

CAPITAL W PRESENTS:

2022

# CAREERS GUIDE

Celebrating 15 Years

DARE TO  
DEFY

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# Editors' Address

Following the successful launch of the Careers Guide in 2021, the publication has returned for a second year, featuring new content to explore and a range of insights from empowering female voices. Amongst these new additions, we have included articles on topics gathered to be of interest to students (such as networking, where to find internships, and how to obtain professional experience), new industry profiles, and the exciting launch of our career quiz.

The Careers Guide aims to assist female students discover their aspirations, highlight the different opportunities available in the workforce, and enable them to learn from the valuable experiences of our sponsor representatives. Spanning from a variety of industries and walks of life, you'll be sure to find stories and advice that will resonate with you throughout your career.

Reflecting the theme of Annual Dinner, the Careers Guide's theme of 'Dare to Defy' inspires female students to overcome discrimination and defy stereotypes faced by women in the workplace, as well as challenge their own self-imposed standards to become the business leaders of tomorrow.

This edition would not have been possible without Capital W's gold marketing sponsors who have offered to participate, and their dedication to providing amazing contributions for our students. These sponsors include AMP, Bloomberg, ICA Partners, J.P. Morgan, Neu Capital, Optiver, Pinnacle Investment Management, PwC, Quantum, Salesforce, and Westpac Group.

Capital W hopes you enjoy the 2022 Careers Guide and are able to take away interesting, useful information to help you along your professional journey.

- The Capital W Careers Guide Team

*If you are interested in reading Capital W's previous publications such as our tri-annual ReCap, you will be able to view them online at [issuu.com/capitalw](https://issuu.com/capitalw). Throughout the year Capital W publishes a range of content, articles, and blog posts on our social media and website. The aim of our publications is to share knowledge and insights to our member base to equip them for their future studies and career.*

## Publications

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Sarine Mohanraja  
Harriet Vitek  
Alicia Tang  
Ruiyi Zhang  
Louisa Hua

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# Presidents' Address



Dear all,

On behalf of Capital W, we thank you for your ongoing support and enthusiasm in empowering the talented women of today into tomorrow's future trailblazers. As we transition and adapt into a post-Covid relative normality, we would like to celebrate another great year in our legacy of collective action and shared ownership in driving gender parity. It is inspiring to see the passion for personal development and initiative for career advancement remain unwavering throughout an ambiguous period, with student interests expanding to multiple industries and pathways. Our 2022 endeavours have centered on agile innovation informed by data to launch our new event initiatives and sponsor partnerships.

This year's theme, 'Dare to Defy', hones in on the message of maximising our potential as future leaders in any industry or position. In particular, daring to defy what we believe is expected of us from all facets of our individual experiences and social norms, and aspiring to achieve what we are truly passionate about. As students budding into the beginning of our careers, one of the most powerful acts of defiance and discovery is to stimulate our own personal, professional, and intellectual growth. We find this to be a reminder to lead our journey averse to societal archetypes and to reflect on the actions we can take to thrive.

*"Some people only ask others to do something. I believe that, why should I wait for someone else?*

*Why don't I take a step and move forward?"*

*- Malala Yousafzai*

The theme of 'Dare to Defy' encapsulates the energy resonating within Capital W over the past months and in looking to the future. With the largest internal team in Capital W's history consisting of 50 students, we are daring to maximise our potential, hosting a plethora of new events (to name a few being IWD: Pathway to a Sustainable Future, Future Female Leaders Panel, and Alumni Ball), evolving our annual initiatives (with an unprecedented number of 210 attendees at our Annual Dinner, and a groundbreaking 74 participants in our Beyond Mentoring Program), introducing new publications (Yearbook) and marketing campaigns (Sponsor Spotlights, Blog Posts, and Guides), and strengthening our internal culture.

We encourage each of you to engage with our initiatives, including reading this Careers Guide, to empower your own professional development and take charge of your future.

We are honoured to be partnering with a record-breaking number of 40 sponsors in 2022, as it is through their continued support that we are able to uphold our mission. We are truly grateful to be able to work closely with each organisation to empower female-identifying students to 'Dare to Defy' barriers that continue to hinder equality in the workforce. It is through actions of empowerment that we can collectively strive for a better tomorrow.

Hoping your learning endeavours inspire passion and growth,

**Samantha Yun and Tara Dabrowski**  
**Capital W Co-Presidents 2022**



# RESUMES & COVER LETTERS



By Sandra Ang and Sarine Mohanraja

## Resumes

Resumes are essentially a snapshot of your experiences and career journey. As recruiters have to go through a multitude of applications, use these tips below to help make your resume stand out from the rest!

### What to Include

- Personal Details (name, phone number, email, and LinkedIn profile link)
- Skills (e.g. Microsoft Excel proficiency or language fluency)
- Experiences and Extra-Curricular Activities (e.g. previous work or volunteering)
- Awards

### General Tips for Resumes

- Keep your resume between 1-2 pages.
- Go into depth about projects you've worked on! Recruiters are always on the lookout for driven and proactive candidates, and what better way to show them you meet that criteria than by explaining how you made a project come to life?
- Order your experiences from most recent to least recent. Your most recent experiences will likely be the most applicable to the job you are applying for, so by putting them first, employers can immediately see how you are fit for the role.
- Don't include references in your resume unless they are specifically asked for.

## Cover Letters

While resumes provide a detailed summary of your experiences and accomplishments, cover letters provide recruiters with a better understanding of who you are as a person and your passion for the role you're applying for.

### General Tips for Cover Letters

- Keep it concise! Cover letters should be no more than a page and should contain approximately 3-4 paragraphs.
- Dedicate one paragraph to explaining your choice for applying for your chosen role (i.e. I have applied for role A at Company B because of reasons X, Y and Z)
- Write in first-person and be sufficiently conversational as you want the reader to be engaged in what you have to say (especially as recruiters will read several cover letters a day).



# INTERVIEW TIPS & QUESTIONS

*By Alicia Tang*

An interview is a vital step to creating a favourable impression to your employer - they have the opportunity to appraise your qualifications, skills, and general fitness for the job vacancy. Here are steps which can aid in preparing for your next interview.

## **Research the Industry and Company**

It is likely that interview questions will be tailored to the specific company, its position in its industry, its competitors, or its competitive advantages. The best way to address this issue is to ensure thorough research via Google, LinkedIn, or your employer's website - this will differentiate you from other candidates!

