### SPRING/SUMMER NEWSLETTER #21

#### **Actuarial Science Club**



2015 Eberly Graduates



Club trip to Philadelphia this past semester!



Club introduction and info meeting from the Fall

#### A CHANGING OF THE GUARD



Former President—Eric Stoltz

It's been a great academic year for the Actuarial Science Club and congratulations to those great club members who get an internship or full-time job. I'm honored to have served as your President this past semester. I plan on continuing to develop our program and expand the foundation that the previous executive board has built.

This year, the Actuarial Science Club is trying to make more connections with other great organizations on campus to create as many opportunities as possible, both socially and academically. We have a fantastic team of officers in our executive board. We will keep helping club members get internships and pass exams. We will keep helping students get over the barriers between upper-class and lower-class students, international students and Native Americans.

There are a lot of great events lining up for next semester. We will have our own actuarial case competition along with all different kinds of workshops for you to develop your technical skills and soft skills. We will keep bringing companies and business leaders to give great talks over the whole semester and maybe more.

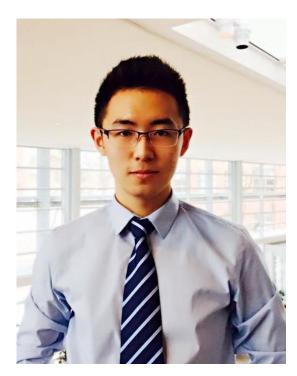
I wish you all the best this summer! Congratulations to everyone that just graduated this semester, and we look forward to hearing from you in the future.

Congratulations for another amazing year! It is hard to believe that I am writing this as an alumnus, so it only seems fitting to first give a special shoutout to the graduating seniors. It's been a phenomenal four years and I'm glad that I got to experience them with a great group of aspiring actuaries and even better group of people. To the underclassmen, you'll hardly believe how quickly the time will pass until your days as an undergraduate will close, so savor every moment of it. Penn State is a fantastic institution with a breadth of opportunities; my biggest piece of advice to you is to soak up everything that the university has to offer. Continue to push yourself in your classes and in your actuarial exams, but be sure to forge lasting memories that will allow you to look back at your time in Happy Valley with pride.

It has been honor to have had the opportunity to be so deeply involved in the Actuarial Science Club, and I'm excited to see how the program and the club continue to transform. Best of luck to the new executive board. To the new graduates, keep on doing amazing things as you transition from college to professional life. To the rising seniors, keep up the great work and make the most of your internships this summer. To the rising juniors, welcome to the big leagues; don't stress yourself out too much about being in your major courses. And finally, to the rising sophomores, congrats on making it through the first year; be sure to get involved in student organizations and challenge yourself to pass your first actuarial exam.

While I may be a couple hundred miles away in Chicago, I hope to stay connected with Penn State, so feel free to reach me at <a href="mailto:extraction-state">exs5167@gmail.com</a> if you need anything.

Eric Stoltz



Current President—Luke Yang

#### THE NEW EXECUTIVE BOARD



Matt Mielnik is a senior and is the vice president who hails from Holidaysburg, Pa. He is a Smeal student that loves the color red.



Rob Hedges is also a senior who is the new treasurer. Rob is a Smeal student from Allison Park, Pa who is a big fan of the color blue.



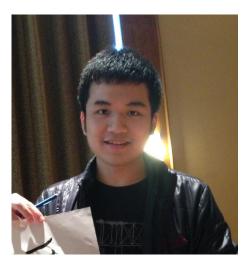
Matt Reilly is a senior Smeal student taking over the role of Communications Chair. Matt is from New Hope, Pa and likes the color teal.



Luke Peterson is the new Corporate Liaison from Rockville, MD. He is a senior in Smeal who enjoys the color maroon.



Joe Palladino is the Alumni Liaison who comes to us from West Chester, Pa. He is a senior in Smeal who also likes the color blue.



