and to the point. Be aware of and control your non-verbal language - eye contact, posture, gestures, and hand movements.

### **Sample Interview Questions**

Below are some questions to assist you in preparing and practicing for your interviews. These are just a small sample and you may be asked questions covering a wide range of topics. Practice answering interview questions until you are able to answer them with ease. Don't memorize your answers or they will sound that way. Use these questions as your opportunity to demonstrate how your skills and experience make you the best candidate by referring to the qualifications of the position and making a direct connection. Remember to always be positive and honest when answering.

1. Tell me about yourself (i.e. what are your accomplishments, skills, generally what you have to offer, why they should hire you. This is not a chance to talk about your life history)
2. What are your strengths? Your weaknesses?
3. Tell me about your internship at XYZ organization.
4. How has your education and coursework prepared you for this job?
5. How would you describe yourself? How would your friends describe you?
6. What do you know about our company? What interests you most about this job?
7. Why should I hire you?
8. Describe a situation when you needed to solve a problem.
9. What has been your greatest accomplishment?
10. If you had to do anything over, what would it be, how would you change it & why?
11. What class did you like the best and why? Least?
12. How would you describe your leadership experience?
13. What do you plan to be doing 5 years from now?
14. What have you learned from your failures or mistakes?
15. Do you have any questions?

### **Some typical questions to ask the interviewer**

Prepare thoughtful questions to ask the interviewer as they will convey both your interest and enthusiasm for the company. Be sure not to ask questions which were already answered, or that have answers that were included in materials you were given or are easily obtained through independent research prior to the interview.

1. Please describe your career path
2. How is an employee evaluated and promoted?
3. Tell me about your training and development programs.
4. Describe a typical first assignment in this job position
5. What products/services is the company looking to introduce/eliminate in the near future?
6. What are the prospects for the organization's growth and expansion?

Visit these websites for more information on interviewing:

<http://www.hamilton.edu/college/career/guides/interview.pdf>,

<http://www.swarthmore.edu/x6060.xml> and

<http://www.yale.edu/career/students/interviewing.html>

## **Employment Authorization for International Students**

It is **very important** as an International student to **maintain legal F-1 visa status** in the US. Career opportunities can only be pursued if you have maintained legal status in the US. Students on F-1 visas who are in good standing in college and with the United States Citizenship and Immigration Services (USCIS) are eligible for employment according to the following guidelines:

### **On-Campus Employment**

Most students on the F-1 visa are permitted to work on campus while they are enrolled in college. There is a 20-hour per week limit while school is in session, but during the summer, F-1 students may work on-campus for 40 hours per week.

### **Off-Campus Employment**

It is necessary to apply for authorization for any sort of off-campus employment. Engaging in off-campus employment without USCIS authorization may render you "out-of-status" and endangers your ability to complete your education in the US. It is critically important, then, to follow USCIS rules and regulations. In addition, these rules change frequently so you should keep abreast of all the USCIS regulations.

Enrolled F-1 students, as well as recently graduated foreign students, may be eligible to engage in "practical training" in the field in which they studied. To work in any off-campus position that compensates you, you must apply for Optional Practical Training (OPT) or Curricular Practical Training (CPT).

### **Curricular Practical Training (CPT) for F-1 Students**

CPT is issued to students currently enrolled on a full-time basis at an approved educational institution to obtain work experience in their field of study. This is defined as an alternative work/study, internship, cooperative education (co-op), or any other type of required internship or practicum that is offered by sponsoring employers through cooperative agreements with the school. The student usually receives academic credit for this training. CPT is granted by the university and the student's Form I-20 is endorsed with the dates the student is eligible to work, as well as the number of hours per week. A student with CPT must present an original Form I-20 indicating CPT approval to an intended employer before employment may lawfully commence. Consult your school international affairs representatives/office for more information on CPT issues.

### **Optional Practical Training (OPT) for F-1 Students**

OPT is open to F-1 students who are "in status" with the USCIS, and who have been in F-1 status for one full academic year (students who enroll in September, for example, become eligible to engage in OPT the following summer). OPT is defined as "temporary employment in your field of study," so it may be used only for work that is related to your declared major in college, and it must be at a level that is appropriate for your background (for example, clerical or secretarial work generally is not permissible, even if the job is in a company or organization whose work is relevant to your major). F-1 students are eligible for 12 months of OPT throughout their Bachelor's degree studies. These twelve months can be divided as you wish (for example, three months in the summer, followed by nine months after graduation).

Should you go on to pursue a Master's degree, you would be allotted another 12 months of OPT, and an additional 12 months if you continue on to pursue a Ph.D. However, the time cannot accumulate, meaning that you cannot save everything up and have 36

months to use after completing a Ph.D. program. The allotted time for each degree program must be used during or immediately following that specific program.

You do not need a job offer to apply for OPT, but you may not begin work until your OPT application has been approved by USCIS and you have received the Employment Authorization Document (EAD) card. Once USCIS grants permission for your OPT application, that time is deducted from your twelve month OPT total, whether you engage in OPT or not. It is recommend that you apply for OPT approximately 3-4 months before your anticipated employment/internship start date.

For more information on OPT, CPT and employment regulations, consult your international affairs office in your college **3-4 months** in advance of your anticipated internship/full-time job start date. In addition, work authorization regulations may change from time to time so be sure to keep up with the regulations and confer with international affairs officials in your schools. It is extremely important **to start this process early**.

### **Recommended General Reading**

1. Vault Guide to Top Internships (see [www.vault.com](http://www.vault.com))
2. Vault Guide to Conquering Corporate America for Women and Minorities (see [www.vault.com](http://www.vault.com))
3. Vault Guide to Schmoozing (see [www.vault.com](http://www.vault.com))

Additional resources for your career exploration process are included in the following section of the Guide. The Finance, Management Consulting, Information Technology and Law sections in this Guide provide information on careers in those fields, biographies of Kenyan professionals and recommended resources that you can use to explore career options in the above mentioned industries.

If you are interested in other careers other than those mentioned above, the resources mentioned in this section should enable you to access information on careers in your field of interest.

# Investment Banking

## What is Investment Banking?

Investment banking involves offering advisory services to major corporations and governments on strategic and financing alternatives. Investment Banks originate, underwrite, and distribute security issues of corporations and government agencies. They are financial intermediaries that bring borrowers and lenders together, help companies and governments to raise money by issuing and selling equity and debt securities, facilitate mergers and acquisitions, private equity placements and corporate restructuring.

Most of the major activities of an investment bank can be classified under the groupings below;

- **Corporate Finance**

Corporate Finance function is typically referred to as the Investment Banking department in most firms. Corporate Finance involves advising and assisting clients with raising capital from the capital markets and advising on corporate strategy and structure e.g. mergers and acquisitions and takeovers. Corporate Finance clients include major corporations, governments, private equity firms and institutional investors.

- **Sales & Trading**

Sales and trading involves the buying and selling of securities on behalf of clients or trading the investment banks' own capital i.e. proprietary trading. Securities traded in the capital markets include bonds, stocks, commodities, futures, currencies, derivatives, asset-back securities etc.

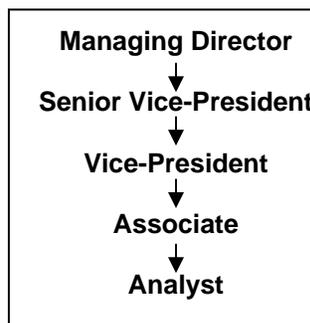
- **Research**

Research involves providing advice on stocks and bonds to investors. A research analyst typically covers a particular industry and makes buy or sell recommendations to investors about a stock or bond trading in the industry.

- **Asset Management**

Asset management, also known as investment management, is the process of managing money for individuals, typically through stocks, bonds and/or cash equivalents. Professional money management teams manage these assets according to specific stated objectives or investment styles.

## Typical Investment Banking Deal Team Structure



## **Analyst Role:**

### ***Analytical/Valuation Work***

- Financial modeling, accounting and financial statement analysis.
- Valuation techniques (comparable company analysis, discounted cashflow analysis, precedent transaction analysis, etc).

### ***Qualitative Work***

- Research industry/companies/markets.
- Create presentations.

### ***Administrative Work***

- Set up meetings, type up notes from meetings, answer questions for clients

## **Benefits of being an Analyst:**

- Develop insight into finance.
- Work at a top firm.
- Work on deals that transform the structure of an industry.
- Steep learning curve.
- Meet and interact with CEO's and CFO's of companies that are banks' clients.

## **Lifestyle:**

- Long banking hours, typically 80-100 hour weeks, weekends included
- Fast paced life
- Typically receive \$25 in dinner allowance and car service home after 9pm and during the weekends

## **Tips for a Successful Analyst:**

### ***Personal Skills***

- Efficiency
- Ability to anticipate work that needs to be accomplished and be proactive
- Problem solving
- Strong work ethic
- Professional presentation and positive attitude
- Ability to manage expectations
- Outstanding communication skills
- Flexibility

### ***Technical Ability***

- Accounting (balance sheet, income statement, statement of cash flows)
- Finance
- Valuation techniques (comparable company analysis, precedent transactions, discounted cash flow).

## Career Preparation

### Tips on pursuing a career on Wall Street

#### ***Get an internship***

- This is the best way to secure an offer

#### ***Connect with several bankers***

- Reach out to your school's alumni, your neighbors and acquaintances to get in touch with someone at an Investment Bank and find out about their experiences and their views.
- Seek out classmates or friends who have interned in Investment Banking.
- Focus on how the various banks differentiate themselves in terms of culture, prospects and responsibility given to Analysts.

#### ***Be strategic***

- Present yourself as having a portfolio of skills and qualities such as, familiarity with Excel strong interpersonal skills, team player, relevant internship/work experience, a record of achievement.