## **Prepare for Common Interview Questions**

Interview questions are easily accessible via the Internet or by reference to the job advert. It is also recommended to consider the specific role you are applying to. Is this a graduate role? Summer internship? Casual occupation? Common questions may include:

- What are your strengths?
- What are your weaknesses?
- Why are you interested in working for [insert company name here]?
- Tell me about an accomplishment you are most proud of.
- Tell me about a time you made a mistake.

My tip is to write general pre-prepared answers so you are less likely to be caught off-guard by common questions!

## **Line up your Questions for the Interviewer**

It is common for the interview to end with the employer asking if you have any questions, and no matter what, you should have one or two ready. This will further demonstrate your knowledge of the business and leave a favourable impression on the employer. Examples of questions may involve the company culture, or the specific role - for instance, "If you could design the ideal candidate for this position from the ground up, what would they be like?".





# ONLINE INTERVIEWS

BY HARRIET VITEK

## What are online interviews? At what stage are they used?

As the name suggests, an online interview is one conducted remotely. This can be in a few different forms: live or pre-recorded video, video resume, skill assessment, or live chat. This article will focus on video-based online assessments. In these environments, the key is to always be true to yourself. At the end of the day, the interviewer wants to know who you are as an individual, rather than just what an 'ideal' candidate would answer. Moreover, professional behaviour is key, meaning that you should ensure to have a simple clean background with minimal noise disturbance and be dressed in professional attire. Think ahead and do a technology check before you begin these online interviews! Additionally, these interviews are often used after online testing has been performed and are prior to an in-person interview.

## Three Key Types of Questions

### Situational

Situational questions give you a chance to show the prospective employer your response to a **hypothetical** scenario and how you would handle it. For these questions, a good idea is to use the STAR method:

- **Situation** - set the scene of your story.
- **Task** - what were your responsibilities and roles in this situation? Did you take on any additional tasks?
- **Action** - what steps did you personally take to help achieve a solution?
- **Result** - what was the outcome of your actions taken?

Example: What would you do if you made a mistake that went unnoticed?

### Competency-Based

These types of questions help to test if you have specific necessary attributes and knowledge that the employer is looking for in their successful candidates. These are similar to situation questions and can use the same STAR method **but** they are often very **specific**. For these questions, I try to be as specific as possible and give names and general dates of when this happened. I would also add a **reflection**. For example, in retrospect, would there have been a more effective way to handle the situation? This helps demonstrate that you learnt from this experience and have effectively analysed your past choices.

Example: Tell us about a time when you effectively handled conflict in the workplace.

### Behavioural

Behaviour questions attempt to examine how you would handle a range of real-world challenges based on previous circumstances encountered. These attempt to indirectly extract which character traits you hold through the examination of your past behaviour.

Example: Tell me about a time when you successfully delegated tasks to your team.

# assessment centres

Assessment centres are always a bit of a nerve racker for a lot of us. Well, first things first, congratulations if you made it here. Although disappointingly, the assessment centre isn't actually an actual centre you can visit, it is a very meaningful step of the recruitment process and making it here means that you have aced the initial rounds of a job interview.

## **What is going to happen?**

There is absolutely no need to panic; it will all be okay! The purpose of an assessment centre is for your potential employer to predict your behaviour in the workplace and see how well you fit in an organisation. You'll be invited to a location for half a day or a full day, depending on the employer's plans, along with other candidates to go through a series of activities that aims to assess your behaviour and performance against a criterion.

## **What does it involve?**

All assessment centres are a little bit different, but there are some popular activities employers favour. They include:

### **Group Work**

The assessors may put you into groups with other candidates to see what role you take in a group. You could face a case study, problem-solving and strategising riddles, or even debating tasks. This is your opportunity to showcase your communication abilities, teamwork skills, and capability to take in other people's opinions.

### **Roleplay**

This one could be fun if you fancy more immersive learning experiences. Although the point of assessment centres is to assess candidates, it is also your opportunity to see if you really want this job. Roleplays allows you to step into the shoes of an actual employee for you to see if this position is truly a match for you. Employers may assess your problem-solving, analysing, and imaginative skills during these activities.

### **Presentation**

You could be required to provide a presentation on a topic the assessors give you and clearly communicate your ideas to them. The assessors are eyeing how well you can structure a presentation, work under tight time pressure and, of course, communicate. Try to maintain eye contact with all the assessors and smile!

# networking tips

by: Ruiyi Zhang

Everyone talks about networking, but why is it so important? The answer is that it helps us build connections with people who could be key to our current and future careers! Networking is about meeting new people who share a profession, industry, or interest with you and involves the exchange of ideas and information. Note that it is not just chatting with someone over brunch, coffee, or dinner but rather in a more business casual setting!

## **So, how to network?**

If you are unfamiliar with the idea, it is always good to start small and show up at a networking event! Capital W, for example, has many events throughout the year where you can meet our sponsors. Before you attend, it is important to first consider what you have to offer. This can help you define your boundaries, feel less unsure about networking, and build stronger relations.

At the event, be curious and go in with an open mind! Instead of trying to meet and talk to as many people as possible, try to have deeper and more engaging conversations with a handful of people who may have something in common with you, e.g. a company or career you are interested in. You may form connections that could help you many years from now, and every connection you make has value. Additionally, asking people about their interests and/or things they enjoy can also help build stronger and more memorable connections. Remember to also ask lots of questions and to listen well as you never know what kind of opportunities you may find!

Lastly, brainstorm some ideas for what types of questions you would like to ask to prepare in advance. Here are some examples to help you get started!

### Getting to know them Questions:

Q: What career path did you take to get where you are now?

Q: What do you spend most of your time at work doing?

Q: In your industry, which skills do you think will be most in demand in the next five years?

### Industry Related Questions

Q: What are some things students could be working on to prepare themselves to work in X industry?

Q: What kind of projects are you working on right now?

Q: Do you have any tips for students on what to participate in at university to get ahead in their careers?

Q: What are your tips for gaining work experience?

Hope these tips were helpful and happy networking!

# CONSULTING

## overview

Consultants provide expert advice, solutions, and recommendations to organisations and individuals concerning a situation or problem the party is facing. IT, design, engineering, banking, and law companies are just a few businesses that seek consulting services to resolve various company matters. Whilst some firms have in-house consultants, most tend to use a fresh set of eyes and hire consulting services from external consulting companies.