Max Guo is from China and is our new Webmaster. He is a junior that likes the combination of black and red.

#### THE NEW EXECUTIVE BOARD



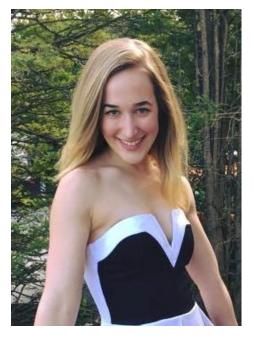
Jason is a junior in Smeal who is also the club's resume officer. He is originally from Honduras but has spent a lot of time in Shanghai. Jason has a few different favorite colors; blue, silver, and black.



Peter is the new Philanthropy chair for the club. He is a Smeal student.



Brigh is a senior in Smeal this coming year and is the new corporate outreach officer. She is from Malvern, Pa and like many others, her favorite color is blue.



Amanda is a Smeal student in her senior year. She is our student relations liaison from Murrysville, Pa. Her favorite color is pink.

# Quotes from the E-Bo

"The two most important days in your life are the day you are born and the day you find out why." - Mark Twain

"Do or do not. There is no try." - Yoda

"Life is really simple, but we insist on making it complicated." -Confucius

"Time flies like an arrow. Fruit flies like a banana." -Groucho Marx

"Believe deep down in your heart that you're destined to do great things" - Joe Paterno

#### LIFE EXISITS OUTSIDE ACT SCI!

#### The stories of a few members involved outside the major:

Throughout the past academic year, I have had a few discussions with friends in the major about the "boring actuary" stereotype. Due to our classes and level of difficulty, some find it hard to believe it is also possible to have fun and be involved in extra-curricular activities outside the club. The following few pages share some exploits of members who have seemed to make things work in doing just that.

## **Amy Petersen**



Where are you from? I'm from Minnetonka, Minnesota.

Why did you choose Penn State? I chose Penn State because when I came on my first visit it just seemed like an overall good fit. Penn State obviously has great athletic programs as well as a great education, both of which are important to me.

Why did you choose actuarial science as your major? Prior to coming to Penn State I really had no idea what I wanted to major in. I ended up deciding on actuarial science because math has always been one of my strongest and favorite subjects. As I've started learning more about what it's actually about it seems to be a good fit for me.

How did you become involved with the hockey team/when did you start playing? I've played ice hockey ever since I was five and knew that playing D1 college hockey was always a dream of mine.

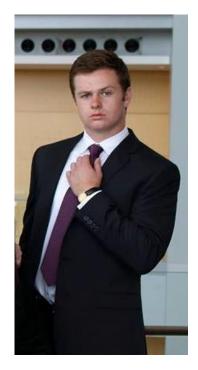
When did you figure out you'd be playing hockey in college? I figured out that I'd actually be playing hockey in college during high school as the recruiting process started and I began talking with and hearing from different coaches.

Is it difficult to balance hockey and the workload of our major? Its definitely a constant challenge trying to balance hockey with the work required in this major. Both actuarial science and hockey are huge time commitments. It has definitely improved my time management skills since I came to college. I just make sure I try to stay on top of all my school work so I don't have to worry about it while I'm at hockey.

Favorite movie? My favorite movie would probably be Christmas Vacation

Favorite food? I definitely love ice cream. You really can't go wrong with Cookies N Cream from the Creamery.

## **Tim Koenig**



Where are you from? Upper Dublin, Pa

Why did you choose Penn State? I come from a big Penn State family, so it was always in the back of my head. Once I realized all of the great opportunities at PSU though Smeal, Schreyer, and especially Actuarial Science, it was an easy decision because no other school can match the Penn State pride and community.

Why did you choose actuarial science as your major? I always have loved math, but I knew I wanted to apply math in a business setting. Actuarial Science allows you to remain analytical while still communicating with people who aren't necessarily of the same mathematical mindset of you. It always presents itself with new challenges.