### What do Investment Bankers look for in Potential Analysts?

#### ***Demonstrate a strong interest in Finance***

- Take courses that show your interest in finance.
- Convey to an interviewer/contact person that you understand:
  - What investment banking is
  - What an analyst does
  - Why you would be a strong candidate for that particular bank
  - Why you are interested in their bank. Know the subtle differences between the different banks business models

#### ***Showcase previous coursework or work experience***

- Where you used Excel, and if possible, built models
- Where you have learned to read financial statements
- Experience that shows you are comfortable with numbers
- Any work experience during the summer or while attending school that demonstrates your strong work ethic

#### ***Show you are a team player***

- Team-driven job accomplishments on resume
- Team experiences e.g. in sports or in your community

#### ***Portray a record of success and/or achievement***

- Academic GPA, scholarships
- Leadership of student organizations or teams
- Athletic accomplishment or community service achievement

#### ***Research***

- Know what investment banking is and what an Analyst does
- Talk to individuals who work or have worked within the industry
- Read industry guides such as Vault and Wet Feet (see last page of this section for this)

### ***Familiarize yourself with financial press***

- Pick an industry or industries that are of interest to you
- Understand an industry and be able to talk about it intelligently

### ***Develop and tell “Your Story”***

- Market yourself, and explain clearly why you want to be a banker
- Point to examples that show you will be successful once you become an Analyst

### **Suggested Readings:**

- Vault Guide to Finance Interviews
- Vault Guide to Investment Banking
- Vault Career Guide to Investment Management
- Vault Career Guide to Sales and Trading
- Vault Guide to the Top Financial Services Employers
- SEO Guide to Investment Bank Diversity Programs
- Wetfeet Insider Guides (Financial Services, Investment Banking)
- Financial Press: *Wall Street Journal*, *Financial Times*, *The Economist*, *Fortune*, *Business Week*, *Forbes*, etc.

### **Other Readings:**

- Auletta, *Greed & Glory on Wall Street*
- Brealey & Myers, *Principles of Corporate Finance*
- Burroughs, *Barbarians at the Gate*
- Knee, *The Accidental Investment Banker*
- Pratt, *Valuing a Business*
- Reed, *The Art of Mergers and Acquisitions*
- Rolfe & Troob, *Monkey Business: Swinging Through the Wall Street Jungle*
- Smith, *Comeback*
- Stewart, *Den of Thieves*

### **Recommended Websites:**

- [www.careers-in-finance.com](http://www.careers-in-finance.com)
- [www.vault.com](http://www.vault.com) (Guide to Investment Banking and Financial Interviews are a good start)
- [www.wetfeet.com](http://www.wetfeet.com)
- [www.investmentbanking.net](http://www.investmentbanking.net)
- [www.seo-usa.org/career/default.asp](http://www.seo-usa.org/career/default.asp) (Great source for internships)
- [www.ml4t.org](http://www.ml4t.org)
- Selected Investment Banks websites
  - [www.gs.com](http://www.gs.com)
  - [www.jpmorgan.com](http://www.jpmorgan.com)
  - [www.ubs.com](http://www.ubs.com)
  - [www.morganstanley.com](http://www.morganstanley.com)
  - [www.lehman.com](http://www.lehman.com)
  - [www.citigroup.com](http://www.citigroup.com)
  - [www.credit-suisse.com](http://www.credit-suisse.com)
  - [www.db.com](http://www.db.com)
  - [www.bofasecurities.com](http://www.bofasecurities.com)

## Biographies

<b>Name:</b>	M. Muthengi
<b>Undergraduate/Graduate:</b>	The University of Texas at Austin, BBA, Finance - Dec. 2003
<b>Current profession:</b>	Investment Banking
<b>Years in current profession:</b>	2 ½ years
<b>Current/Previous Employer:</b>	Deutsche Bank
<b>Internship experience:</b>	Summer 2003, Investment Banking Deutsche Bank (SEO)

My experience as an analyst in Deutsche Bank's Financial Institutions Group has been challenging, yet rewarding. I have endured long work weeks, an intense work environment and plenty of sleepless nights. The sacrifice has been more than worth it, as it has provided me with essential skills such as financial modeling and valuation methodologies, which are fundamental to nearly all aspects of finance.

The best part of my analyst lifestyle is the opportunity to interact with executive officers, including CEOs and CFOs of Fortune 500 companies. The position also carries credibility and marketability within the financial services industry. I have also had the opportunity to build a strong network, which will help me in the future.

Working as an analyst for an Investment Bank usually means I endure 15 – 18 hour work days and spend most of my weekends in the office. This type of lifestyle makes it hard to enjoy all the fun activities available in a great city like New York. Another drawback is the uncertainty around vacations; all it takes is a quick email from my senior banker, and I have to cut my plans short. I still believe, however, that the benefits clearly outweigh the drawbacks.

Investment banks usually have 3 or 4 "target schools", from which they fill most of their recruit needs. This makes it difficult to get to Wall Street, unless you attend these target schools. However, even a community college student can end up on Wall Street. I know you probably think this is impossible, and I would have thought the same, had I not done it myself.

My college career started off in Richland Community College in Dallas, Texas. I then transferred into The University of Texas at Austin's undergraduate business school, which offered me a great, yet affordable program. As a rising junior, I interned at a brokerage firm in Austin, which was an introduction to the Financial Services industry, and also positioned me well for better internship opportunities the following summer.

During my junior year, I applied for the SEO program,. The program gives students of color a chance to prove themselves as interns in Wall Street's top Investment Banks. SEO goes beyond most programs by providing intense training and mentorship throughout the internship process. Interns are also provided with great exposure to senior management of the top Investment Banks. As a rising senior, I interned at Deutsche Bank, and was able to secure a full time offer.

For college students interested in an Investment Banking career, I would advise you to visit the SEO website at [www.seo-usa.org](http://www.seo-usa.org) . The organization is extremely selective, so you must take the time to prepare a solid application with thoughtful and well written essays. I would also encourage you to make use of Kenyans within the industry, such as myself, for any questions you may have.

**Name:** E. Wamai

**Undergraduate/Graduate:** Bachelor of Education, Moi University, Eldoret, Kenya  
MBA: Baruch College

**Current Profession:** First Vice President, Head of Global Markets and Investment Banking (GMI) Diversity (Human Resources)

**Current/Previous Employer:** Merrill Lynch

Elizabeth Wamai is First Vice President, Head of Global Markets and Investment Banking (GMI) Diversity. She joined Merrill Lynch in June 2004 as Director, Diversity Manager for GMI. She is responsible for working with GMI managers to design and execute GMI's strategies to recruit, develop and retain a fully diverse workforce. In addition, Elizabeth partners with Leadership and Talent Management to manage the ongoing initiatives of the firm-wide Diversity Employee Advisory Council.

Before joining Merrill, she managed Diversity Recruiting for Credit Suisse First Boston and prior to CSFB, Elizabeth was an Associate at Goldman Sachs & Co in the Campus Recruiting Group for four years. She was responsible for managing relationships with education-based non-profit organizations, administering various undergraduate and graduate fellowship programs and liaising with the campus and divisional recruiting teams on their diversity recruiting strategy. She has been a Human Resources Consultant to The New York Times and a Travel Manager with Abercrombie & Kent, Inc. in Kenya. She sits on the board of A Better World Fund, a non-profit organization that gives grants to worthwhile charities working internationally and in the U.S. in the areas of peace, hunger, health, human rights, ecology, education and economic development.

**Name:** A. Thuku  
**Undergraduate/Graduate:** Princeton University, 2004  
**Current Profession:** Financial Risk Management  
**Years in Current Profession:** 2.5 years  
**Current/Previous Employer:** BlackRock, Inc.  
**Internship experience:** ALK Associates, 2003

1. Briefly describe what your current job entails including any useful information about your specific role

I work for BlackRock Solutions, within BlackRock Inc. BlackRock solutions supports the core Asset Management business of the firm by providing and supporting the proprietary trading platform, a risk-reporting suite, as well as other tools that support the research and decision-making needs of the Portfolio Managers. What makes BlackRock Solutions unique among similar functions at other firms is the fact that we also provide the same services to other Asset Managers, not just to BlackRock.

I started out in the Portfolio Analytics Group where my job entailed producing and delivering daily risk reports to portfolio managers based on their positions, as well as servicing any ad-hoc reports and analyses needs that they might have.

I have since transitioned to a Product Management/Delivery role that involves working closely with the clients as well as software developers to guide the evolution of the tools and analytic products to serve new and ever-changing needs.

2. What do you like most about your job and what do you find most challenging about it?

*Pros:*

- BlackRock is a growing firm with many opportunities for all. BlackRock Solutions especially is growing at a very fast rate, and presents a very dynamic environment for roles and careers. I have already had the opportunity to change roles in less than 2 years, and this is not unusual here.
- I do like the scientific approach to risk management employed here. BlackRock Solutions has invested heavily in research and proprietary software solutions to support risk measurement and reporting. I like the more mathematical bend of Fixed Income analysis, and I enjoy working with the specialized tools built to support this.

*Challenges:*

- Due to heavy reliance on a proprietary system, there's a steep learning curve and the job entails a significant acumen for technology. It does take up to a good six months for new hires to get up to speed.
- The hours can also be challenging in the first year, due to the mandatory 6:30 am start time. You can expect to work half-days on weekends too. However, the hours are quite predictable and should rarely require staying past 10 pm.

3. How did you go about entering your current career path?

For one, my major did happen to be in the Finance field (Operations Research and Financial Engineering). I did get an opportunity to participate in the very remarkable SEO internship program. However, due to complications with my work permit application, my permit was late in coming, and I had to give up my SEO spot. I ended up interning with a small software company. Takeaway – ensure to work very closely with your international student's office, and apply for your work authorization at the earliest possible opportunity, AT LEAST 3 months before you need to start your job/internship. In the end, I found that BlackRock Solutions offered a good mix of Finance and Technology and thus I accepted the job.