Consulting involves strong communication dexterities, with advisors required to liaise with company stakeholders, such as senior executives. Problem-solving skills are also crucial, as well as hindsight. A consultant must ensure the advice and strategies provided are possible to implement practically and cost-effectively.

Students wishing to pursue a career in this industry will enter the field typically with the title of analyst or associate. An entry-level consulting role will require the ability to research and provide insights to a client concerning the situation or problem.

Senior employees are appointed to present these findings, and communicate directly with the client.

Obtaining experience in the consultancy field offers an engaging and immersive journey with great insight into problem-solving and real-life situations that businesses face daily that need resolving.





# FINANCIAL SERVICES

## overview

The financial services industry performs financial services for corporations, households, and individuals. This diverse industry can include firms that offer services such as retail banking, lending, real estate, insurance, and more. In general, there are three types of financial services: personal, consumer, and corporate. Personal finance refers to an individual's saving and budgeting methods and this can be done through the help of retail banks. Consumer finance focuses on more long-term savings and payments and is made up of credit card services and mortgage lenders. Finally, corporate finance can be used to increase sources of funding for start-ups and other business ventures.

# ASSET & WEALTH MANAGEMENT

## overview

Wealth Management is a general service that is provided to clients who are in need of help with the management of their funds as well as advice on how to increase their wealth. This can include making financial plans for clients as well as providing assistance in managing funds and other financial assets.

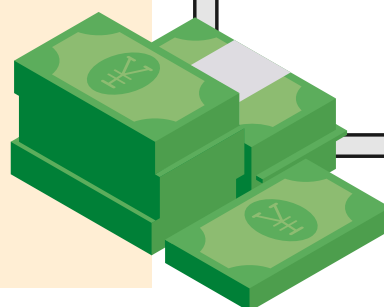
Asset Management, on the other hand, refers to the process of developing and trading assets in the most cost-effective method. Professionals in this industry can also be referred to as portfolio managers as they help invest and develop financial portfolios for their clients.



Companies in this industry:



Companies in this industry:





# INVESTMENT BANKING

## overview

Investment banking is a specific division of banking related to the creation of capital for other companies, governments, and other entities. It is among the most complex financial mechanisms in the world as it serves many different purposes and business entities, including:

**Underwriting:** The process of raising capital for a client (corporation, institution, or government) from investors in the form of equity or debt securities.

**Mergers & Acquisitions (M&As):** Investment banks act as advisors to both buyers and sellers of businesses, using their extensive networks and relationships to help negotiate on their clients' behalf.

**Sales & trading:** Responsible for matching buyers and sellers of securities (tradable financial assets such as equities or fixed income instruments) in the secondary market.

Investment banks employ investment bankers who assist companies, governments, and individuals manage large projects, saving their clients time and money by identifying risks associated with the project before the client moves forward. Institutions use investment banks to ask for advice on how best to plan their development and investment bankers, using their knowledge, tailor recommendations and suggestions to the present state of the market.



# PROFESSIONAL SERVICES

## overview

Professional services firms provide knowledge and expertise to businesses and individuals from a wide range of industries. The largest professional services firms in the world are known as the "Big 4", consisting of EY, PwC, KPMG and Deloitte.

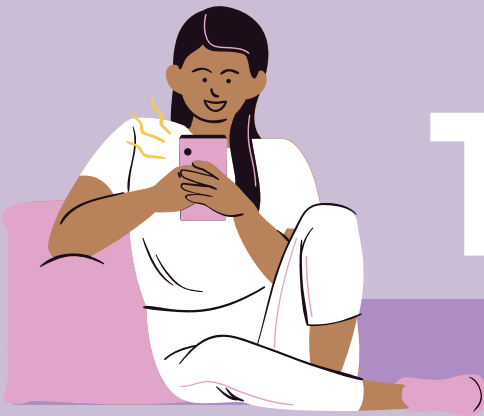


The "Big 4" firms have their roots in accounting, where the "Big 4" name originates from the auditing of the majority of publicly and privately traded companies. Over time, these firms have expanded their services beyond audit and assurance services and now offer taxation, corporate finance, legal, consulting services, and more. Mid-tier firms, such as Pitcher Partners, have seen a similar trend of expanding beyond the traditional accounting services and into financial roles and other services.

Professional services firms are constantly sought after by university students and graduates due to the wide variety of career opportunities available, which cater towards a diverse range of degrees studied.

Furthermore, these firms provide training programs, career progression opportunities, and internship experiences, allowing students to foster their professional development well before graduation.





# TECH, DATA & TELECOMM

## overview

Technology, data, and telecommunications are dynamic and rapid growing industries that are focused on innovation and creation.

**Technology:** The technology sector offers a wide range of products and services for both customers and other businesses. Consumer goods are continually being improved with new features. On the business side, companies are dependent on innovations coming out of the technology sector to create their enterprise software, manage their logistics systems, protect their databases, and generally provide the critical information and services that allow companies to make strategic business decisions.

**Data:** Organisations offering data and analytics services assist with analysing large amounts of data to uncover hidden patterns, correlations, and other insights. Businesses that use these services gain value in many ways, such as reducing costs, making faster, better decisions, and developing and marketing new products and services.

**Telecommunications:** Telecommunications companies mainly operate, maintain, or provide access to facilities that transmit voice, data, text, sound, and video over wire, cable, wireless, and satellite networks. Internship and graduate roles in these firms may range from roles in network, engineering, ICT, finance, human resources, and more.

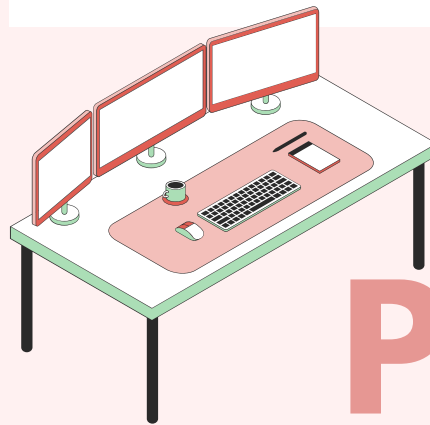




# TRADING

## overview

Trading involves buying securities such as stocks, currencies, and bonds, and selling them on the stock market. Roles in this industry are usually found in trading or financial service firms, as trading expertise assists these companies in advising clients on their financial positions. Business operations involve analysing market movements using indicators of stock supply and demand, and pinpointing opportunities to make profitable trades.