What got you involved with the Sapphire Program? I've always strived to remain well-rounded. At PSU, I study actuarial science a lot. As Co-President of the Sapphire Leadership Academic Program, I am privileged to interact with students, faculty members and recruiters representing all majors throughout Smeal. This develops me as a businessman, and more importantly, as a leader.

Favorite movie? Good Will Hunting and Rocky

Favorite food? Philly Cheesesteak (from Dalesandro's)

Advice for other members of the club about getting involved in other things? Always leave your comfort zone. Whether it's attending an info session as a freshman, speaking to a professor after class, or interacting with non-actuaries, experiencing new, sometimes stressful situations is the best way to develop.

Do you believe in the "boring actuary" stereotype? Definitely not. After experiencing two internships and looking toward a third one this summer, I have a bunch of fond, fun memories with actuaries. I loved going out with full-time analysts after work, or taking a half-day to go golfing with some actuaries for my birthday. At times the work does get a little dry, but the people bring me back into the office each day.

## Mary Newman/Matt Reilly



Where are you from? Phoenixville, Pa

Why did you choose Penn State? I originally had no idea what I wanted in a college, so I applied to a variety - small, big, warm, cold, etc. But after touring the schools I was accepted to, Penn State was the obvious choice after I discovered I wanted a big school with tons of school spirit. When I was accepted to the Schreyer Honors College here as well, the decision became even easier.

Why did you choose actuarial science as your major? I was always good at Math in high school, and then I took a statistics class my senior year, and loved it. When I was looking through math majors at Penn State, the Actuarial Science option seemed to blend Math and Statistics perfectly, so I picked it. I didn't really know what I was getting into, but it turned out well, as I'm still enjoying my actuarial classes.

What got you involved with the club lacrosse team? I played lacrosse throughout high school, and I wanted to continue playing once I got to college. I couldn't play D1, so I tried out for the club team freshman year. Lacrosse is a beautiful sport and I very happy I didn't have to lose it coming to college.

Favorite movie? Hot Rod

Favorite food? Grilled Cheese

Where are you from? New Hope, Pa

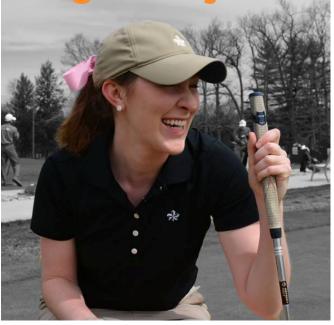
Why did you choose Penn State? Having come from a small school I wasn't really sure what I wanted. I had been to Penn State's campus numerous times for lacrosse tournaments and soccer camps so when I came to visit it kind of already felt like I belonged here.

Why did you choose actuarial science as your major? I didn't know what actuarial science was until my senior year of high school. After presenting a project on the field and what actuaries do I thought that I could see myself being one. I was lucky enough to land at a school with one of the best programs in the nation.

What got you involved with the club lacrosse team? I love lacrosse. There was no doubt that I wanted to play either club soccer or club lacrosse when I got to school, since I like lacrosse better I joined the team and it has been one of the best decisions I've ever made.

Favorite movie? Star Wars (The Original Trilogy)
Favorite food? Anything delicious

## **Brigh Desjardins**



Where are you from? Malvern, PA

Why did you choose Penn State? Honestly, I thought I was headed to Villanova until I returned to PSU for my accepted students day. It sounds cheesy but I just got that feeling when I walked on campus that this was the place I was meant to be. It felt like home.

Why did you choose actuarial science as your major? I realized in high school that the one subject I actually didn't mind doing homework for was math. When applying to colleges, I originally considered pursuing engineering, but after taking AP Physics, I decided it wasn't for me. I entered Penn State as an economics major, but that still didn't quite fit. I wanted a major that combined my love for math and my communication skills. What better option than actuarial science?