4. Did you face any special obstacles in getting into this career track and how did you overcome them?

I was certainly a little apprehensive interviewing for a full-time finance job without the benefit of a Wall Street internship, but that worked out fine. Regardless, do your best to get a relevant internship under your belt to ensure a stronger position.

5. What most attracted you to this career and how has it compared to your expectations?

I would have to say that my main attraction was the scientific brand of Finance and Risk Management that promised to allow me to apply and extend the same concepts I had enjoyed learning about in class. Especially in Fixed Income Risk/Asset Management, you will find that the risk models applied to quantify portfolio risk are based on highly academic concepts. I have certainly found that the Risk and Investment management line of work provides endless opportunities for continuing education on the job without necessarily feeling the pressure to go back to formal school. I have learnt a lot, and I continue to learn a great deal.

**Name:** W. Thumbi

**Undergraduate/Graduate:** University of Kentucky  
Undergraduate (Accounting and Finance),  
December 2005

**Current profession:** Investment Banking (Analyst)

**Years in current profession:** 1 Year

**Current/Previous Employer:** N/A

**Internship experience:** Investment Banking, SEO, 2004

Coming from a non-target school proved to be quite a challenge in pursuing my goal to work on Wall Street. I was completely unaware of the opportunities available or what exactly it was that folks did when they worked on Wall Street. Needless to say, 'google' and other internet sites were my only resources, making it a very painful and uncertain journey. Today, however, there are several resources that one can access in understanding the options available to them. Sponsors for Educational Opportunity (SEO), for example, "is the nation's premiere summer internship program for talented students of color leading to full-time job offers"<sup>(1)</sup>, and was eventually the means by which I was able to realize my dream.

"Since its inception, SEO's Career Program has placed over 4,000 Black, Hispanic/Latino, Asian, and Native American students in internships that lead to opportunities in exciting and rewarding careers in the most competitive industries worldwide"<sup>(1)</sup>, and is open to non-US citizens, a great draw for most students. In addition to this, "more than 80% of SEO interns receive job offers from partner firms after their internships"<sup>(1)</sup>; and folks that have graduated or are in the process of finding a job will appreciate how amazing a statistic an 80% success rate is.

This much said, SEO is an extremely competitive program, and preparing for its rigorous interview process is very important. This is especially true for students in non-target schools where the business school curriculum is not necessarily designed to prepare one for work in the financial services industry. To prepare for my interview, I relied heavily on websites such as vault.com and wetfeet.com. This is by no means an exhaustive list of resources and actually grossly understates the amount of resources one can draw upon to prepare for the interview and for a career in financial services.

This guide was put together to address the very issue of access to career planning resources and is a great starting point. Seeking out an SEO alum (and a good number of us are SEO alums) and discussing how to prepare for the interview is also great way to go and is highly recommended. Takeaway? Nothing is impossible, and we, who have come before, are open to mentoring and helping steer others in the right direction. Reach out.

(1) SEO website: <http://www.seo-usa.org>

**Name:** D. Sanya

**Undergraduate/Graduate:** Gordon College, 2005  
B.A. Economics & Mathematics

**Current profession:** Analyst – Account Management Group

**Years in current profession:** 2 years

**Current/Previous Employer:** BlackRock, Inc.

**Internship experience:** 2004, Private Client Sales, Morgan Stanley  
2005, Product Development, Mellon  
Financial Corporation  
2006, Old Mutual Asset Managers (Kenya)

1. Briefly describe what your current job entails including any useful information about your specific role.

BlackRock's Account Management Group (AMG) functions as the liaison between our Portfolio Management Group (PMG) and our institutional asset management clients. As an AMG analyst, my responsibilities include working with portfolio managers and account managers to set-up customized liability-matched fixed income portfolios for our institutional clients. The process involves analyzing the liability profiles for each client, understanding their objectives and risk tolerance, and developing customized benchmarks and investment guidelines to meet these objectives. Once the portfolio structuring process is complete, I'm responsible for providing periodic performance and risk reporting, monitoring compliance to investment guidelines, preparing presentation materials for portfolio reviews, and participating in periodic client meetings. I'm also involved in the firm's business development efforts in the northeastern US and Canada, which involves creating pitch books and providing portfolio analysis to be used by our account managers when calling on new prospects in the region. From time to time, I travel with our portfolio managers and account managers to prospect meetings at client locations when necessary.

2. What do you like most about your job and what do you find most challenging about it?

I enjoy the analytical aspect of my role in modeling customized liability matched portfolios to help our clients meet very specific objectives. This process is very consultative and requires a thorough understanding of our portfolio management process, as well as each client's specific needs. The most challenging aspect of the job is trying to stay abreast with the trends in the global markets, and to keep up with new strategies being employed by our competitors in this very dynamic industry. In addition, understanding some of the more complex trading strategies and instruments used in the portfolio management process can be fairly challenging and may require several hours of research in order to fully grasp them and explain them to our clients.

3. What most attracted you to this career and how has it compared to your expectations?

My interest in the capital markets and their ability to raise capital for entrepreneurs attracted me to the investment management business. I was drawn to my specific role because I enjoy “solving the puzzles” and wanted to work with insurance companies, pension plans, endowments and foundations, which tend to require more sophisticated investment solutions than individual retail clients. I chose to work on the client side of the business because it seemed to me like a great area to learn about the portfolio management process without necessarily taking the risk of managing money. It also gives me a broader understanding of how the industry works and offers exposure to various asset classes, instead of having to focus on only one asset class or sector. Finally, it helps me fully understand our investment strategies and process through explaining them to clients fairly regularly, and this would be a strong background if I decide to pursue a role in portfolio management role in future.

4. What are your long term ambitions and how does your current job align with them?

My long-term ambition is to run a fund management company in Nairobi, investing in the securities of East African companies. I also wish to play a role in the development of the fixed income markets in East Africa, which still fairly underdeveloped. I believe that my role working with fixed income institutional clients at BlackRock is a perfect opportunity because I'm learning a lot and gaining the experience I need to achieve both goals.

5. How did you go about entering your current career path?

My internship with Morgan Stanley sparked my initial interest financial markets. The subsequent internship at Mellon Financial Corporation, working in product development helped me appreciate the intricacies of developing and marketing new investment strategies to clients giving me a good foundation for my current role.

6. Did you face any special obstacles in getting into this career track and how did you overcome them?

My main obstacle was the fact that I did not attend a well-known university, making it more difficult to gain credibility in the industry. I overcame this by being aggressive and taking initiative in developing and maintaining networks in the industry. My internships helped me gain the credibility I needed. I have also been able to keep abreast with market trends, which helps me to identify good opportunities and pursue them.

7. What advice would you offer to others looking to enter this field in terms of appropriate preparation, useful shortcuts etc?

Internships are very important for anyone who wishes to get a foot in the door in this industry. Not only do you gain invaluable experience, but you also begin to build useful networks and to gain credibility. Never underestimate the power of your networks.

**Name:** M. Gikunda  
**Undergraduate/Graduate:** Stanford University (2003)  
**Current Profession:** J.P. Morgan Securities Inc.  
Investment Banking  
**Years in Current Profession:** 3.5yrs  
**Employer:** Pursing MBA  
**Internship experience:** 2002, Investment Banking, J.P. Morgan Securities Inc.

I worked for JPMorgan's Asset-Backed Securities team in New York. I am now pursuing an MBA at Oxford University. Generally speaking, I helped originate structure and place asset-backed bonds on behalf of various corporate clients. More specifically, the job entailed financial modeling, reviewing legal documentation, creating pitches (power-point presentations), filing (yes, filing documents), photocopying and a few other less glamorous tasks. As a third-year analyst and associate, I was involved in marketing our business to clients and coordinating aspects of the transaction execution among various parties (lawyers, rating agencies, salespeople, clients etc).

As a general piece of advice, I would strongly urge anyone getting into investment banking, or any other industry for that matter, to really get an understanding of what the position entails. Probe, probe and keep probing in an effort to sift through the jargon, the embellishments and the marketing. The prestige linked to many jobs/industries can cloud your appreciation of what *you* will actually be doing on a day-to-day basis. Sometimes there's a gap between perception and reality. Once you have a good grasp on reality, you can decide whether the sacrifices are worth it. But do make the effort to understand what you are getting into.

I had an unbelievable positive experience in the industry. I worked with managers who were extremely supportive of my professional growth and who were willing to bend protocol by giving me accelerated responsibility. This alone made it worth it. What they say was true for me: it's not so much what you do, it is who you work with that matters. Unfortunately, unless you intern with a specific group, it will be hard to get a first-hand sense for who your future colleagues and managers will be. But when you do get that job, keep this as a consideration.

I did a summer internship as a junior in college and received a full-time offer from JPMorgan on the basis of the summer internship. Internships are a 'first-date' with the industry - it's a great way to establish whether the company/industry is a right fit. The company is establishing the same. How do you get an internship? It may sound obvious, but if you are a freshman/sophomore in college, pay close attention to your GPA. Because of the sheer volume of applications investment banks receive, they look to the GPA as a crude but effective way to filter applications down to the interview stage. I went through a series of interviews which were very challenging: testing your numeric skills, ability to think on your feet, handle pressure and your basic interpersonal skills. There's a lot of material online that can help you prepare for interviews – but preparation is vital.

Finally, don't be shy about networking and asking people for help. Thoughtful, respectful persistence can pay off - if it doesn't, at least it shows determination.