# NOT FOR PROFIT

## overview

Not-for-profits, like their name, do not operate to make a profit, but rather focus on delivering services to the community. Although they can legally make profits, it must be reinvested back into the organisation to enable activities related to its mission to continue to be carried out. Finances will also be used to pay for operating costs, project launches, construction, and other ventures.

Every not-for-profit organisation has to maintain compliance with the state agency that regulates charitable organisations on where it is based. Not-for-profits are in various industries such as education, food, social services, and more.

Companies in  
this industry:

optiver 

Companies in  
this industry:



# Graduate Program Early Careers at AMP



## The AMP graduate program provides the pathway to create your tomorrow.

As a graduate, you will complete a two-year rotational program within the business stream of your choice providing you with the flexibility needed to create your tomorrow.

Taking on meaningful work from day one, you'll be guided through a tailored training program which aims to accelerate your personal and professional development.

### About AMP

AMP Limited is a retail wealth management and banking business operating in Australia and New Zealand. Beginning in 1849 as the Australian Mutual Provident Society offering life insurance, we have a long history of helping our customers manage their investments and achieve their financial goals. Offering services in financial advice and superannuation, retirement income, banking and investment products, we are dedicated to supporting 'the investor in all of us'.

### Graduate Life at AMP

At AMP we strive to create an environment where people can shine and one that offers guidance and support, whilst being enough flexibility enough to ensure you can make the most of your life, both professionally and personally.

### Flexible Rotations

During your two-year journey on the program, you'll have to chance to rotate through a number of teams in your selected business stream, helping you to work out what's right for your skills and interests.

### Professional Development Program

A tailored development program which includes formal workshops, technical skills training, insight sessions, lunch & learns, a Business Improvement Project (BIP) and numerous networking opportunities has been designed for our Graduates by the dedicated Talent & Leadership team to give you the best possible start to your career.

### Support Network

Graduates are seen as a great asset to AMP and you will have the wide support network during your journey. Your key relationships will be with the Graduate Program Manager, the Graduate Champions for your business stream, your rotation leader, your Buddy and the wider graduate alumni community at AMP.

### Wellbeing & Benefits

There is nothing more important than your wellbeing.

AMP's **Be Well** program takes a holistic approach to the wellbeing of all employees and takes into account physical, personal, psychological and environmental factors.

The **We Flex** approach acknowledges that flexible working is for everyone and gives leaders and employees the autonomy to agree how, when and where work is done in support of our inclusive workplace.

AMP's **Employee Assistance Program (EAP)** focuses on Coaching, Health, Advice, Mentoring & Psychological Wellbeing (CHAMP) and has numerous service available to all AMP employees and their families.

The **Gratitude** program is run by the graduates for the graduates with a focus on physical & mental health as well as social activities and giving back. Activities include weekly group fitness sessions, guided mindfulness sessions, webinars, taking part in fundraising activities, trivia nights and more.

As part of standard remuneration packages, AMP employees receive 12% superannuation contributions, 20 days per year paid annual leave and the option to take up to 4 weeks additional leave using the purchase leave scheme. As well as access to special home loan packages and a b3tter account through AMP Bank and discounted financial advice options, there are over 300 retail and entertainment discounts via the AMP Advantage app. Find out more about [working at AMP](#).

For more information about the AMP Graduate Program, scan the QR Code, visit [www.amp.com.au/ampcareers/home/graduates](http://www.amp.com.au/ampcareers/home/graduates) or email [graduates@amp.com.au](mailto:graduates@amp.com.au)





# Want to immerse yourself in cutting-edge technology?

Bloomberg

Start your career on purpose.

## Who we are

At Bloomberg, we work on purpose. We engage in meaningful work, delivering leading-edge products and solutions that shape the industry and are critical to our clients. By harnessing the power of data, news and analytics, we help organize, understand and bring clarity to a complex world.

**It's our purpose. Come find yours.**

## Graduate opportunities

We offer three key graduate programs:

### Financial Products Analytics & Sales

Analytics Representatives are a calm voice in busy, volatile moments. From educating a portfolio manager on Bloomberg's risk-management solutions to helping a trader discover new sources of market liquidity, the variety of questions they answer - and problems they solve - is immense.

### Global Data - Market Data Analyst

More than ever before, financial professionals must navigate huge volumes of data to make the most informed decisions possible. Our Global Data team sits at the epicentre of this rapidly expanding universe helping surface the most relevant information for our customers.

### Customer Support Representative

The frontline when it comes to helping with critical client issues. Every representative needs a full understanding of what our clients do and the products they use, so they can quickly troubleshoot issues for our clients - no matter where in the world they are.

## Requirements

We're not looking for graduates from a particular discipline for these roles. If you're passionate about the financial markets, solving complex problems and challenging the status quo, we want to hear from you.

Find out more at [bloomberg.com/careers](https://www.bloomberg.com/careers)



### **Q: What is your role at ICA Partners?**

I'm currently an analyst at ICA Partners, having started here as a graduate just over 2 years ago. I work across the full breadth of ICA's offerings being the infrastructure, energy, and natural resources sectors and in various M&A, project financing, and corporate advisory roles.

### **Q: What has your career journey been like, and how did you end up at ICA Partners?**

My first corporate internship was in my second year of uni as part of a program that USYD offered where we were able to study at UCLA and concurrently work at a local boutique investment bank. Whilst I enjoyed the work and the learnings there, the hierarchical structure I had always stereotyped finance to have was emphasised to me so I looked to other areas of finance for something different.

I ended up interning in Fintech and Asset Management in my penultimate year of uni and found that whilst I loved the cultures of both firms, I wanted somewhere with more pace and variety in the day to day. ICA's coverage across the infrastructure, energy, and mining sectors really appealed to me as I wanted the opportunity to taste-test different industries and in particular explore renewables. From day 1 at ICA, I've found myself challenged but supported at ICA, two qualities that I think are crucial when kick-starting your career. We have an incredibly unique culture that the team has worked really hard to foster over the years and this is reflected in the quality of clients we work with, our strong deal flow and collegiate mentality.

### **Q: What is something you wish you had known before entering the workforce?**

University is your time to try different things and figure out what you like and what you don't like without any pressure. Conceptually, you might think you want a certain job or career path but until you try things first-hand you never really know (like me!).

Whilst you're at uni, don't be shy and take the initiative to reach out to anyone who interests or inspires you. You'll be surprised by how willing people are to help you and when you think about it, there's only upside to reaching out. A little goes a long way and when you look back, as the cliché goes, you'll only regret the things you didn't do and never the things you've done.