What got you involved with the club golf team? I'm pretty sure I had my first pair of golf shoes before I turned one, so you could say I was kind of born into the sport. I started playing competitively in seventh grade, and continued playing throughout high school. Golf is such an individual sport, but playing with a team makes it so much more rewarding. Your teammates push you to play your best and are there for you through the ups and downs. We only lost one match my entire high school career. Naturally, I wanted to have the same type of team experience in college without the pressure of a D1 varsity team.

Is there something that led to you becoming a leader within club golf? Penn State Club Golf is a predominantly male team, which can often be intimidating for girls who want to play golf in college. I wanted to be a leader on the team so that I could be a contact for girls looking to play competitively at school. I want them to know that girls can easily compete with the boys — there's absolutely nothing to be afraid of.

Favorite movie? Love Actually

Favorite food? Brownies

## **Exam Passers**

## Exam P

Abrahams, Alexa Allen, Kenneth Backer, Bridget Bao, Minglu Barry, Tim Bastian, David Bauer, Justin Bian, Yanan Bin, Lan Bonazelli, Joseph Bongiorno, Robert Borrelli, Joseph Breslin, Jim Brown, Yuriko Cacciola, Christopher Cao, Xukun Kevin Cao, Yue

Carroll, Kevin Chen, Dong Lu Chen, Junlong Charles Chen, Xi Cherif, Betty Cohn, Joshua Conners, Bradford Coyne, Justin D'Angelo, Charles Deegan, Dan Desjardins, Brigh Doan, Khoa Dragani, Alex Du, Boya

Eccker, Michael Eppehimer, Matthew Evans, Michael Fan. Chao Fan, Jia Feng, Min Fernandez-Caban, Cristina Lei, Chenyue Fernes, Kevin Gavetti. Nicole Ge, Rui Geller, Adam Giel, Troy Gostowski, Evan Guo, Aipeng Guo, Kun Guo, Tong Halpin, Daniel Han, Chong Han, Siqi Hanks, Ephraim Hawthorn, Brian Hayes, Joseph Hedges, Robert Heffler, Jenna Hettinger, Allison Hu, Wenli Huang, Yuan Huang, Zhan Jalaluddin, Syahmi Izzat

Jin, Kai

Kerr, Diana

Kantner, Samuel

Koenig, Tim Kucinski, Paul Laudati, Danielle Lavella, Allison Leasure, Kyra Lee, Won Seok Leong, Chi Chio Lesher, Christopher Li, Jiaxin Li, Jingyi Li, Michelle Liang, Jing Liu, Yi London, Marc Lowry, Sarah Lu, Tong Lutz, Corey Mao, Qing March, Rachel Martonik, Joseph Mattox, Michael Mcgary, Caleb McGuinness, Cody Mielnick, Matt Miller, Phillip Mohd Fuad, N. Husna Molitoris, Justin Moody, Jon Newman, Mary Niu, Xiaoyue (Maggie)

Palladino, Joe Parrish, Kyle Patota, Joshua Peng, Aaron Yuanlong Peterson, Luke Phung, Hao Pritsker, Asya Reger, Drew Reichard, Daniel Ren, Zongyi Andy Ross, Kara Rubin, Adam Santiago, Luis Segala, Zach Shao, Zitong Shapir, Tadir Shi, Keyi Siergiei, Christopher Smith, Logan Stoltz, Eric Su, Eyan Sykes, Jaclyn Tang, Ha Fai Taylor, Ben Thompson, Bradley Troendly, Kevin Tygh, Colleen Vassil, John Wagner, Rachel Wang, Sihan