**Name:** Semu  
**Undergraduate/Graduate:** Swarthmore College, 2003  
B.A. Economics & Political Science  
**Current profession:** Investment Banking  
**Years in current profession:** 3 years  
**Current/Previous Employer:** Goldman, Sachs & Co.  
**Internship experience:** Goldman, Sachs & Co., SEO. 2002

1. Briefly describe what your current job entails including any useful information about your specific role.

My current position involves investing in Collateralized Debt Obligations (CDOs) and Collateralized Loan Obligations (CLOs). In layman's terms, it involves analyzing financial instruments that generate their cash flows from a pool of bonds or loans. It involves a fair bit of economic and transaction structure analysis. Specifically, I build and run financial models, keep abreast of market news/economic trends, review legal documentation and transaction structures in order to arrive at a decision over whether to buy/ sell a financial instrument and how to hedge any associated risks. I have also worked on the sell side in setting up and bringing to market residential mortgage backed securities (RMBS) transactions.

2. What do you like most about your job and what do you find most challenging about it?

I enjoy being on the cutting edge of finance. Securitization and CDO technology in particular is a relatively recent development (to read more, do a google search for securitization or CDOs. There is plenty of material on the internet that explains the basics of this market). At its core, securitization uses the future cash flows associated with an asset to finance the acquisition of that asset. I also like the fact that the CDO business touches many different kinds of financial instruments, from Asset Backed Securities (ABS) to Corporate Bonds/Loans in both the Cash and Synthetics space (for more on synthetics within this space, do a Google search for Credit Derivatives or Credit Default Swaps. Primers abound).

Increasingly, developing countries are going to turn to securitization technology as an alternative way of funding their development, and investors in these countries are going to look to securitized products as a way of satisfying their demand for investments with an attractive risk return profile. I like the fact that I am currently gaining a skill set in a fascinating and rapidly evolving area of finance and believe that my skill set will become increasingly relevant as these financial innovations spread across the globe.

The most challenging aspect is trying to stay abreast of the deal volume and structural innovation within this space. In addition, the risks represented by these assets are quite unique. We are constantly working on identifying, quantifying and managing them.

3. What most attracted you to this career and how has it compared to your expectations?

I was attracted to this career by my interest in investing, financial markets and economics, along with a desire to gain a skill set that might be useful to me in the future, should I decide to work in other parts of the world. In an increasingly global market place, a background in finance provides easily transferable skills and a way of thinking that is valued across borders.

4. What are your long term ambitions and how does your current job align with them?

My long-term ambition is to develop tools to be able to think creatively about solutions to various economic problems in the world. There are a handful of career options that can facilitate this. Of all the career options that I have considered thus far, finance provides me with the environment and challenges that I find most appealing. One of my long-term goals is to use the skill set that I acquire in order to contribute to the development of the financial markets in East Africa.

5. How did you go about entering your current career path?

I did an internship at Goldman, Sachs & Co. and enrolled in the SEO career program. Both experiences were phenomenal.

6. Did you face any special obstacles in getting into this career track and how did you overcome them?

The interviews were thorough, and that is as it should be. Know yourself. Why do you want to begin your career in this field? What are your long-term goals? What excites you? What do you expect to learn/get out the working experience? How can you demonstrate your interest (and commitment?) to the industry? Have you done your homework on the industry? Do you know of the different roles within a bank? Which one are you most attracted to and why?

7. What advice would you offer to others looking to enter this field in terms of appropriate preparation, useful shortcuts etc?

Many people have said, and I will say it again -- internships are very important for anyone who wishes to get a foot in the door in this industry. If you cannot get an investment banking internship, intern with another financial institution, or intern with a finance or economics professor. In addition, research the companies and career tracks that you are interested in as much as possible. Finally, reach out to people in the industry in order to get some direction. Every little bit counts. This is a very competitive industry, so you have no choice but to constantly work on improving your game.

Finally, it's never too early to start. If you are a freshman and are interested in a career in finance, start exploring the industry now. All of the knowledge that you accumulate will come in handy when you become eligible for an internship program.

**Name:** Nyambura

**Undergraduate/Graduate:** Mount Holyoke College, 2003

**Current profession:** Investment Banking

**Years in current profession:** 2 years

**Current/Previous Employer:** UBS Investment Bank

**Internship experience:** Asset Management, 2002  
Principle Profits Asset Management  
Private Wealth Management, Merrill Lynch  
Financial Advisors, 2001

1. Briefly describe what your current job entails including any useful information about your specific role

I worked as an analyst with UBS Investment Bank. My tasks involved putting together pitch books on equity, bond financing and acquisition opportunities which were pitched to corporate clients, drafting prospectuses for equity and debt financing transactions, financial modeling, drafting memos sent to potential buyers for Mergers & Acquisition transactions, developing sales force marketing materials for equity offerings.

2. What do you like most about your job and what do you find most challenging about it?

The learning curve is quite steep; you are exposed to a variety of capital raising strategies and financial products used by corporations, and the financial and strategic considerations that come into play in the pursuit of mergers and acquisitions. You are also exposed to senior management of companies through your involvement in transactions, which is good exposure at such an early stage of your career. In addition, I must say that the thrill of closing a transaction and seeing a deal you've worked on announced on Bloomberg (a financial newswire) is quite exhilarating. The most challenging thing about this job was the long hours. Be prepared to spend 80+ hours in the office, weekends included.

3. How did you go about entering your current career path?

During my first year in college, I attended a career presentation given on campus by an investment bank. I developed an interest for the career and sought to learn more about it by attending various investment banking presentations on campus, went on trips organized by the school to visit Wall Street firms in New York. I conducted research on investment banking through websites such as [www.careers-in-finance.com](http://www.careers-in-finance.com) and by visiting several investment banking websites, read material from the Career center in college and read books such as "Monkey Business".

In my sophomore year I did an unpaid summer internship, working in a town close to my college with a local Merrill Lynch financial advisor, who managed the wealth of private investors. I worked 6-8 hours per week with this advisor and also worked on paid on-campus jobs. In my junior year I did an internship during the Fall semester with another local firm, Principle Profits Asset Management, where I worked 4-5 hours per week with a Portfolio manager involved in socially responsible investing.

During the last 2 years of my academic studies, I also networked and organized informational interviews with alumnae from my college working in the industry for guidance on finance careers. Using contacts I obtained from the college's Alumnae Office, I was able to send out 50 letters requesting for informational interviews from college alumnae. Fortunately, 11 alumnae responded and I met with two alumnae and talked over the phone with the rest. In addition, two alumnae who were both working for a firm I was considering for a full time job offered to assist me in preparing for the interview process and questions I could typically expect to be asked. Alumni can be very helpful especially since they appreciate the initiative you take to contact them and networking with them illustrates that you have a keen interest in their careers.

Upon graduation, I attended the Tuck Bridge summer program, a summer business program taught by MBA faculty at Tuck Business School at Dartmouth. I was recruited to UBS Investment Bank from this program.

4. What advice would you offer to others looking to enter this field in terms of appropriate preparation, useful shortcuts etc?

Maintain a clear focus and conduct thorough research on this industry to ensure that it is a good fit for you. Pursue the career programs mentioned in this Guide, which are excellent with regards to exposure to the finance industry and internship opportunities. If possible, take some finance or accounting related courses to prepare for the career and also some quantitative classes as this illustrates that you have quantitative abilities.

Establish good contact with your professors and make them aware of you career goals. I recall sharing with one of my Economics professors my interest in finance careers and he connected me to a former student, working with a leading investment bank, who also later connected me to one of her colleagues working in the same Investment Bank. Building networks is helpful in learning more on the industry and career options. Maintain a good GPA. Some Investment Banks require at least a 3.0 GPA, but your chances improve if you have a GPA of over 3.5.

Most importantly, and I cannot stress this enough; pursue relevant internships in finance, from your first year if possible, but I absolutely strongly advise you to start doing internships from your sophomore year. Consistency in relevant internship experience in finance, including those with local firms, illustrates that you have a keen interest in the field. Make sure you are involved in extra-curricular activities such as sports, students clubs, and community service and assume leadership roles in some of these activities. Employers seek well-rounded individuals. In addition, network with people working in the industry and conduct informational interviews. Have confidence in yourself, and pursue your dream career, be it in finance or any other field. It is a challenge to pursue a Wall Street career and it requires hard work, persistency and taking initiative. Reach out for help; there are people willing to help you along the way.

# Management Consulting

## What is Management Consulting?

Consulting primarily involves providing advice to organizations. A career in consulting can encompass a wide variety of industries and pretty much anyone with a specialty in a field can offer consulting service. Consultants offer their advice and skill in solving problems, and are hired by companies who need the expertise and outside perspective that consultants possess. Good consultants are able to step into ambiguous situations and sense what changes need to be made and are driven by ideas and a strong desire to have a positive impact on clients.

Management consulting includes firms that specialize in providing advice about strategic and core operational issues. The essence of management consulting is to help clients find real and lasting solutions to problems by providing new information and advice. They help organizations become better by challenging them and persuading them to adopt new ideas. Management consultants advise corporations and other organizations regarding issues related to business strategy. Companies and organizations hire consultants to strategize solutions to business, organizational, or industry specific problems. The value in hiring a consultant is a fresh perspective, or a specific knowledge base or expertise.

Management consultants provide advice with the goal of maintaining the business health and growth of their corporate clients. But, management consulting is a diverse and multi-faceted industry that provides a variety of different services, just as some doctors specialize in more specific health issues pertaining to the heart or the eyes. In general, management consulting can be broken down into three major categories:

- **Strategy Consulting**

Primarily has to do with issues external to a company (e.g. What markets should we enter? What company should we buy?). Aims to help a client's company executives understand and face the strategic challenges of running their company or organization and setting a company's strategy and long-term plans.

- **Operations/Process Consulting**

Addresses the internal issues and problems. (e.g. How should our company be organized? Where should we build our next manufacturing plant? Is our manufacturing process efficient?). It involves examining a client's internal operations.