### **Q: What aspects of your job at ICA Partners do you find the most challenging and/or enjoyable?**

At ICA, you learn to take on a lot of responsibility as a junior and I find this aspect one of the most challenging but rewarding parts of my job. A lot of firms claim to have a flat structure, but rarely will you find places like ICA where you're working hand-in-hand with your director or presenting work to clients as a first year analyst. There is a lot of investment into the growth of juniors. There are times where I've felt out of my depth, but never moments where I haven't had anyone to reach out to for help. It's taught me to have confidence in my own abilities, be rigorous with the quality of your work and value the relationships I've built here.



**DAY IN THE LIFE OF**  
**Hannah Monigatti**  
**INVESTMENT BANKING ANALYST**

As an Investment Banking Analyst, every day is different. I'm currently a member of the General Industries team at J.P. Morgan. Unlike more specialised groups like Real Estate or Metals and Mining – the General Industries team has a broad coverage universe that spans sectors ranging from technology to healthcare, retail, and even more traditional industrial businesses like logistics or waste management. The generalist nature of the role means I'm regularly exposed to a variety of different industry thematics, business models, and financial profiles – which I find fascinating! The nature of our engagements with clients also varies depending on their needs. Broadly, we tend to work on three types of transactions – Mergers and Acquisitions (M&A), Equity Capital Markets (ECM), and Debt Capital Markets (DCM).

In terms of what my day to day looks like – it really depends on what stage of a deal we're working on. The first step to any process is deal origination or 'marketing'. This involves client and market research, running the numbers on the proposed transaction, pulling together a presentation, and then pitching this to the client. If successful, the client will formally mandate us to work on the deal. That's when we switch to execution mode. This involves regular calls and meetings with senior management where we discuss objectives, strategy, and new developments, in addition to the traditional financial modelling and presentation work that underpins these deals.

The thing I love most about my job is that I'm always learning. This is very much embedded in both the nature of work itself, and the culture of J.P. Morgan. The business is committed to investing in junior talent, and I've benefited from the strong culture of mentorship that manifests itself not only in daily interactions, but regular lunch and learn sessions with senior leaders in the business, and internal community groups such as Women On The Move.

For anyone interested in joining J.P. Morgan – my advice is to engage with as many different parts of the business as possible. Commit to learning about the different products and teams and try and identify which one might be the best fit for your skills and interests. The range of opportunities at J.P. Morgan are just as diverse as its employees – there really is something for everyone!



## GET TO KNOW

### **Olivia-James Mckeown** **INVESTMENT BANKING ANALYST**

#### **Q: What is your role at J.P. Morgan?**

I am an Investment Banking Analyst in the Metals and Mining Coverage team. I completed a summer internship in the same team during 2020-21 and was lucky enough to receive a return offer as a Full-Time Analyst in the 2022 cohort.

#### **Q: If you could re-live your university experience, is there anything you would do differently?**

Definitely consider an exchange opportunity to study abroad. Unfortunately, the timing of COVID-19 meant that I was not able to make the most of overseas study opportunities, but since international travel has reopened, I would definitely encourage students to consider an exchange program. I believe there are very few times in life when you are as unencumbered as you are when you are a student. Nothing is stopping you from travelling the world. I would have loved the opportunity to experience a different education system, make contacts overseas in my degree, and also be part of another university community abroad as a result.

#### **Q: What advice would you give to students who are interested in this industry?**

1) Read widely on deals that are occurring and take an interest in M&A, equity, and debt financing and make an effort to gain a basic understanding on how these work and what broader factors influence deal activity. For instance, we saw an M&A boom off the back of COVID-19 due to companies being flushed with liquidity and wanting to be acquisitive and take advantage of depressed valuations among peers or other sectors.

2) Seek internships in financial services and try to gain experience while at University, as this will make it more clear to you what area of finance you are likely to enjoy and would want to work in.

3) Consider reaching out to former students, peers, friends, or family members that work in the industry

and pick their brain about the market, their job, and jobs that they think might suit you.

4) Try to build up mentoring relationships in the industry to gain a broader set of perspectives and corroborate advice and insights when you are making career decisions.

#### **Q: What additional skills would you recommend for university students to learn?**

Strong communication skills are extremely important and looked favourably upon in many roles. I would say that especially in a professional context, knowing how to convey your responsibilities to your colleagues is important. This translates to them being aware of what you are working on and your capacity for additional work. It is also important to have strong communication skills so that you raise questions on pieces of work earlier rather than later, and are able to be more collaborative with your colleagues, setting you up for success.

Building self-awareness and understanding how to work as part of a team is extremely important. I would say that it is better to be upfront, ask for help and say that you do not know something, even if you know 30% of it. If you cannot explain a concept, calculation, or idea clearly, then you are better off making it known to the colleague you are working with, as that creates a learning opportunity for you and enables you to gain a more thorough understanding of that idea or concept. In short, you can spend lots of time and resources on refining technical excel and corporate finance skills before entering a career in finance, and I think it is great to do this. However, in addition to technical skills and a genuine interest in finance, having good soft skills and being intellectually curious is necessary because throughout your career you will be continually learning and you will need to be able to maintain perspective and have a genuine willingness to grow and improve.

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# INTERVIEW WITH SABA SHIRAZI



**Investment Banking Analyst**

## **Q: What is your role at Neu Capital?**

I started as a Graduate Analyst at Neu Capital in 2021 straight after finishing university and was promoted to Analyst at the start of 2022. My role as an analyst has evolved from supporting the team to taking more ownership and leading the transaction under the guidance and supervision of the Managing Director who is on the deal.

## **Q: What has your career journey been like, and how did you end up at Neu Capital?**

Since primary school I had always wanted to be a lawyer so that was always what I was working towards, but as I grew up and learnt more about the corporate business and finance world, I became much more intrigued. I decided to do a double degree in Law and Business. The further I got through my degree, I found myself being much more interested in the Finance subjects (particularly the Corporate Finance and Investment Banking subjects), but I never considered applying for a job in banking as I had always been told it was too hard to get into.

I had already accepted an offer for a legal graduate role at a Big 4 but was scrolling through my LinkedIn one afternoon when I saw the advertisement for a Graduate Investment Banking Analyst at Neu Capital. I decided to apply with a 'nothing-to-lose' mentality. I studied up, gave everything in the interview, and testing process and somehow managed to prove everyone wrong who thought it was 'too hard'!

