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## FINANCE

### **Penn State Behrend Wins CFA Society Pittsburgh Research Challenge and Makes Finals for America's Regional Competition**

Penn State Behrend won this year's Investment Research Challenge (IRC) defeating other Pennsylvania universities including Robert Morris, Duquesne, Pitt, Washington & Jefferson, Indiana University of Pennsylvania, and University Park. The CFA IRC is considered the "Investment Olympics" for university students who develop detailed financial reports and one-year stock valuations for a company selected for case study. At the CFA local competition, held in Pittsburgh, the team summarized the key elements of its research in a well-rehearsed 10-minute oral presentation.

With the win in Pittsburgh, the team advanced to the CFA regional finals in Chicago April 12-15, in which 106 teams had advanced from over 1,000 universities participating. Behrend won its semi-final round over four other competitors and was one of twenty-one teams advancing to the regional finals. The University of Waterloo advanced from the group of five that included Behrend in American Region A competition – and won the global championship.



Above, from left, Dr. Greg Filbeck, faculty mentor; Sam Chiprean; Kelsey Schupp; Eric Frei; Ricky Grullon; Josh Armstrong, industry mentor; and Drew Barko.



#### **Message from the Finance Department Chair Dr. Greg Filbeck**

Exciting times in the Black School of Business Finance program! First, a big congratulations to our Investment Research Challenge team who won the regional competition and won the semifinal competition in Chicago April 12-15 to advance to the regional finals! Our team thus become one of the top 21 teams out of over 1,000 that started the process!

As we continue to expand outreach to our World Campus Finance majors, alumni, and residential students, all Financial Management Association (FMA) and Financial Planning Association (FPA) meetings as well as the Finance Speakers Series are now broadcast live on our YouTube channel: <https://www.youtube.com/channel/UC4p79KoRtjFjvuX-oyKVV3w?app=desktop> and archived in the same location.

Contained within this newsletter are details on all the great events occurring within our program since early February! Enjoy!

## T.J. HESCH '07

Alumni Spotlight



### What steps did you take to get where you are now?

I graduated with a Bachelor's degree in Finance and a minor in Accounting. I had to work during college so there was not a whole lot of time to take part in extracurricular activities. I focused mainly on my studies. As I began working full-time after college I always made sure to thoroughly research the industry for which I was hired. Although accounting policies and procedures are generally consistent across all industries, every industry has its own specialized method of accounting for different things. Researching the industry helped me to quickly pick up what I needed to be doing. This is an important step because it also helps with your career advancement. The more you know about your industry, the better you can perform your job, and the better your chances are to advance.

### Where do you currently work and how did you get there?

I am the assistant treasurer and assistant controller for Marquette Savings Bank headquartered in Erie. I have been with the Bank for seven years now. After I graduated from Behrend in May 2007, I jumped right into a Management Training program with Enterprise Rent-A-Car. I knew right from the start this was not where I was going to end up. I truly wanted to be in a finance or accounting position. During my time at Enterprise, I continued my job search. In December 2007, I saw a local real estate development company called Baldwin Brothers Incorporated was looking to for a staff accountant. I was fortunate

to get this position. It was the start of my career in accounting. While there, I learned a lot about the real estate and construction industries and the accounting processes for these industries. After just under a year and a half with the company, the 2008 financial collapse began to have an effect on Baldwin Brothers, and I was let go. With lots of time on my hands, I began to study for the CPA exams. I enrolled in the Wiley CPA exam prep course and made it through BEC. I was studying for the FAR exam when I saw an ad in the Sunday paper. Marquette Savings Bank was hiring a staff accountant. They were looking for someone with three to five years accounting experience and experience in the banking industry was preferred. I had neither of these but thought it will not hurt to try. The worst they could say was no. I was excited and surprised to find out I had gotten the job! I started in September 2009 as a staff accountant. I was promoted to assistant controller and assistant treasurer in 2011 and that is where I am now.

### What sparked an interest in the financial sector for you?

During the first year seminar at Behrend, when they covered the finance & accounting sections of the class, I was immediately drawn to it. Everything about finance interested me and I was ready to learn all about it. To this day, I know I made the right choice. I am excited to go to work every day and analyze numbers.