- **Information Technology Consulting**

The focus is on using technology to help an organization become more efficient and achieve its goals. IT consulting encompasses everything from strategy and planning to execution and implementation of IT systems, in line with the company's global goals and objectives (e.g. Which IT system should we implement to meet our operational needs?

## General Responsibilities

Most management consultants are employed by firms that provide consulting services to mostly large corporations. Management consultants conduct objective research and

analysis on behalf of their client, and make recommendations based on their findings, with the aim of improving their clients' businesses by effecting change through their recommendations. However, they are rarely involved in the actual implementation of the plan. In general, the work environment is fast-paced and stimulating and involves long hours.

In conducting research, you will attend several meetings to obtain the data, create the process and meet the people who will help you resolve the issues you've been hired to address. In addition to research, a project will also typically involve building financial models and PowerPoint presentations.

Management consultants tend to work in teams of three to four people. The career involves a lot of travel, typically to client sites. You may spend Monday through Thursday at the client site and travel back to the home office on a Friday.

### **Skills**

The following is a list of skills and qualities that are required for consulting.

- Problem solving skills
- Quantitative skills
- Interpersonal and communication skills
- Analytical skills and quantitative thinking
- Team player
- Interest in client service
- Ability to multi-task

### **Pros and Cons**

#### ***Pros:***

- Excellent training and exposure to effective management across a range of industries
- A fast moving and continuously changing work environment in which you are often working on the most important and far-reaching decisions an organization can make
- Ability to have real impact when your ideas are successfully translated into decisions and action by the client
- High levels of exposure to the most senior management of organizations at a relatively early stage in career
- Excellent alumni networks at the leading firms that often serve as an entry point to senior management roles in a range of industries

#### ***Cons:***

- Grueling pace of work often coupled with demanding travel schedules
- Occasional frustration when recommendations fail to deliver impact due to either poor implementation or faulty analysis

### **Case Interview**

Management consulting interviews involve analyzing case studies. A case interview is the analysis of a business question. Unlike most other interview questions, it is an interactive process. Your interviewer will present you with a business problem and ask you for your opinion. The way you approach the case and the insights you reach illustrates your problem solving abilities and help an interviewer get a sense of your potential.

Considering that no particular background particularly prepares you to do consulting, firms use the case interviews to see how you think about problems and whether you can arrive a well-supported conclusion. Your ability to deal with ambiguous problems in unfamiliar businesses, in structuring your thinking, and in reaching sensible conclusions with the available facts in a short time are important to being a successful consultant.

See these websites for more information on preparing for case interviews:  
*<http://www.swarthmore.edu/x6060.xml>, [www.mckinsey.com](http://www.mckinsey.com), [www.bcg.com](http://www.bcg.com) .*

### **Leading Consulting Firms**

1. McKinsey & Company
2. Boston Consulting Group
3. Bain & Company
4. Booz Allen Hamilton
5. Monitor Group
6. Mercer Management
7. Mercer Oliver Wyman
8. Mercer Human Resource Consulting
9. The Parthenon Group
10. Marakon Associates

### **Recommended Websites**

- [www.vault.com](http://www.vault.com)
- [www.wetfeet.com](http://www.wetfeet.com)
- <http://www.careers-in-business.com/consulting/mc.htm>
- <http://www.careeroverview.com/consulting-careers.html>
- [http://www.campUSccess.com/campus\\_weB/career/c4job\\_cons.htm](http://www.campUSccess.com/campus_weB/career/c4job_cons.htm)
- <http://web.mit.edu/career/www/guide/consulting.pdf>
- [http://management.bu.edu/gpo/fulltime/mba/careers/services/documents/Consulting\\_Portfolio.pdf#search=%22management%20consulting%20careers%5D'%22](http://management.bu.edu/gpo/fulltime/mba/careers/services/documents/Consulting_Portfolio.pdf#search=%22management%20consulting%20careers%5D'%22)

### **Company websites**

- [www.mckinsey.com](http://www.mckinsey.com)
- [www.bcg.com](http://www.bcg.com)
- [www.bain.com](http://www.bain.com)
- [www.boozallen.com](http://www.boozallen.com)

### **Recommended Readings**

- Vault Career Guide to Consulting (see [www.vault.com](http://www.vault.com))
- Vault Guide to the Case Interview (see [www.vault.com](http://www.vault.com))
- Vault Guide to the Top 50 Consulting Firms (see [www.vault.com](http://www.vault.com))
- Wetfeet Insider Guide (Consulting) (see [www.wetfeet.com](http://www.wetfeet.com))
- Ace Your Case! The WetFeet Insider Guide to Consulting Interviews (see [www.wetfeet.com](http://www.wetfeet.com))

## Biographies

**Name:** J. Mwangi  
**Undergraduate/Graduate:** A.B. Harvard University, 2000  
**Years in Current Profession** Management Consultant, 6 years  
**Current/Previous Employer:** Dalberg Global Development Advisors  
2002 -  
McKinsey & Company 2000 – 2002  
**Internship experience:** Investment Banking, Salomon Smith  
Barney  
SEO, Summer 1999

1. Briefly describe what your current job entails including any useful information about your specific role

I currently work as an Associate Partner and senior consultant at Dalberg, a boutique management consulting firm that aims to apply the methods and skills of leading private sector strategic consulting, to issues in international development. As an Associate Partner, I oversee multiple client projects, sell new business and develop client relationships on behalf of the firm. On project teams my role is typically to provide overall direction to fellow consultants and ensure their work is well aligned with what our clients expect. Prior to joining Dalberg, I worked as a business analyst in the New York office of McKinsey & Co. In that role my work was more focused on doing detailed analysis that would feed into the overall team's output.

2. What do you like most about your job and what do you find most challenging about it?

Working as a consultant offers a unique platform to learn practical lessons about management and strategy and apply those lessons to clients. Each new client brings new lessons and the continuous change means that one cannot stay bored for very long. While not as lucrative as investment banking, management consulting does offer competitive compensation and the leading firms (e.g. McKinsey, Bain, and BCG) also provide you with a very strong network if you decide to leave. The combination of exposure to senior management and rigorous training means that consulting is often an ideal preparation for senior executive roles. McKinsey for example has produced more CEOs of Fortune 500 companies than any other organization.

On the other hand, consulting can be a very grueling profession characterized by long work hours, frequent travel and a lot of unpredictability. As a consultant one is often held hostage to the whims of clients who may have unrealistic expectations for what can be accomplished in a limited amount of time. There is also the knowledge that no matter how much one does as a consultant, one is still just an advisor to clients who may or may not adopt the advice you offer. In addition, the confidential nature of many assignments means that you often cannot reveal or take credit for your work except within your own firm. Not surprisingly, the only time companies admit to having hired consultants is when they want to blame someone else for tough decisions such as downsizing.

Ultimately, however, a career at a leading consulting firm is a unique opportunity to be exposed to and to influence the most senior decision-makers in a range of organizations at a relatively young age while also building up a set of skills and resources that will serve you in good stead throughout your career regardless of whether one elects to continue as a consultant

3. How did you go about entering your current career path?

I was fortunate to attend a well known university as an undergraduate and thus had relatively easy access to recruiters from leading firms. By my junior year of college I was trying to decide between a career in consulting or investment banking. To help me decide, I took part in the SEO summer internship program and worked at an investment bank. I found that while some of the work was interesting, I was interested in looking beyond the financial aspect of the companies we were serving to really understand their business. As a result I decided not to accept the investment banking offers and instead interviewed with management consulting firms through their regular recruitment process. The SEO network was still useful in helping me identify consultants who would help me prepare for case interviews which are a unique and challenging aspect of the consulting recruitment process.

4. Did you face any special obstacles in getting into this career track and how did you overcome them?

As noted in previous questions, I was lucky enough to be at a university with a very strong career guidance infrastructure and strong reputation. I felt that this often gave an almost unfair advantage in preparation but I also saw many fellow international students (including Kenyans) who neglected to take advantage of it. In particular it was very important to take an interest in career options relatively early (e.g. by the beginning of junior year) since summer internships play such a big role in determining who gets an offer from some of the more competitive companies.

5. What most attracted you to this career and how has it compared to your expectations?

Consulting attracted me with its promise of intellectual challenge and exposure to a wide range of industries and activities. In many ways it has exceeded my expectations and I find that over time I have applied much of what I have learnt as a consultant to a range of non-business situations. The focus on offering and receiving feedback regularly and openly has also been an excellent lesson. It took a while for me to accept that I was fully expected to evaluate all my managers regularly and they were expected to do the same for me. However, once I adjusted to it, I learned to look forward to frank discussions where my colleagues would lay out both my strengths and weaknesses with suggestions on how I could improve.

6. What are your long term ambitions and how does your current job align with them?

I have always been very interested in working on issues of development and how to help companies and governments in Africa create opportunities. My current job as a consultant to development organizations, governments and companies in developing countries, allows me to directly work on these issues and try to influence decisions with analysis.

7. What advice would you offer to others looking to enter this field in terms of appropriate preparation, useful shortcuts etc?

The key to maximizing career options particularly in management consulting is to start preparing early. The leading firms typically have a relatively small number of opportunities and numerous applicants so it is always helpful to reach out directly to them as early as possible. In addition, consulting interviews, with their reliance on case studies actually require some investment in practicing how to handle the case format. If at all possible you should try to have at least 1 or 2 practice case interviews before going

in for the real thing. I found that my first consulting interviews were much more difficult due to a lack of practice combined with nervousness but that as time went on I became more comfortable with the format. I also found it really helpful to speak to my interviewers after each round to get their feedback and advice on how to improve in subsequent rounds. Not all of them were necessarily able or willing to talk but those that were proved very helpful.