NEUCAPITAL



## **Q: What advice would you give to students who are interested in your industry?**

Don't listen to people who discourage you from trying for something because it's hard to do! I had completely written off the idea of getting into Investment Banking because so many people had told me that it was going to be too hard, that I needed to go to a top university, have top marks, and have done lots of extra-curriculars etc.

Don't get me wrong, all of that is great to have and it will help you no doubt. But if you don't have the best marks, don't write yourself off and give it a shot regardless. The industry is changing and while marks still contribute, personality matters. Maintaining a good relationship and keeping a client happy ends up being 100 times more important than your technical knowledge which can be learnt along the way. Don't be discouraged if your marks aren't as good as you'd hoped, apply for those roles you want and give it a shot. There is also an increasing number of pathways available to get into any career that you want, so never write yourself off and don't be afraid to ask for help!

## **Q: What aspects of your job at Neu Capital do you find the most challenging and/or enjoyable?**

I used to (and still do) find financial modelling to be one of the most challenging parts of the job, mostly because I hadn't had any work experience in finance. Now I find financial modelling one of the most enjoyable and satisfying parts of the job.

That being said I find the client-facing work to be the most enjoyable aspect of working at Neu Capital. I have been given the opportunity to speak to extremely accomplished, smart, hard-working individuals on a daily basis and it is super motivating to work alongside them. Being exposed to leaders across a range of industries has, without a doubt, been one of the best parts of the job.



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- ✓ Dynamic and diverse environment.
- ✓ Culture of collaboration, team support, coaching and continuous development.
- ✓ Highly experienced leadership team and mentors.
- ✓ Various roles including Finance, Distribution, Investor Relations, Marketing, Risk and Compliance, and Analyst.

## Women in Finance Scholarships

At UNSW, Pinnacle are proud to fund Women in Finance scholarships to assist female university students in gaining a greater understanding of and experience in investment management. See the scholarships section of the university's website for more information.



Ellen  
Kinmont  
Investment  
Operations Analyst

“Receiving the Pinnacle Women in Finance Scholarship has fast-tracked my career from an internship to a permanent analyst position. The opportunity to gain real world experience in a fast-growing company has been invaluable in developing my confidence and connections within the finance industry.”

\*FUM shown is 100% of the FUM managed by Pinnacle Affiliates. Pinnacle holds significant minority stakes in each of its Affiliates and does not 'own' 100% of the FUM.

### More information

Pinnacle Investment Management takes pride in ensuring graduates and interns undertake real world work experience from day one, while receiving mentoring that can assist them in unlocking their full potential.

For more information on career opportunities, follow Pinnacle Investment Management at [gradconnection.com.au](http://gradconnection.com.au) and [linkedin.com](https://www.linkedin.com), or please email [careers@pinnacleinvestment.com](mailto:careers@pinnacleinvestment.com)

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you can be anything, be the solver.



**PROFILE**



**Name:** Meaghan Crooks

**Job Title:** Senior Analyst

**University Attended:** University of Queensland

**Degree qualification:** Bachelor of Science (Statistics) / Bachelor of Journalism

**Year of graduation:** 2017

**Q: What is your role at Quantum?**

My job is all about using data to answer business questions and improve how businesses operate and how they appeal to their customers. Quantum as a company uses data in this way across a variety of industries like banking, telco, and government; I specifically work in the grocery industry and have previously worked with clients in the wider retail industry as well. In my role, I use Woolworths data to help some of the biggest food suppliers in the country. We answer questions like "What product should I launch in Woolworths?", "What price should this product be?", "What customers are buying my product?"

To answer these questions, I use big data to find trends and insights about the supermarket and its customers. This data includes millions and millions of rows and a lot of my day is spent coding in SQL or Python, then manipulating data in spreadsheets to turn those millions of rows into something meaningful and interpretable. The rest of my day involves meetings, emails, and presentations where I communicate complex ideas to internal and external stakeholders. This is the most crucial part of my job, being able to show the value of this data and help clients makes decisions and actions off the back of our analysis. I also help manage an amazing of team of analysts, supporting and challenging them whilst making sure everyone meets their deadlines!

**Q: What has your career journey been like, and how did you end up at Quantum?**

I grew up in Brisbane, went to school and university there and started my job at Quantum in our Brisbane office. Throughout school and university, I loved all the subjects I studied, I thrived on variety and switching my mind between maths / science and English / humanities. When I finished school, I decided I wanted to keep that variety and started a dual degree in Science and Journalism, thinking maybe I could become a science journalist. At first, I majored in physics because that was my favourite subject at school; however, in my first year I took a statistics course and absolutely loved it!

This was the first time I'd seen maths and data being used to analyse, understand, and change the real world. I continued with my dual degree and in my third year, after several applications to various companies, I landed an internship with Quantum. I worked on a project in our insurance team for a couple of months and loved the work and the team.

The internship taught me there were jobs out there where I could use big data, maths, and stats to answer real world questions and communicate these complex subjects to other people. Following the internship, I accepted a grad role with Quantum in Brisbane where I worked for about 2 years before transferring to the Melbourne office – I've been working here (and loving my work) ever since.

**Q: What aspects of your job at Quantum do you find the most challenging and/or enjoyable?**

The coolest thing about my job is when I see real world change because of the projects I've worked on and the insights me and my team have given to clients. When I walk into Woolworths and see a new product or a different shelf layout and I know I was involved in making that decision, I know that (seemingly) little change can impact millions of people around the country and that's pretty cool. The other amazing thing about my job is getting to work with a bunch of smart, fun, and supportive teammates every day – Quantum has such an outstanding culture which I never take for granted!

**Q: What advice would you give to students who are interested in your industry?**

There's a range of diverse people and backgrounds in my team and in Quantum. A background in STEM and a love of numbers and logic is important but you don't necessarily need to know coding or modelling or anything really high tech, there's always opportunities to learn that if you want to. You also don't need a journalism degree to be a data analyst, but I actually think my journalism and communications studies helps me daily in my current job – effective communication can be really underrated in STEM but it's so important when translating big data into real world actions.

It's ok to make mistakes sometimes, but don't dwell on it - I've made plenty of mistakes at work but have also had some of the most supportive managers who don't dwell on mistakes, they always focus on how do we fix it, how do we move forward, what can we learn, and how do we do better next time? Invest time in evaluating what you're passionate about and what you enjoy - I'd known for a long time that I loved maths and numbers so when a job came along that matched my passions, I knew it was the one for me.