Wang, Wei Wang, Xinyi Wang, Yansheng Wen, Han Williams, Arleen Wilson, Lucille Wolford, Bryce Wu, Haishan (Sophie) Rakoczy, Stephen Jurgen Wu, Yifan Wu, Yue Xu, Siqi Xu, Yuezhi Yan, Linglong Yan, Mingzhang Ryan Yang, Deye McKayla Yang, Jiawei Yang, Luke Yerger, Elizabeth Yin, Lingxiao Ying, Lan Yu, Shuaihao Yu, Yue Zabelsky, Jason Zawawi, Nabila Zhang, Longdai Zhang, Qiya Zhang, Xuanhao Zhang, Zhenye Zhao, Kejian Zheng, Liming Zhou, Siquin Zhu, Fengyuan Ziegler, Bryan Zigarovich, Amanda

#### **Exam FM**

Geller, Adam Abrahams, Alexa Giel, Troy Backer, Bridget Barry, Timothy Gostowski, Evan Halpin, Daniel Bastian, David Han, Chong Bian, Yanan Hanks, Ephraim Borrelli, Joseph Brown, Yuriko Hawthorn, Brian Hedges, Robert Cacciola, Christopher Hettinger, Allison Cao, Xukun Kevin Hu, Wenli Carroll, Kevin Huang, Fuyan Chen, Junlong Charles Huang, Yuan Chen, Xi Conners, Bradford Huang, Zhan Kantner, Sam D'Angelo, Charles Koenig, Tim Deegan, Dan Kucinski, Paul Doan, Khoa Li, Jingyi Dragani, Alex Eccker, Michael Li, Yankun Liang, Jing Evans, Michael Liu, Yi Fan, Chao London, Marc Feng, Min Fernandez-Caban, Cristina Lu, Tong Lutz, Corey Fernes, Kevin Gavetti, Nicole Mao, Qing

March, Rachel Mattox, Michael Mcgary, Caleb Mielnick, Matt Miller, Phillip Millstine, Erik Moody, Jon Niu, Xiaoyue (Maggie) Palladino, Joe Patota, Joshua Peng, Aaron Peterson, Luke Pritsker, Asya Ren, Zongyi Andy Sankey, James Shao, Zitong Shapir, Tadir Shemick, Andrew Shi, Keyi Siergiej, Christopher Smith, Logan Stoltz, Eric Sykes, Jaclyn Taylor, Ben Thompson, Bradley

Troendly, Kevin Tygh, Colleen Vassil, John Wang, Wei Wang, Yansheng Wen. Han Williams, Arleen Wu, Haishan Sophie Wu. Yifan Wu, Yue Xu, Siqi Xu, Yuezhi Yang, Luke Yerger, Elizabeth Yin, Lingxiao Ying, Lan Yu, Shuaihao Zabelsky, Jason Zhang, Longdai Zhang, Qiya Zhang, Zhenye Zheng, Liming Zhou, Sigin

Zhu, Fengyuan (Peter)

Ziegler, Bryan



#### **Exam MFE**

Bastian, David Cacciola, Christopher

Dragani, Alex

Hanks, Ephraim

Hettinger, Allison

Hu, Wenli

Huang, Yuan

Liu, Yi

Lu, Tong

Lutz, Corey

Mao, Qing

McGuinness, Cody

Ren, Zongyi Andy

Shao, Zitong

Smith, Logan

Stoltz, Eric

Taylor, Ben

Xu, Siqi

Xu, Yuezhi

Ying, Lan

### **Exam MLC**

Cacciola, Christopher Conners, Bradford Hanks, Ephraim

Hettinger, Allison

Hu, Wenli

Huang, Yuan

Liu, Yi

Mao, Qing

Stoltz, Eric

Taylor, Ben

Williams, Arleen

Xu, Siqi

Ying, Lan

### **Exam C**

Hanks, Ephraim

Hu, Wenli

Huang, Yuan

Liu, Yi

Lu, Tong

Mao, Qing

Niu, Xiaoyue (Maggie)

Taylor, Ben

Xu, Siqi

Ying, Lan

Congratulations to all of the graduates who are on to new and exciting adventures and to all of the returning members who are working on continuing their success on campus this coming Fall and Spring semester.