**Name:** K. Gachiri

**Undergraduate/Graduate:** University of Pennsylvania, 2006  
 - BS Economics (Wharton School)  
 - BS Nursing (School of Nursing)

**Length of Time in Current Profession** 2 months

**Current/Previous Employer: Internship experience:** McKinsey & Company, Business Analyst  
 Management Consulting  
 The Boston Consulting Group  
 SEO Career Program, Summer 2005

1. Briefly describe what your current entails including any useful information about your specific role

This is a tough question to ask any consultant. The demands of the job vary significantly depending on your client's needs. At the entry level (i.e., the Analyst and Associate positions), the job primarily comprises off being the analytic engine of the team. Tasks may include modeling in Excel, conducting customer interviews, analysis of financial/market reports, developing presentations, and interviews with clients. As an extension of these tasks, an entry-level consultant is expected to develop insights that have an impact on the client's problem.

2. What do you like most about your job and what do you find most challenging about it?

Multi-faceted self development is what I like most about the job. In just 2 months, I have conducted interviews with customers, build Excel models, accompanied a sales representative on a ride-along, honed my presentation skills, counseled our client and been involved in routine problem solving sessions.

Adjusting to life on the road is the most challenging thing about the job for me. Spending time with the client on site means that you have to get used to spending weeknights in a hotel room. Sounds glamorous, but it gets taxing after some time.

3. How did you go about entering your current career path?

I took part in the SEO management consulting program (now discontinued) during the summer of 2005. This was my first professional exposure to the world of business. I was fortunate to have known folks in consulting even before I joined SEO who highlighted consulting as a viable career option.

4. Did you face any special obstacles in getting into this career track and how did you overcome them?

As long as you demonstrate a willingness to learn, an interest in business, and a knack for problem solving, consulting is a viable career choice. Academic background can facilitate your entry into consulting (e.g., economics/business), but typically doesn't

hamper your ability to enter the profession. The key is to excel in whatever discipline you pursue.

5. What most attracted you to this career and how has it compared to your expectations?

Opportunities to develop in various critical ways, in addition to the limitless exit opportunities that consulting offers most attracted me to the profession. So far, my expectations have been matched.

6. What are your long term ambitions and how does your current job align with them?

I'm interested in development in Africa, especially with regards to health systems. I hope to develop skills and contacts that will enable me to play a meaningful role in this area.

7. What advice would you offer to others looking to enter this field in terms of appropriate preparation, useful shortcuts etc?

Although consulting typically hires from those in business and economics related fields, excellence in whatever field you're involved in is the first requisite.

When it comes to the application time, engage in thorough preparation for the case interview. Preparation for the case interview entails familiarizing yourself with publications such as the Vault Guide to Consulting, participating in mock interviews, and getting interview tips from those of us with experience with the process.

To the extent possible, it is also useful to develop relationships with recruiters and consultants from the companies you're applying to during recruiting receptions. It helps to have a group of folks within the firm rooting you for throughout the interview process.

## Other Consulting Careers: Actuarial Consulting

**Name:** HM

**Undergraduate/Graduate:** University of California, Santa Barbara

**Current Profession:** Actuarial Analyst

**Years in Current Profession:** Actuarial Analyst, 23 months

**Current/Previous Employer:** Pension Consulting Firm, San Francisco.

**Internship experience:** Actuarial Analyst, Farmers Insurance, 2003

In layman terms I would say I help in “servicing pension funds” I work under a couple of senior actuaries. Using data received from our clients we help in determining if a pension fund will be able to make future benefit payouts, by incorporating factors such as interest rate assumptions and expected deaths or withdrawals of its participants. I also get to work on smaller side projects, such as executive compensation, cash flow liabilities, and asset liability modeling.

The most challenging thing about the job is the exams, to move forward you have to pass your exams and get your designations, associateship or fellowship. It takes a lot of discipline to sit down after work in the evening or on the weekends and study. The content of the exams is also quite challenging - part of the reason why there aren't many people in the career. The upside is that most companies have a study program; they encourage you to pass your exams by giving you days off and with every exam passed comes a raise. You also never have to worry about the negative income that comes along with going back to school to pursue your masters unless it is for personal enrichment. Once you complete your exams, it is a very steady, well paying secure profession. I love the hours; my hours are pretty much the same all year round, nothing extreme. Over the years a lot of opportunities have come up in the field, actuaries are being sought after in different areas such as risk management and investment banking because of their unique skill set.

How I got into the career - I did a lot of extensive research on different careers, such as computer engineering. I was looking for a career that would incorporate both math and business skills. My eureka moment came about when I came across [www.beanactuary.com](http://www.beanactuary.com), a website which was very helpful. Reading about the description of the career, the skill set required etc, I knew I had found my career. I didn't stop there. I went on to do more research on what classes I needed to take while in college, what the different fields within the career were, what companies to work for, what schools had programs geared towards the career.

The first thing I did was move to a school that had a good actuarial science department, it might not have been necessary, but I wanted to be in an environment that had people with similar aspirations as mine, and where I would get good advice on how to get my foot at the door. I then applied for different internships during my junior year, and I secured one with Farmers Insurance which is a property and casualty company. This came in very handy when I was applying for jobs.

Future aspirations - I currently work in the pension industry, which is considered part of the finance/investment side of the career. If I opted to move from the pension industry I would probably work as a life actuary so that I can get exposure to corporate finance. My long-term ambition is to become an investment actuary, which would mean getting my

associateship and completing my CFA exams. I want to be able to do more asset liability modeling, cash flow analysis or asset management on investment funds. I would like to be able to give advice on how best to invest or what measures to take at the present time so as to be able to stay afloat in the volatile economy that we have today and how to avoid drastic future losses.

Challenges - When I moved here, I found a community where people were expected to follow a certain path. I had many people saying to me that I was too ambitious or expected too much out of life, that changing schools did not make sense, finishing my degree in 4 years was a cliché, it was not possible. I was told to work more and let my school come in second. What kept me going were my mother's words, "Don't listen to what people say" and the fact that I knew what I wanted out of life. Have mentors but set your own goals, don't set goals based on what others have achieved, we are all unique human beings. Bottom line is, know what you want out of life.

How to get in - Do as much research as you can on the field, websites such as [www.beanactuary.com](http://www.beanactuary.com), [www.actuary.com](http://www.actuary.com) offer very insightful information on what you need to know. Weigh the pros and cons of the career. Get your foot on the door by getting an internship before you graduate. Pass your actuarial exams!

# Information Technology

## Career options in computing

- **Information Technology** - Develop and manage information systems that support a business or organization
- **Software Engineering** -Develop methods for the production of software systems on time, within budget, and with few or no defects
- **Operating Systems and Networks** -Develop the basic software computers use to supervise themselves or to communicate with other computers
- **Software Applications** - Apply computing and technology to solving problems outside the computer field - in education or medicine, for example
- **Computer Design and Engineering** -Design new computer circuits, microchips, and other electronic components
- **Computer Architecture** -Design new computer instruction sets, and combine electronic or optical components to provide powerful but cost-effective computing
- **Computer Theory** - Investigate the fundamental theories of how computers solve problems, and apply the results to other areas of computer science
- **Artificial Intelligence** - Develop computers that simulate human learning and reasoning ability

- **Recommended Websites**

1. [www.vault.com](http://www.vault.com)
2. [www.wetfeet.com](http://www.wetfeet.com)

## Recommended Readings

1. Vault Guide to Technology Careers
2. Vault Guide to the Top Tech Employers
3. Vault Guide to the Top 25 Tech Consulting Firms
4. Wetfeet Insider Guide (Information Technology)

## Biographies

<b>Name:</b>	C. Njendu
<b>Undergraduate/Graduate:</b>	Mississippi State University, (BSc. Civil Engineering), 1997 MIT, (Masters, Civil Engineering- IT Speciality), 1998 Wharton Business School, (MBA), 2008
<b>Years in Current Profession:</b>	BPM Designer Studio Software Engineer – Research and Development [2006] CRM Rules Software Engineer [2002- 2005], Quality Engineer I & II, Product Designer [1998-2002]
<b>Current/Previous Employer:</b>	Pegasystems – Engineering Linedata – Engineer - Asset Management

1. Briefly describe what your current job entails including any useful information about your specific role

Since I am now in business school I will instead describe my most significant job to date. I directed a team comprised of Pegasystems and our systems integration partner BearingPoint engineers in investigating and resolving system integration shortfalls, securing a \$5 million contract with Oppenheimer Funds

I also led a team of engineers improving business relationships between our systems integration partner BearingPoint, Oppenheimer Funds' senior management and Pegasystems by completing a key project 5 weeks ahead of schedule As my responsibilities grew, I led 2 engineers in Cambridge, MA and 5 Quality Assurance engineers in Hyderabad, India in planning and executing a turnkey software solution delivered in 6 weeks, 12 weeks ahead of schedule My work also involved analyzing client requirements for a version control system, co-designed and co-implemented the system providing competitive functionality to industry standard Rational ClearCase developed by the Rational Software division of IBM

I directed the key project in the 2005 software release changing a month long manual error-prone process to a 20 minute automated process, accelerating the deployment of client production systems by a factor of 216. I analyzed, designed and implemented a reporting wizard product as a 2 person team with superior functionality to the industry standard Salesforce.com reporting product.

Finally, I also researched requirements, gained senior management approval and implemented a BPM rules software toolbar functionality competitive to Microsoft Word toolbar, increasing Rules functionality access by a factor of 14.

2. What do you like most about your job and what do you find most challenging about it?

I enjoyed the intellectual challenge provided to me by the deliverables required for each project and the growing responsibility for projects cumulating in project lead positions.

3. How did you go about entering your current career path?

I am currently an MBA business student at the Wharton School at the University of Pennsylvania. I applied for admission to the Wharton School advantaged by my knowledge of the American education system at the Wharton level based on my MIT experience.