### What classes prepared you the most for the real world?

I think all of my classes prepared me somewhat for the real world. As a student, you don't know what you are going to get into after graduation so staying focused and doing well in all your classes helps to prepare you the best. If I had to choose a specific course(s), I would have to say my Intermediate Accounting courses and Corporate Finance course prepared me the most for what I do in my job now. Financial Statement Analysis was also another really good one. Working in the banking industry allows me to utilize the skills from these courses every day. Banking also requires a pretty good understanding of the economy and how it works and flows. I would also add that the Intro to Microeconomics

and Intro to Macroeconomics courses were very helpful for what I do today.

### If you could do it all over again, would you still choose Behrend?

I would absolutely choose Behrend if I was to do it over again. The professors I had were very knowledgeable. Having the smaller class size is great because it is easier to get questions answered. If you need one-on-one time with a professor for some additional assistance, it is easy to get some time with them. To me the ease of having questions answered and ease of access to professors was crucial to success in school.

### What learning resources outside of the classroom would you recommend to current finance students?

There are many resources I use every day that I would recommend. For any students that may end up in an accounting position, I would recommend joining the AICPA as well as the PICPA. These organizations have many resources available for individuals to use as well as industry news. Which leads me to my next recommendation, stay in tune with current industry news. There are many ways to do this. Some of the ways I stay current are to watch CNBC as well as visiting websites and maintaining subscriptions to various financial publications. Some of my favorite publications are *Kiplinger's*, *Bloomberg Business Week* and the *Wall Street Journal*. Each of these keeps me up to date on financial news which actually helps me to perform my job better. Depending on which industry you are hoping to get into, there may be other resources for you. For example in banking we have the American Bankers Association. More specifically, since Marquette Savings Bank is a community bank, we like to use the Independent Community Bankers of America (ICBA) as well as the Pennsylvania Association of Community Bankers (PACB). Most industries will have some sort of organization that promotes the industry and keep everyone up to date on industry happenings. I would highly recommend tuning into your industry's professional organizations.

### LAUREN REIS

Senior Spotlight



#### What is your background?

I will be graduating in May with dual degrees in Finance and Interdisciplinary Business with Engineering Studies. I am also in the Schreyer Honors College with my area of honors in Finance. I am about to complete my thesis on Socially Responsible Investing in Hedge Funds, which I have worked on with Dr. Filbeck and Dr. Krause. In my time at Behrend, I have also completed three internships at GE Transportation in commercial operations, inventory, and supply chain finance.

#### What made you choose Behrend?

When I was looking at colleges, I was looking for engineering accredited schools, but I also knew I wanted a school with multiple options beyond engineering. I wanted to visit Gannon University, and my mom insisted we also visit Behrend on the same trip. Behrend was the first stop of the day, and by the end of my tour, I told my mom we didn't even have to go on the Gannon tour. It was one of the situations where "it just felt right." I also knew I was going to a reputable school with many major options that could fit my changing career aspirations.

#### Why did you choose Finance?

When I visited Behrend, I saw the Interdisciplinary Business with Engineering Studies (IBE) major. I was looking for schools with engineering, but I also knew that might not be what I was looking for, IBE seemed like the perfect major for me. After enjoying ACCTG 211, I chose the accounting and finance module within the IBE major.

This then led me to more finance classes which I really enjoyed, and I eventually declared a dual major.

#### What are your career goals?

I would like to work on the finance side of an industrial or manufacturing business. Beyond that, I do not really have a distinct career path in mind. Because of this, I have mainly looked at finance rotational or development programs upon graduation. I am really interested in the idea of experiencing different areas early on in my career and growing as a leader. Then building my career from there.

### MICHAEL SCEIFORD '10

Alumni Spotlight



#### What steps did you take to get where you are now?

While attending Behrend, I worked as an intern at Edward Jones. I was able to lock in a job with a number of firms before graduating and decided to stay with Edward Jones. At the time, they were one of the best companies for which to work. They have continued to be in the top ten for my entire career. After college, I started my practice in Erie. After two years, I relocated to New York with the firm to be closer to my then girlfriend who is now my fiancée. In the four years since moving, I have built a practice in New York that is profitable and ethical and was asked to become a Limited Partner with the firm in 2014. I have my own office with a full-time assistant and one part-time assistant in a great community.

