

I began my internship hunt by creating an excel sheet of companies in different sectors that I was interested in. After sending many generic emails and applications with little success, I began applying to emails on the M&T listserv, as was the case with Fundera. After a few phone interviews and a “superday” in New York, I was hired on as a business *growth* analyst for the summer.

Fundera is a financial tech startup based in New York City with around 25 people, although by the time this letter is published the team will likely have doubled. Fundera is a marketplace for small business loans. Unlike other direct lenders, Fundera operates by helping SMB’s (Small Businesses) find and compare business loans in a quick and genuine way that is entirely free to the borrower. The business model is largely based off origination fees which Fundera charges its “alternative lending” (IE Not large banks) partners. As a result, a large part of this business relies on acquiring customers across multiple digital streams, analyzing these strategies to determine high yielding strategies and channels, and growing them as quick as possible. This is what I did.

Tldr; I was a Growth hacker.

I did everything and anything for the company. While a majority of my work was focused on data analytics of customer acquisition channels, I worked on creative advertising campaigns, business level strategy, front end web development, product management, business development, and even made a run to the store for coffee and electrical cables (naturally). Working at this company, I had a large degree of freedom with an infinite number of tasks which proved challenging at first, but the mentorship of a fellow M&T alumni proved invaluable in both my personal and professional development. Working for startups is “cool” these days; some may even reference these paths as the new “wall street”. I would be wary of drinking the cool aid in this respect; startups are a great environment to learn *how to get stuff done*. Consulting and finance are great for professional development and learning *how to think a lot*. At a startup, no one really cares about financial analysis or pretty PowerPoints... there is simply no time. We test what works, implement, ship, test, rinse repeat.

Coming from Wharton, this was a humbling realization that regardless of your ivy league pedigree or top tier professional experience, you are only as good as the work you can complete in an efficient and consistent manner. I tremendously enjoyed the relaxed culture. The office was young and we frequently had events after work (hours were extremely flexible) where we got to know one another. In consulting terms, my NPS is a 10, I would absolutely recommend this internship to any upcoming juniors or sophomores for excellent mentorship, high quality smart people, and an engaging summer experience.

For those recruiting, use the M&T listserv, it is an *incredible* resource. As for startups in particular, advertise heavily in your ability to “DO” and less in your ability to think. A “summa cum laude” means little in comparison to someone who can flawlessly spec out and design a landing page that doubles conversion of your product. Don’t forget to have fun! Recruiting for startups is quirky, weird, and much nicer than OCR. Finally, if you take nothing away from this post other than one thing remember this: please do NOT make the same mistake I made of wearing a full suit to the interview.... Its tech, chill out ;)