4. Did you face any special obstacles in getting into this career track and how did you overcome them?

Not really. The key for me has always been a sense of determination, focus and most importantly hard work early on in life [read: undergraduate degree work and grades] are the fundamental building blocks that allowed me to get to where I am today. Of course this would be simplifying things if I said this was all it takes but this is the good starting point.

5. What most attracted you to this career and how has it compared to your expectations?

So far my time at Wharton has been fascinating and illuminating. It is also good to feel that I am gaining the skills and network essential to my future career in strategic management or finance.

6. What are your long term ambitions and how does your current job align with them?

I am planning on a career in strategic management or finance. Wharton is well positioned to deliver on either of these two based on the skills I will acquire here.

7. What advice would you offer to others looking to enter this field in terms of appropriate preparation, useful shortcuts etc?

Get a strong grounding in math and the sciences if you want to go into engineering. Get a strong grounding in finance if finance etc. For strategic management it is a lot of common sense and just putting a framework around it. Therefore hone common sense. And as always whatever one chooses to do it to the best of your ability and interest and the rest falls in place.

**Name:** MG  
**Undergraduate/Graduate:** Mount Holyoke College 2005  
BA Computer Science &  
Economics  
**Current profession:** Technology Analyst  
**Years in current profession:** 1yr  
**Current/Previous Employer:** Goldman Sachs  
**Internship experience:** 2004, Technology Division  
Goldman Sachs

1. Briefly describe what your current job entails including any useful information about your specific role.

I work as a technology analyst in a team that provides support to different areas within the firm. My day to day tasks involve trouble shooting various failures that are reported by other technology and non- technology teams. This involves interfacing with other different arms of the infrastructure team in resolving issues. Issues range from the server side to clients each with a varying degree of impact and criticality; hence it's a lot like putting out fires.

Unlike the support tasks, projects are longer term and do not necessarily demand for immediate attention. However, they weigh heavily as they provide a chance to learn and develop technical skills and deliverables are part of the bigger on-going projects. These vary dependent on the management needs and technology requirements. I have worked on various management reports and client-facing web oriented projects.

2. What do you like most about your job and what do you find most challenging about it?

Pros: There is a steep learning curve in order to get up to speed and become technically proficient. Most team members have over 8 years of experience and are experts at several technologies. Working with these ridiculously intelligent people 'who are not just good at what they do but also good to work with' definitely keeps me on my toes. My group is new and pretty small but growing rapidly in terms of function hence there's always training for something new coming our way. There are lots of training materials available and opportunities on projects that expose you to new technologies and reinforce your skills.

Cons – As mentioned above it's all about putting out fires, so planning to a great extent becomes a very fluid concept.

3. What most attracted you to this career and how has it compared to your expectations?

I had an awesome time as an intern. I spent a summer programming in a new environment, with new models and standards. The internship was challenging but great nonetheless. My decision to return was based on this. Once on board full time, a lot more is expected of you compared being an intern. As far as meeting expectations goes, I think it's been a good start.

4. What are your long term ambitions and how does your current job align with them?

5 yrs ago I had no idea I would be doing what I do, but I am sure what I am doing effects the course of my path.

5. How did you go about entering your current career path?

I got on my school's career services office mailing list, surfed the net: wetfeet, vault, company websites and spoke to people who'd been there. I applied for the internship program on the company website followed by a chain of interviews both on campus and at the site.

6. Did you face any special obstacles in getting into this career track and how did you overcome them? What advice would you offer to others looking to enter this field in terms of appropriate preparation, useful shortcuts etc?

Pursuing a liberal arts education is not an obstacle per se if you want to work in a predominantly engineering industry; just make sure you take the relevant quantitative classes. I went to a small liberal arts college and there was limited information available although the career services office were pretty supportive.

I had a F1 visa status which limited off-campus work options but made do with the opportunities available on campus.

Few pointers you can use; get on your school's career development center mailing list. Make frequent trips there for help with various things related (resumes, interview preparation, job search). If limited by F1 visa, look for on-campus work opportunities and volunteer in projects, training will come naturally. Also, be in touch with your professors and academic adviser(s) for opportunities within and outside the department. Proactively expand your network- talk to your friends, their friends and their friends. Of course the upper class students and alumni are an invaluable resource. If you have the opportunity, take classes, workshops and attend talk's off-campus, do projects beyond the span of your classes like during January/Winter term.

There is a world of difference in working for a core IT firm, for which technology is the core competency as opposed to a company for which technology is simply a function at best. Bear that in mind when crossing that bridge. That said, there's a wealth of great opportunities outside the core IT firms so look around and you'll be sure to find something

Get involved in the world around you and keep abreast with what going on outside that bubble. Immerse yourself in something you absolutely enjoy – sports, activities, research, projects, clubs etc and apply your self there. It's important to find a balance.

Give it your best shot, perhaps you love it perhaps not - regardless make it count.

**Name:** C. Mulanda

**Undergraduate/Graduate:** BSc, 2005, M.I.T,  
MEng (Masters In Engineering),  
2006, MIT

**Current Profession:** Software Engineer

**Years in Current Profession** < 1 year

**Current/Previous Employer:** Oracle Inc.

**Internship experience:** Silicon Graphics 2004/2005

1. Briefly describe what your current job entails including any useful information about your specific role

My current job is designing and developing collaboration software systems (video conferencing, text and voice messaging, mail management, etc) targeting business customers.

2. What attracted you most to this career and how has it compared to your expectations?

The most appealing thing to me about a career in software engineering is the wealth of opportunity available, especially if you consider that most of Africa lags the rest of the world significantly. For someone planning on going back to Kenya to 'do their own thing' I think a career in software engineering is a good way to prepare myself to take advantage (maybe even lead) the technological 'revolution' in internet technologies that is sure to hit Kenya and Africa as a whole in the not too distant future. I will defer judgment on whether or not it has met my expectations until I have worked long enough and tried to 'do my own thing'.

3. What are your long term ambitions and how does your current job align with them?

My long term ambition is to set up a school in Kenya, preferably a technology school that focuses on imparting technical skills that are marketable beyond our borders. To put it differently, you could ask whether a country like Kenya might have the capacity and skill fill the gap that countries specializing in out-sourcing (e.g. India) will leave when the wages in these countries converge to those of the developed world and they are no longer the preferred out-sourcing destinations. I'm not sure that my current job helps directly towards this goal, but at least working in the software engineering industry helps me understand it better.

4. How did you go about entering your current career path (e.g. what internships/ special programs and other resources did you make use of)?

I used the usual resources – career fairs, talking to others who have gone into the field before me, monstertrak, etc. However, the most relevant of these was probably the two internships I had at Silicon Graphics Inc (SGI). These were important not only because they gave me my first experience of what it really is to work in industry, but also because almost all job interviews I had focused more on that experience than anything else.

5. What advice would you offer to others looking to enter this field in terms of appropriate preparation, useful shortcuts etc?

Try and get an internship in the fields as soon as you can (ideally in your first summer of freshman year) – you get both valuable experience and form your own opinion about the field. Software companies also like a good show of initiative and creativity – work on some open-source project if you can fit it in your schedule or try to do something on your own. Even if it doesn't end up being the next *facebook*, you will at least have something of your own making to talk to prospective employers about. Also remember that you can work in a software engineering field in practically any field, so don't limit your options by focusing only on companies in Silicon Valley/Redmond.

**Name:** K. Njendu

**Undergraduate/Graduate:** BSc. Computer Science & Physics,  
Northeastern University, 2006

**Years in Current Profession** 2 years

**Current/Previous Employer:** 2006, AgencyPort, Inc, Software Engineer  
2005, Allusive information Systems,  
Software Architect/Developer

**Internship experience:** 2004, cMarket, Inc Development Intern  
2003, Software Artisans Inc, Development  
Intern

1. Briefly describe what your current job entails including any useful information about your specific role?

AgencyPort is a software company that develops enterprise insurance service software that better allows insurance agents to write up business with carriers that use our software. My role is that of a senior developer on a team that is customizing our portal application for a client. I am primarily responsible for technical design and integration of the application with third party vendor software and services.

2. What do you like most about your job and what do you find most challenging about it?

The most challenging part of my job is finding solutions to new problems faced by my project or the company as a whole.

3. How did you go about entering your current career path?

My career path was decided by my interest in the sciences and enabled, in large part, by the co-op/internship program at my alma mater Northeastern University.

4. What most attracted you to this career and how has it compared to your expectations?

What attracted me most to software is the fast paced nature of the profession and the continual learning derived during the advancement of my career.

5. What are your long term ambitions and how does your current job align with them?

My long term ambition is to help establish Kenya as a powerhouse in the off shoring technology services industry. Currently, I am exploring options in developing partnerships with software companies in the greater Boston area to off shore to Kenya and prospecting the talent and necessary skills in Kenya.

# Corporate Law

## Overview

Corporate law is the law of corporations. A corporation is an artificial legal entity, typically chartered by a state and formed in order to operate a business. Corporate lawyers advise businesses on their legal obligations, rights and responsibilities. A key difference between corporate law and commercial litigation is that corporate lawyers build transactions or deals, and litigators deal with transactions gone wrong, through the judicial system or alternative methods of dispute resolution like mediation or arbitration. Basically, people who call themselves corporate lawyers are usually corporate generalists, lawyers who provide advice on how to structure a business and evaluate ventures and who coordinate with specialists, like tax lawyers, employee benefits lawyers and real estate attorneys (who are all transactional lawyers), to serve the sophisticated needs of their corporate clients.

While corporate attorneys may provide day-to-day advice to their clients, most of their work, at least in larger law firms, is transactional in nature. In fact, some firms use the terms "transactional" and "corporate" almost interchangeably when describing areas of practice. Corporate lawyers structure transactions, draft documents, review other lawyers' agreements, negotiate deals, attend meetings and make calls toward those ends. A corporate lawyer ensures that the provisions of an agreement are clear, unambiguous and won't cause problems for their client in the future. Corporate attorneys also advise on the duties and responsibilities of corporate officers, directors and insiders.