#### Where do you currently work and how did you get there?

Financial advisor at Edward Jones investments Port Jefferson, New York (Long Island)

#### What sparked an interest in the financial sector for you?

I took a business class in high school. During the money and investing part of the course, I became extremely interested in how money grew.

#### If you could do it all over again, would you still choose Behrend?

I had a great experience at Behrend! I would certainly do it again in heartbeat. The professors at Behrend are amazing and they have great experiences to share. The best part about Behrend is that you are able to build deep relationships with your professors.

#### What learning resources outside of the classroom would you recommend to current finance students?

I would recommend to students work as an intern in their field of study. You have at least three summers while in school to take advantage of this opportunity. Take advantage of each summer. I would also recommend that students participate in two to three club organizations and take a leadership role within them.

**"I recommend that students participate in two to three club organizations and take a leadership role within them.."**

## ALUMNI AND FRIENDS

### JONATHAN PAUL

*World Campus Senior Spotlight*



#### What is your background?

I am 32 years old, living in Coopersburg, Pennsylvania. I am excited to be

graduating in May from Penn State World Campus with a bachelor's degree in finance. Prior to enrolling in Penn State World Campus, I worked at a variety of different jobs, but eventually realized my lack of a college degree was limiting my career opportunities.

#### Why did you choose Finance?

I have always had a fascination with money and numbers, so finance seemed like a perfect fit. However, I've learned that finance is much more than just money and numbers. It provides a very useful foundation of knowledge that can be beneficial in a variety of different careers from investment banker, to actuary to personal financial planner.

#### Why did you choose our World Campus program?

I felt the World Campus program provided me with exactly what I was looking for—a respectable, quality education with the con-

venience of learning online. I have seen firsthand the benefits of a Penn State education as a lot of my friends have earned Penn State degrees and are now enjoying rewarding and satisfying careers. I am technically a transfer student and my academic adviser made the enrollment and planning process extremely simple. The program has exceeded my expectations. My only regret is not discovering it sooner.

#### What are your career goals?

I'm currently excited to get my finance career started, ideally as a financial analyst. I've enjoyed working with Lynn Atanasoff, the World Campus career counselor, in continuing to clarify my career goals. I would like to eventually earn an MBA.

## FACULTY SPOTLIGHT

### PHIL STUCZYNSKI '09, '10 M.B.A.

*Lecturer in Finance*



#### Where you went to college and why?

I graduated from Penn State Behrend for both my undergraduate and masters degrees. Penn State is a large and historic institution with a recognizable name, a strong alumni network, and it's just a great place to learn. I knew my grandfather had taken classes at Behrend decades prior, and I was more than familiar with Penn State Behrend's campus and presence in the Erie area for reasons such as athletics and a few programs they

sponsored. In short, to me, Penn State Behrend was a big time institution with a home town feel.

#### Why you chose to work at Penn State Behrend?

Penn State Behrend has provided me with a significant number of opportunities. There are probably opportunities currently brewing that I'm not even aware of! I have accomplishments that I am still proud of to this day. I completed projects that I still use in my portfolio to show others that are now more than a decade old. I can even point to the general increase of knowledge in certain categories and areas of interest that I probably wouldn't even have known about if not for Behrend's system. That being said, more than anything, I think it is the people at Behrend that caused me to come back. It's not just the students, either. I have maintained contact with many of those classmates and have seen them stepping into large and important roles. I have also maintained contact with faculty, administration, and coaches from Behrend over the years and it's not until I get to this side of graduation that I can fully recognize and understand the dedication and passion that each

person brings to Behrend each and every day. I am simply excited to be a part of that process and can only hope that I can impact the lives of others as so many have already done for me.

#### What career aspirations have you had in the past?

I have had a fairly long list of career aspirations, because I am naturally curious and interested in a lot of things. I gravitate towards sports and competition. I like looking for ways to find efficiency and help others so I have had interest in working with a non-profit. I've thought of starting my own fund someday. I think you need some balance, so I have thought about doing some work with my hands and possibly building something. The bottom line is I just want to be able to look back over a day's work and know that what I am doing is interesting and challenging to me, but that at the end of the day I am also helping others to accomplish their goals, too. Whatever I am doing and whenever I am doing it, I would like people to be in a better place after I came into their life.

