



### Alumni Spotlight: Taylor Twamley '21

#### **1. When were you a member of LLC and what positions did you hold?**

I was the Director of Credit Research during the Fall 2019 semester, and previously spent time as an Associate in both the Healthcare and Energy Sectors.

#### **2. How did LLC help prepare you for your career?**

First, LLC offered rare collegiate exposure to credit markets. The organization covered various fixed income products from corporate bonds to CLOs, and even nuanced topics like loan syndication and covenant analysis. There are also many structural and operational similarities between LLC and internship programs. Whether it be tight deadlines or in-depth pitches, each task helped to cultivate strong attention to detail and public speaking skills – both are invaluable but too often overlooked. Furthermore, it assisted in the development of analytical skills and a more technical writing style, which are very applicable in my current research role. But most importantly, the organization provided me with an extremely dedicated group of people who were, and always will be, willing to help.

#### **3. What advice would you give to the new members of LLC?**

While it can be overwhelming at times, commit to absorbing as much information as possible. No matter how small or repetitive some tasks may seem, you can always find a way to extract value and strengthen your knowledge base. It is also very important to strike a balance between coursework, LLC obligations, and career preparation; there is so much overlap but be sure to dedicate a proper amount of time to each. Finally, the organization provides the tools to succeed, but it is up to you to efficiently put use to them. P.S. don't forget to have fun. Enjoy every minute of your college experience because you'll never get it back.

Taylor is a Credit Strategist in the Fixed Income Research Division at Morgan Stanley. Taylor graduated from Penn State in 2021 with a bachelor's degree in Finance. During his time at Penn State, Taylor served as the Director of Credit Research of LLC and an Associate Analyst of the Healthcare Sector and Energy Sector. Taylor interned at Morgan Stanley during the summer of 2020, where he returned full-time beginning in July 2021.

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#### **4. What advice would you give to current LLC members for their internships this summer?**

First, be intellectually curious. As an intern, one of the best things you can do is ask timely and thought-provoking questions. Show you are passionate and eager to learn. Second, leverage your LLC experience from day one. Be sure to utilize the skills that you have fostered and the resources you have accumulated in every manner possible. Third, think outside the box. Creativity is highly sought after, so seek opportunities to automate processes and don't be afraid to challenge the status quo. Finally, embrace feedback and avoid complacency. Regardless of the circumstance, it is possible to take criticism constructively. You should constantly strive to get better because complacency is your worst enemy.