## Areas of Corporate Practice

- Corporate formation, governance and operation
- Mergers & Acquisitions
- Venture Capital
- Project Finance
- Corporate securities
- Intellectual property
- Non-legal roles

## How do I prepare for law school education?

For an undergraduate student, there is no recommended major. An education that includes written and oral expression, critical analysis, logical reasoning and is academically rigorous should suffice.

## How can I find out more about law schools?

- Consult your prelaw advisors or college career counselors
- Visit law schools
- Attend a LSAC law school forum

### **Job Responsibilities of a Corporate Lawyer**

- Due diligence
- Research and writing memos
- Preparing filings for government agencies
- Contract drafting and review
- Formation of corporate entities

### **Recommended Websites**

1. [www.lsac.org](http://www.lsac.org)
2. [www.vault.com](http://www.vault.com)
3. [www.skadden.com](http://www.skadden.com)
4. [www.goldbergkohn.com](http://www.goldbergkohn.com)
5. [www.vault.com](http://www.vault.com)
6. [www.princetonreview.com](http://www.princetonreview.com)
7. [www.usnews.com](http://www.usnews.com).

### **Recommended Readings**

1. Vault Guide to the Top 100 Law Firms (see [www.vault.com](http://www.vault.com))
2. Law School Buzz Book (see [www.vault.com](http://www.vault.com))
3. Carol-June Cassidy with S.F. Goldfarb, *Inside the Law Schools*

## Biographies

**Name:** B. Thuo

**Undergraduate/Graduate:** University of Massachusetts, Boston  
B. A., 1999  
George Washington University Law  
School, Washington D.C.  
Juris Doctor, 2002

**Current Profession:** Lawyer  
**Years in Current Profession:** 5 years  
**Current/Previous Employer:** Proskauer Rose LLP, New York  
Arent Fox LLP, New York  
Swidler Berlin Shereff Friedman, LLP

**Internship experience:** Arnold & Porter, Washington D.C.  
Law Clerk, 1999-2002

I currently work as a Real Estate/Finance Associate at Proskauer. As a mid-level associate, I am involved in various aspects of complex commercial transactions, primarily involving the negotiation and drafting of documentation relating to financings, acquisitions and sales of commercial properties. I represent institutional lenders and borrowers in connection with commercial real estate loans encumbering shopping centers, office buildings and multi-family housing projects. I also represent sellers and purchasers in the acquisition and sale of real property. In addition, I am involved in commercial leasing experience, including the representation of landlords and tenants in the negotiation of office and retail leases.

When I went to law school, I never thought of being a real estate/finance associate. I did not even know what real estate work involves and did not take any classes on this subject. However, when I worked as a summer associate at Swidler Berlin, I got along very well with the Real Estate Group and that sparked my interest in this area. My advice to you is to have an open mind when it comes to your career choice and path because the possibilities are endless.

**Name:** I. Nyatta

**Undergraduate/Graduate:** LLB, University of Nairobi, 1998  
LLM, New York University School of Law, 2000  
BCL, Oxford University, 2001

**Current profession:** Attorney

**Years in current profession:** 6 years

**Current/Previous Employer:** Kaplan & Stratton, Nairobi (1998 – 1999)  
Sullivan & Cromwell LLP (2001 – present)

1. Briefly describe what your current job entails including any useful information about your specific role

My current job as an associate at Sullivan & Cromwell LLP includes representing clients in project finance and various corporate transactions. This includes work on public and private securities offerings made by U.S. and foreign companies, structured and other types of financings by major international financial institutions, and financing of various mining and power projects in emerging market countries. My work also includes representing clients in mergers and acquisitions and private equity transactions.

2. How did you go about entering your current career path?

I entered into my current career path by taking advantage of the career search opportunities offered by New York University School of Law. In addition, I found it very useful to speak to alumnae of University who were already in the profession and to attend seminars and presentations by lawyers in the firms I was interested to establish contacts and talk about the work opportunities that were available.

3. Did you face any special obstacles in getting into this career track and how did you overcome them?

The biggest obstacle I faced was proving the worth of my Kenyan degree. Because employers in the US are not familiar with the University of Nairobi, it was necessary to prove that I could perform at the same level as students from US universities.

4. What advice would you offer to others looking to enter this field in terms of appropriate preparation, useful shortcuts etc?

It is important to try and get into one of the top US or UK universities (whether at the undergraduate or graduate level). Based on the educational strength of most Kenyan students, this is definitely doable! By doing well at a top US or UK university, you not only prove your own worth but give employers a guideline to compare to when looking at future individuals with a Kenyan educational background. It is also useful to make contacts with people in the profession you are interested in joining from a wide range of backgrounds who may assist in different ways in the future course of your profession.

**Name:** M. Kaniaru  
**Undergraduate/Graduate:** University of Nairobi (LL.B - 1990 - 1995)  
Harvard Law School (LL.M – 1998)  
**Current Profession:** Lawyer  
**Years in Current Profession:** 7 years  
**Current/Previous Employer:** World Bank

1. Briefly describe what your current job entails including any useful information about your specific role

I am involved primarily in the drafting and negotiating of Loan Agreements with the World Bank member countries, with a particular focus on the Africa Region. I also provide legal advice to our client base within the World Bank with regard to issues such as the interpretation of the World Bank's Articles of Association and operational policies and procedures, and participate in legal and judicial reform initiatives in the World Bank member countries.

2. What do you like most about your job and what do you find most challenging about it?

It provides a unique opportunity to make a contribution, albeit in a small way, to the huge developmental challenges facing Africa and the world as a whole.

3. How did you go about entering your current career path?

By networking with people already working in the World Bank to inform me of any upcoming opportunities.

4. Did you face any special obstacles in getting into this career and how did you overcome them?

No. For non-Americans, the typical profile for work in the Legal Department is a basic law degree from your home country and at least an LL.M from one of the premier law schools in the United States, which criteria I met.

5. What most attracted you to this career and how has it compared to your expectations?

The ability to practice law in a developmental context was the greatest attraction. It has been a great experience and very enlightening as to just how multi-faceted and complex development is. It has also had its frustrations in terms of the still extremely high levels of abject poverty facing the bulk of people in our beloved continent and the incredibly slow progress that has been made in addressing this issue.

6. What are your long term ambitions and how does your current job align with them?

I think it might be interesting to experiment outside of the public sector at some point.

7. What advice would you offer to others looking to enter this field in terms of appropriate preparation, useful shortcuts etc?

If you have not studied for your first degree in the US system and are not a JD, then you must ensure that you study for at least an LL.M in one of the premier law schools in the US. It is also useful to have a demonstrated interest in developmental issues. The World Bank has started a Legal Associates Program that targets primarily young lawyers studying in distinguished US Law Schools. It is a great entry point into the Legal Department, and if nothing else provides a first hand opportunity to discover if grappling with the weighty matters of development is your cup of tea. Networking is also an extremely useful asset so that people have you in mind if any opportunities come up.

**Name:** P. Mugo

**Undergraduate/Graduate:** LL.B., University of Nairobi, Faculty of Law, 1995  
 Diploma in Law, Kenya School of Law, 1996  
 Graduate: LL.M. in Banking and Financial Law,  
 Boston University Law School, 1998

Admitted to practice law in Kenya, New York and California

**Years in Current Profession** Lawyer, 5 years  
**Current/Previous Employer:** Goodwin Procter LLP.

1. Briefly describe what your current job entails including any useful information about your specific role

I represent clients in a wide range of corporate transactions involving private equity and venture capital investments, mergers and acquisitions, structured finance and other general corporate and securities law matters. I have also represented pro bono clients engaged in projects that are fueling economic development in several African countries.

2. What do you like most about your job and what do you find most challenging about it?

One of the many things I enjoy about my job is counseling clients on both business and legal issues. I also enjoy helping entrepreneurs bring their business plans into fruition via private equity and venture capital financing among other avenues. One of the things that keeps my practice interesting (and also challenging) is the opportunity to learn new things in almost all the transactions I handle.

3. How did you go about entering your current career path?

Upon obtaining my basic legal training from the University of Nairobi and Kenya School of Law, I practiced business law and commercial litigation for a couple of years with a leading law firm in Nairobi. I then proceeded to Boston University Law School where I obtained a masters degree which opened new doors of opportunities including a two year stint at State Street Bank and my current job.

4. Did you face any special obstacles in getting into this career track and how did you overcome them?

The biggest challenge was the fact that I do not have a JD from a US law school. I had to go an extra mile to proof to recruiter that I had equivalent qualifications and was capable of excelling in the US legal arena. Additionally, passing the bar and networking with faculty and alumni and professionals in the field who have similar backgrounds was extremely helpful in overcoming the said obstacle.

5. What most attracted you to this career and how has it compared to your expectations?

The opportunity to represent leading companies that are shaping capital markets not only in US but around the world was a key attraction. I also wanted to work with and learn from renowned world-class lawyers and expand my range of experience. Thus far, my expectations have been exceeded and I have had a remarkably rewarding career.

6. What advice would you offer to others looking to enter this field in terms of appropriate preparation, useful shortcuts etc?

Although there is no magic bullet to getting your dream job, there are a few things that, in my experience, stand out in helping someone get a legal job. These include a good academic record and networking with faculty, alumni and other people in the legal field. In terms of preparation, consider taking relevant classes at both undergraduate and graduate levels. For instance, if your interest is corporate law, consider taking business oriented classes such as securities and corporate finance. This demonstrates a commitment to corporate practice, something which is often viewed as a plus by employers. Last but not list, try your best to project a positive, can-do attitude during you job search – employers are attracted to people who love what they do!

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