## FACULTY SPOTLIGHT

### How do you engage students to learn more about finance?

I think the easiest way to learn anything is take the financial concepts that can sometimes intimidate students (especially those who may not love numbers right off of the bat) and put them into terms that they already understand. The whole idea of education can be boiled down to "making connections," so if you can use comparisons to concepts and ideas that students already know, they will remember and be able to utilize actual financial information much better than they would if they were to

just memorize an example out of a textbook. I want them to see parallels to other parts of their lives so that it isn't a foreign subject but just so it is as if they are viewing something that they already know—maybe just through a different lens.

### What are some long term goals for your career?

The long term goals of my career are open at this point. I have held Behrend in a very

high light since I have left, and at this point I am just thrilled to have the opportunity to be here. Moving forward, I would love to continue doing things that help others. I don't know if that means continuing with research that can help improve the world of finance, improving or creating things on campus that can help students, or even things I can't foresee yet.

## IMPACT

### ALUMNUS BRUCE GRAY '80 CONTINUES MENTORING ROLE WITH ALUMNI TASK FORCE



During the spring semester, the Alumni Task Force led by alumnus Bruce Gray, a senior vice president at Bank of America in New York City, met on eight occasions (every other week). Interested finance and other business majors join Bruce Gray along with alumni Matt Laskey (Bank of America, Charlotte), Mason Marion (Citigroup, Buffalo-New York City), Ryan Knoll (BNY Mellon, New York City), and Paul Toma (BNY Mellon, Pittsburgh). The theme for the spring semester is "Connecting the Dots." With global stock markets in turmoil, the group has explored the cause of all of the angst among investors as well as who will benefit from the current conditions and who will suffer. This year, seniors Eric Frei and Cory Phillips have co-led the group.

## FINANCE PROGRAM RANKED #1 ALONG WITH OTHER WORLD CAMPUS BACHELOR'S DEGREE PROGRAMS

New rankings by *U.S. News and World Report* list Penn State's online bachelor degree programs as the best in the nation.

The 2016 Best Online Bachelor Programs rankings assess 300 college and university online programs based on student engagement, faculty credentials, academic services and reputation. Penn State's online programs, offered through World Campus, include an undergraduate Finance program taught primarily by faculty members at the Black School of Business at Penn State Behrend.

Penn State World Campus shares the top spot in the online rankings with Embry-Riddle Aeronautical University–Worldwide. Penn State was ranked No. 1 in 2015 and No. 3 in 2014.

Several World Campus graduate degree programs also ranked in the top 10 for the second consecutive year. The online iMBA, which is administered at Penn State Behrend, was ranked seventh and tied with Carnegie Mellon University. The online graduate business programs, which include a project management degree taught by Penn State Behrend faculty members, also ranked seventh and tied with Auburn University.

"These top rankings reflect exceptionally well on the faculty in the Black School of Business," said Dr. Balaji Rajagopalan, director of the Black School of Business. "It shows their commitment to student learning and success."

Penn State launched its World Campus in 1998 with four online programs and forty-one students. Over the past eighteen years, the number of online offerings has grown to more than 125 online degrees and certificates, and the number of students stands at more than 12,000 across the globe.

"Today almost every major university participates in the online education arena," said Craig Weidemann, vice president for outreach and vice provost for online education. "Penn State World Campus earned this huge honor because each day, our faculty, staff and academic leaders work hard to ensure that we are providing an outstanding and rigorous learning experience for our adult learners around the globe."

## BEHREND ATTENDED GLOBAL ASSET MANAGEMENT EDUCATION (G.A.M.E.) CONFERENCE



Quinnipiac GAME Forum in New York City — from left, Sunjay Manglani, Dr. Timothy Krause, Dr. Greg Filbeck, Ian Richards, and Max Morrow.

The Quinnipiac Global Asset Management Education (G.A.M.E.) VI Forum was held at the Hyatt Manhattan in New York City March 31 to April 2. G.A.M.E. provides an international group of college students and faculty with a unique opportunity to interact with industry leaders and learn best practices in investment management. This year's conference featured keynote panels on global markets, corporate governance, global economy, investment strategy, and a Federal Reserve perspective. The second day featured a variety of breakout discussion panels, workshops and keynote perspectives. The third day featured panels discussing career opportunities within the financial services industry. This year's forum drew more than 1,200 participants from 140 colleges and universities representing forty countries, thirty-nine states and the District of Columbia. Over 100 speakers from eighty companies and organizations were represented as well.

