

Hello,

I worked at Loannow last summer as a software engineering intern. This is an M&T alumni startup based in Santa Ana, CA. Loannow is a lending company that provides small loans primarily to people with low credit scores. The reason the company accesses this market is that the lending space is already so saturated with companies lending to people with prime credit scores. This leaves the people with subprime credit scores only with options such as loansharks and payday loans which only end up hurting their credit and lives. Therefore loannow provides a legitimate alternative for these people to pursue.

I secured this internship by reaching out through the M&T listserv. The company reached out on the listserv looking for a developer to take on for the summer so I sent in my resume and they reached out within a week to set up a call. The call was not intensive in testing my technical abilities but rather a conversation for the CTO to understand that I would be able to contribute in the team. I spoke to the CTO later in the internship for why the interview was not more technical and his response was that after doing hundreds of interviews he had developed a comfort level that he could understand whether or not a student could be mentored or not based off who they explained the resume and experience. After that first initial call I was called again with an offer which I then accepted within two weeks.

In the internship I essentially worked as another junior backend developer. The company used a sprint management format so there were tasks there for the developers to take on. Therefore I was working on a few projects at a time. All the while I had great mentorship from the CTO and the senior developers as well. I worked on three main projects. One was to create a beta version of the mobile app in android. Another was to integrate the Lob api to create a physical mail feature. The final project was to use the Plaid api to change the way the user registered for the site. Overall, my time there was a great learning experience as I always had a lot of mentors to ask questions of.

As far as my personal career path goes, I realized that I did enjoy tech. However, I would want to transition into a Product Manager role in the future. Of the things I did at Loannow, working side by side the two product managers was by far the most enjoyable for me. I enjoy creating products as a developer, however, I would much rather be involved in working on the

overall business rather than small features. In the future I will be looking to transition to this role.

For students looking to find internships in the future I highly recommend working at startups. There is a lot of mentorship available at smaller companies and for growing software developers, that is a very important utility. Another thing I would recommend is to make sure you understand the business of the company before signing on.

Sincerely,

Ayush