Life is not work, but work is a big part of life – set good work-life boundaries, work is not everything; but you'll probably spend a huge amount of your life at work so make sure you enjoy the work you do!

# Interview with

# Kezia Tiaman

The Salesforce logo, which consists of the word "salesforce" in a white, lowercase, sans-serif font inside a blue, cloud-like shape.

## Business Development Associate at Salesforce

### Q: What is your role at Salesforce?

I'm a Business Development Associate in the Sales Development Organisation at Salesforce. In my role, I collaborate with Business Development Representatives on projects involving strategic prospecting and extensive account research to help generate millions of dollars of new business pipelines each year.

### Q: What has been the most challenging parts of transitioning from university to the workplace?

One of the biggest challenges was definitely priority management for me, as a lot of this role has to do with handling various internal stakeholders and managing multiple ongoing projects and tasks day-to-day. In university, no one was ever really relying on you to get things done. However, in the workplace, you need to consider how your work affects the team and others as well. Learning to prioritise certain projects and tasks based on urgency and workload became extremely important and being transparent in my communication about how the project was progressing was also crucial.

### Q: What advice would you give to students who are interested in your industry?

My advice would definitely be to give it a go! I've always loved the saying- 'You miss 100% of the shots you don't take' and I honestly think it's true. I would say reach out to people who are amidst the Tech Sales world or even Sales in general and really get a grasp of what their role and responsibilities look like to help you figure out if it's right for you.



### Q: How did you go about networking and finding potential mentors at Salesforce?

Honestly, Salesforce has some of the nicest and friendliest people I've ever met. It's been so easy to just network around the office or even pop up to someone with a question on Slack because everyone is so willing to give up their time to get to know you or help. I even popped up to our Vice President, Jacqui, when I first started and she was more than happy to set aside time in her calendar to meet with me for a one-on-one. I was really nervous but she was so lovely and gave me some of the best advice about life and my future at Salesforce.

### Q: What additional skills would you recommend for university students to learn?

My recommendation would definitely be to build your confidence in networking because this skill will be incredibly useful to you as you progress through your career. Go to all those career fairs and networking events and meet as many people as you can by being yourself and getting to know the various industries people work in. Being able to have a genuine conversation and growing your network is a key skill that will carry you through your career and help you come across new opportunities that you wouldn't have known otherwise.

salesforce

# Hello Future.



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# INTERVIEW WITH SHAREEN MISHRA



## QUANTITATIVE ANALYST

**Shareen Mishra (2021 Risk Graduate) was interviewed by Fiona Choi (2022 Risk Graduate).**

### **Q: What is your role at Westpac Group?**

I am a Quantitative Analyst in the Policy, Oversight and Prescriptive models team within Model Risk. My team works to assist other business teams in managing model risk, including the risk of utilising models that generate incorrect outputs or applying fundamentally sound models in incorrect contexts. My specific role involves performing independent assessments on models which are considered high risk and/or prescriptive (rules-based) in nature, as well as supporting the broader model governance function by helping manage model issues and controls. We usually assess models by reviewing model inputs, methodology, and outputs, replicating parts of the model in alternative software and conducting various forms of testing. So far, I have worked with models within the operational risk, stress testing, and financial crime spaces!

### **Q: What has your career journey been like, and how did you end up at Westpac Group?**

My career journey commenced when I began my double degree in Actuarial Studies and Finance at the Australian National University. While at university, I participated in various clubs and societies to better expose myself to the financial sector. I also applied to internship and industry-based work in financial and public sectors which included projects with clients such as the Royal Australian Mint and the National Archives.

Through each of these experiences, I was able to use my quantitative skills to help inform business project decisions and make an impact. These experiences inspired me to want to apply my skills to solve problems in Risk. I was drawn to the Westpac Group Risk Graduate Program in my final year of study as not only did it align with my interest, but the team values of the company resonated with myself. I thoroughly enjoyed the graduate program and the exposure it gave me to different risk sectors, career mentors, and teams.

### **Q: If you could re-live your university experience, is there anything you would do differently?**

I would certainly have taken more elective courses that piqued my interest and were in spaces outside of my degree. As I've come into the workforce, I've become more aware of the applications of topics such as machine learning and artificial intelligence. I would have valued the chance to have explored these topics while in university. I probably would have also involved myself in more university sporting teams and societies. I really enjoyed the relationship building and team skills that came out of this.

### **Q: What aspects of your job at Westpac Group do you find the most enjoyable and/or challenging?**

I really enjoy my role in Model Risk – there are always opportunities to better understand and contribute to the risk management strategies of different business teams. Prescriptive models are a relatively new concept in Model Risk and so a lot of the work I'm doing has been performed for the first time!

This presents a challenge as we do not necessarily possess the subject matter expertise in certain business areas. In saying this, the emerging nature of this space is what inspires me to learn more about the business, its regulations and risk solutions, and ultimately help improve risk outcomes for the bank.

# CAREERS QUIZ



## WHICH INDUSTRY SUITS YOU BEST?

Deciding on a career path can be a daunting task and you may not always know where to start. To assist in this matter, the Careers Guide team have put together a quiz to help you determine which industry out of Capital W's sponsors may be suitable for you. You will also receive an interview question you may be asked if you apply for a role in the industry you got! Please note that this is simply a guide, and each question option is very general as all the industries mentioned provide a diverse range of roles involving various work styles. All in all, we hope that this quiz brings you one step further to finding your perfect career and that you enjoy taking it as much as we enjoyed making it!