## ALUMNI HAJEC SPEAKS TO FINANCIAL MANAGEMENT ASSOCIATION (FMA) IN FEBRUARY MEETING

David Hajec '14, BSA AML/SAM Specialist at Northwest Savings Bank, spoke to the FMA chapter on February 17 on the subject of banking intelligence and career options in this area. Employed by Northwest Bank since July 2014, he provides preliminary review and investigates customer activity from all Northwest branches that meet certain requirements within their internal systems.



## MOORE SPEAKS TO FINANCIAL PLANNING ASSOCIATION (FPA) CHAPTER



Financial Planning Association (FPA) Speaker  
 February 25 at 7:30 p.m., Burke 236. Guest  
 Speaker: Timothy Moore, CFP®

Timothy Moore, CFP® Financial Advisor, Voussoir Financial Partners, a financial advisory practice of Ameriprise Financial, spoke to the FPA chapter on February 25, about his combined fourteen years in the financial planning industry. Tim has worked as a financial advisor for six years at Vanguard, five years at TIAA-CREF and currently three years at Voussoir Financial Partners, an Ameriprise franchise office. He spoke about the financial planning career path and the pros and cons of working for a corporate financial planning company versus working independently.

## FILBECK SPEAKS TO FINANCIAL MANAGEMENT ASSOCIATION (FMA) MEETING



Aaron Filbeck '15, investment analyst and trader, The Joseph Group, Columbus, Ohio, spoke to the FMA chapter on Wednesday, March 23. He discussed the structure of the The Joseph Group and explained their investment processes. He discussed how to maximize opportunities such as interviewing experiences, networking, the use of LinkedIn, and he offered advice on the preparation of résumés and cover letters. The transition process post-graduation from student to employee was also discussed.

At The Joseph Group, Filbeck's responsibilities include assisting with investment analysis, proactive research, and trading within individual client accounts. During his time at Behrend, he served as president and chief investment strategist of the Intriery Family Student Managed Fund. Aaron also served as president of the Financial Management Association (FMA), was enrolled in the Academic Honors Program. Aaron is currently pursuing the level 2 of the Chartered Financial Analyst (CFA) and level 2 of Chartered Alternative Investment Analyst (CAIA) designations.

## FINANCE MAJORS ATTEND TD AMERITRADE CONFERENCES



Jason Pettner and Natalie Barkley represented Behrend at the TD Ameritrade conference in Orlando, Florida. They attended the conference with Eric Robbins, lecturer in finance, and participated in a number of sessions at the conference.

## DIVITO SPEAKS AT FINANCIAL PLANNING ASSOCIATION (FPA) MEETING



Michael DiVito, CFP® '04, spoke to the FPA chapter on March 24 on the importance of the client-relationship and how to attract your target market clients. He also discussed his background and the different financial planning roles at AXA Advisors. DiVito serves as vice president of AXA Advisors.

**UPTON PRESENTS AT FINANCE SPEAKER SERIES**

Travis Upton, chief investment officer, The Joseph Group, Columbus, Ohio, was the featured speaker at the Finance Speakers Series on March 23 on the subject of “Hot Topics in Today’s Markets.” The first quarter of 2016 began with the worst start to a year in U.S. stock market history. Since then, markets have recovered most of their losses. Upton addressed four questions in his presentation including identifying the factors driving oil and why prices have bottomed, what “negative interest rates” mean for stock and bond markets moving forward, clues as to how the market might behave in a controversial presidential election year, and whether U.S. stocks, the best performing area of global markets the last three years, will continue to provide leadership in global market returns in the future. Upton discussed how each is influencing the asset allocation decisions the firm makes on behalf of its clients

Travis Upton chairs the firm’s Investment Committee and plays a key role in developing and communicating The Joseph Group’s investment strategy. Earlier in his career, Travis served as an institutional portfolio manager with Fifth Third Investment Advisors where he worked extensively with investment policy for endowment and pension funds. He also worked in institutional sales with the Harbor Fund mutual fund family. In addition to his investment duties, Travis serves on the faculty for the Schweser Study Program where he teaches training programs for major global investment banks and develops study materials for financial certification programs. Travis is the co-author of two textbooks used in the Schweser Institute Certificate Program titled *Derivatives and Risk Management*, and *Debt Securities*. He is a summa cum laude graduate of the University of Toledo and holds the Chartered Financial Analyst (CFA), Financial Risk Manager (FRM), and Chartered Alternative Investment Analyst (CAIA) designations. Travis is a member of CFA Institute and past-President of the Columbus CFA Society.



From left, Dr. Greg Filbeck, Travis Upton, and Aaron Filbeck.



**FMA NATIONAL HONOR SOCIETY INDUCTS MEMBERS**

Congratulations to the members of the Financial Management Association (FMA) National Honor Society for their outstanding academic performance! Members include Thomas (TJ) Faber II, Victoria (Tori) Blakely, Eric Frei, Drew Barko, Colin Kirkpatrick, Lauren Reis, Kayla Dowling, Samantha Chiprean, Yue (Danny) Guo, John Warren, Michael Worthy, Derek D'Urso, Jake Kuhn, Ella Danylko, Kevin Atkins, Constance Ortiz, Jonathan Paul, and Kristi Zola.



From left, Ella Danylko, Mike Worthy, Lauren Reis, Colin Kirkpatrick, Victoria Marie, Drew Barko, and Danny Guo.

**JOINT PROJECT WITH ENGINEERING PRODUCES TWO FINALISTS FOR THE SHOWCASE**

Congratulations to our two Behrend team finalists in the Erie Collegiate Innovation Showcase. Both teams are from the joint finance and engineering projects that are a part of the Intermediate Corporate Finance course. The photos below are from the practice pitch. Competition is April 21.

This competition aims to raise awareness of the great talents within the regional academic programs, and to help generate more students interest in developing businesses or entrepreneurial endeavors beyond the confines of their college or university years. Each year, the competition showcases the best of the creative and innovative solutions, products, and services that are being invented by the region’s college students.



Shane Drake and Kalie Crosby represented members of Sniiz.



Charissa Ford (far left) and Nate Obringer (far right) represented Stringer Tree Stands.

## FINANCE MAJORS PARTICIPATE IN ANNUAL BLACK SCHOOL OF BUSINESS TRIP

Finance majors were among the forty participants in the annual Black School of Business spring business trip. The spring student business trip is an opportunity for Penn State Behrend students to expand their horizons. During this trip, they interact with Penn State Behrend alumni and with professionals working in a diverse cross-section of industries. This year, students visited incredible and innovative companies including Duke Energy, Ingersoll Rand, Ernst & Young, The Agency Marketing Group, Bank of America, and MetLife.



### OVER THE SUMMER, THINK ABOUT WHAT YOU WILL BE DOING NEXT SUMMER OR SEMSTER. WHERE DO YOU WANT TO GO?

In the Black School of Business, we want to prepare our students to thrive in the global business environment, whether it is working for an international company or in a multi-cultural setting.

Cultural agility is ranked as a top ten skill required by managers in all areas of business.

There is no better way to gain this experience than to take advantage of the **Study Abroad** opportunities available at **Penn State Behrend**.

#### Why Study Abroad?

- Prepare yourself for the global business environment
- Expand your academic background
- Accelerate your personal growth
- Increase your career opportunities

Programs range from ten days to a whole year and a foreign language is not required.

**What are you waiting for? Start Exploring NOW. It takes time to plan.**

Visit <http://psbehrend.psu.edu/Academics/academic-programs/study-abroad-1> and attend one of the Learning Resource Center's Study Abroad Information Sessions.

#### GET INVOLVED

**Students:** Attending just one (or ten) club event(s) per semester can change your course and perceptions for a lifetime. Previous event attendees have used the knowledge they gained from one conversation to earn their first interview, get their first job, change their concept of a specific job, or open their eyes to a world of possibilities. Take a deep breath, and walk through the door. You are welcome here.

**Alumni and Friends:** Your time, experiences, insights, and perspectives are valuable—perhaps more valuable than you know. We want to know what impacted your career, your perspectives, and your life. Tell us through the Black School of Business Facebook page, the newly-created (and growing) Black School of Business LinkedIn group, or by emailing Ariana Gloeckner, newsletter coordinator, at [azg5486@psu.edu](mailto:azg5486@psu.edu)

#### **Penn State Behrend Black School of Business**

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