*1. WHICH MYERS-BRIGGS PERSONALITY TYPE ARE YOU?*

*(IF YOU AREN'T SURE, TAKE THE QUIZ AT*

*[HTTPS://WWW.16PERSONALITIES.COM/FREE-PERSONALITY-TEST](https://www.16personalities.com/free-personality-test))*

- A. INTJ OR ISTJ**
- B. ISFP, ENTJ, OR ESTJ**
- C. INTP, ENTP, OR ESTP**
- D. INFJ, INFP, OR ISTP**
- E. ISFJ, ENFJ, OR ESTJ**
- F. ESFP, ENFP, OR ESFJ**

*2. CHOOSE A HIGH SCHOOL SUBJECT YOU ENJOYED:*

- A. ECONOMICS**
- B. BUSINESS STUDIES/MATHEMATICS**
- C. INFORMATION PROCESSES AND TECHNOLOGY**
- D. ENGLISH**
- E. COMMUNITY AND FAMILY STUDIES**
- F. BUSINESS SERVICES**

*3. IN YOUR FRIEND GROUP, YOU ARE KNOWN FOR BEING:*

- A. PASSIONATE ABOUT INVESTING IN THE STOCK MARKET AND/OR CRYPTOCURRENCIES**
- B. GOOD AT MANAGING FINANCES**
- C. TECH-SAVVY**
- D. A GOOD PROBLEM SOLVER**
- E. SOMEONE WHO IS INTERESTED IN SOCIAL IMPACT**
- F. AN EXPERT IN A SPECIFIC FIELD**



4. WITHIN YOUR BUSINESS DEGREE, WHICH MAJOR ARE YOU MOST INTERESTED IN?

- A. ECONOMICS
- B. FINANCE
- C. BUSINESS ANALYTICS
- D. HUMAN RESOURCE MANAGEMENT
- E. INNOVATION, STRATEGY AND ENTREPRENEURSHIP
- F. ACCOUNTING

5. AT UNIVERSITY, YOU ENJOY ASSIGNMENTS WHICH INVOLVE:

- A. INDIVIDUAL WORK
- B. NUMERACY
- C. CODING
- D. GROUP WORK
- E. DISCUSSING SOCIAL CHANGE
- F. WRITING

6. AT YOUR FUTURE JOB, YOU LOOK FORWARD TO:

- A. PARTICIPATING IN FINANCIAL MARKETS BY BUYING AND SELLING STOCKS
- B. ADVISING CLIENTS ON HOW TO DEAL IN MONEYMaking VENTURES OR FINANCIAL AFFAIRS
- C. BEING CREATIVE WITH TECHNOLOGY
- D. ENGAGING AND TALKING WITH COLLEAGUES
- E. PROVIDING SERVICES TO THE COMMUNITY
- F. WORKING DIRECTLY WITH BUSINESSES TO HELP THEM SOLVE COMPLEX PROBLEMS

7. WHEN CONSIDERING THE WORKPLACE ENVIRONMENT, WHAT DO YOU LOOK FOR THE MOST?

- A. WORKING IN YOUR SPACE IN THE OFFICE
- B. A GOOD CHALLENGE EVERY DAY
- C. WORKING ON PROJECTS WITH GREAT DECISION-MAKING CAPACITY
- D. COLLABORATING WITH OTHER PEOPLE
- E. DILIGENT WORK AND MISSION-DRIVEN
- F. BEING ABLE TO USE EXPERTISE TO ENHANCE GROUP WORK

Mostly A's: Trading - What was the riskiest trading decision you've made?

Mostly B's: Investment Banking, Financial Services, or Wealth Management - What are the biggest opportunities and challenges facing the financial industry today?

Mostly C's: Technology, Data, or Telecommunications - How do you think the technologies, especially AI (artificial intelligence), will help you in your career?/What are the most fundamental soft and hard skills needed as a data analytics professional?

Mostly D's: Consulting - Your client is a snowplow company. The past two years have seen a reduction in snowfall by 20%. What would you suggest they do, and why?

Mostly E's: Not-For-Profit - How would you use your experiences and skills to further the organisation's cause?

Mostly F's: Professional Services - Describe a time where you experienced a change in environment. How did you handle this?

RESULTS:

# Get the Most of the Uni Experience

By: Louisa Hua and Harriet Vitek

## Industry Courses

A great way to gain industry experience is to utilise the opportunities during university.

COMM3303 Industry Research Integrated Learning is an exclusive industry-academic experience offered in T3 each year. It gives students the ability to partner with leading industry practitioners and work on prevalent topical business problems which aids the connection between theoretical study and real life application. This course has representatives from industry leaders such as Macquarie Group, the Australian Government, London Stock Exchange Group, and E&P.

Another industry experience program you can take is COMM2222 Industry Experience Program. This subject helps students apply their knowledge and skills to a real life business problem with the aid of industry representatives. Throughout the term, there are formal assessments including reflective work, company profiles, and professional reports. In COMM2222 you can use a self-sourced internship or apply for an internship offered by the Career Accelerator team.

## Extra-Curricular Work

Finding relevant and interesting extra-curricular activities to undertake can help you gain a diverse range of experiences, all while boosting your social network and personal profile. Try joining a society or sports team, or participate in volunteering initiatives and you'll have the chance to gain experience and make friends in the process!

## Internships

The internship hunting process has always been imagined to be a very constrained step-by-step experience where you're the one being assessed by companies. Although that is unavoidable to some extent, you should still be brave enough to filter potential opportunities with your criterion. Additionally, it could also accelerate your internship hunt if you step up to reach out to an HR person or coordinator of your dream organisation. It doesn't have to be elaborate; an email or short LinkedIn message can do it. Of course, you may not always be successful, but taking the extra mile to ask for a better contact email or getting your name in the company's books can never do you any harm.



# WHERE TO FIND INTERNSHIPS

By Alicia Tang and Ruiyi Zhang

Are you a penultimate or final year student looking to land an internship/grad position? This guide will provide you with a few places to help you get started. Aim to apply for as many places as you can and search via multiple platforms for different opportunities!

## 1. UNSW Job Boards

This is a great job-seeking resource tailored to UNSW students - their website includes job opportunities from various industries, as well as workshops and information sessions coordinated by UNSW Employability. UNSW Job Boards also offer specialised career coaching sessions, informative blog posts, and templates.

## 2. LinkedIn

LinkedIn is the largest professional network on the internet where you can make business connections, share experiences, explore resumes, and find jobs. The first step would be to make a profile (if you have not already) which can include: academic achievements, background, and any experiences or extracurricular involvement. Then, just search for what you're interested in! Use keywords such as 'intern', 'summer internship', and the name of your degree, as well as specify a location, and you are set to apply!



## 3. Capital W E-Newsletters

Capital W provides weekly E-Newsletters (ENLs) outlining various events and sponsorship opportunities in the upcoming trimester. For instance, networking, upskilling, and workshop events enable students to gain insights about their future employers. More importantly, the ENLs present a succinct summary of internship, scholarship, and graduate programs from a range of organisations.

## 4. Job Search Websites

There are many job search websites out there, some notable ones being SEEK and Jora. Similar to LinkedIn, all you really have to do is enter the keywords of what kind of internship you would want and make it specific to your major/degree e.g. 'finance internship summer'. Many websites allow you to upload your resume for easy application to the internships you are interested in!



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