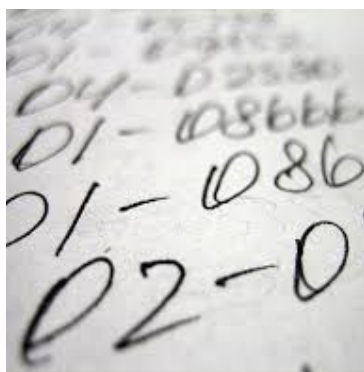


Risky BUSINESS



In This Issue:

First Actuarial Case Competition

2016 Club Activities

Dr. Joel Nibert, Actuarial Instructor

Tips for Studying for Exams

Certificates for Actuaries

...and More

Hello and Goodbye from the Liaison

In my second semester at UT, I stumbled into an editor role at a little newsletter when I was figuring out what in the world I wanted to do with my college career. Looking back on almost four years of articles, late-night revisions, and the occasional hounding of a contemporary who was just a little late turning something in, that was probably one of the best choices I made at the 40 Acres. It's certainly up there with my decision to meet with Maxwell my freshman year after my roommate told me to stop complaining about not having enough math to do and just go look into this actuarial thing he heard people talking about in the College of Natural Sciences advising office.

It has been exciting to watch the Actuarial Program, club, and newsletter all grow in their own ways as well as together. The establishment

of the Risky Business Liaison officer position in the Actuarial Science Club better connected the newsletter to the ASC and actuarial faculty. Angela Fang, a contributor to Risky Business this semester, will take on that position starting next semester. The newsletter itself has gone from an annual black-and-white printout to a full-color, professional PDF that hits inboxes twice an academic year.

Risky Business will remain in amazingly good hands. Edward Zhao will take over as Editor; he has already spent a year writing, revising articles, and copy-editing, so I believe the quality of this newsletter will only improve as he gets more responsibility and freedom.

I would like to thank the entire Actuarial Program faculty for their help (and unnatural patience) throughout the years, especially

Mark Maxwell, Actuarial Program Director and ASA, and Alisa Walch, Actuarial Program Assistant Director and FCAS, who both regularly offered suggestions for article topics or were grilled for interviews.

The writers this semester did an outstanding job as has always been the case. Allison Barry, Mark Dilemuth, Angela Fang, John Guttman, Grace Hseu, Demi Rodetis, Kevin Yin, and Edward Zhao have all done great work on top of full-courseloads and actuarial exams. Fellow students, it's okay to be in awe. Employers, I'm sure they would all appreciate raises.

That's all I've got. It's been fun. Hook 'em.

*- Jason Rossiter
Editor and Liaison*

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Remember to check out our
Actuarial Club group page on
Facebook!

It's a great place to join study
groups with other actuarial
students, get advice on classes,
and share exam preparation tips!

2016 Case Competition

Our First On-Campus Actuarial Case Study Competition

On Saturday, April 2nd, the Actuarial Science Club with the help of the Casualty Actuarial Society held its first on-campus actuarial case study competition. The case study introduced students to property and casualty actuarial concepts, including loss development triangles, trending, frequency, and severity. There were five teams in the competition. Students came together to use quantitative and presentations skills to come up with unique solutions to present to a panel of judges.

The case study scenario was based on a fictional university needing to replace a fleet of aging auto-

mobiles. The university had lost funding in recent years, but thanks to a donor they were given enough money to replace the entire fleet. However, the donation was only enough money to cover standard models of the cars. The student teams represented an actuarial firm that was hired to decide whether or not it was worth the cost of purchasing additional safety features for the vehicles. The case came with various assumptions, data for numerical support, resources, and a glossary of terms and definitions.

There were several well-respected advisers and judges that helped make the event great. Advisers were Erin Olson, FCAS and Phoe-

be Tinney, ACAS. Olson works in the Auto Pricing Department of USAA in San Antonio and Tinney works in the Risk and Data Services department of Texas Mutual Insurance Company in Austin. Their different backgrounds allowed them to offer insight to help teams plan their presentations. Additionally, they answered general questions students had during the competition preparation.

There were four judges, all with different experiences with the Casualty Actuarial Society. Hervey Abotsi, ACAS, comes from USAA and works as a Senior Actuarial Analyst in the Property Pricing department.

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A big thank you to all the participants, judges, and volunteers that helped make our first case study possible!

(... continued from page 2)

Shane Barnes, FCAS, is an Assistant Vice President for The Hartford in the Data Science Department. Ryan Dunkel, ACAS, is also from USAA and works as an Associate Actuary in P&C Loss Reserving. Josh Fox, ASA, works for Facebook in the Risk Management and Operations department as a Risk and Payments Analyst. The judges each represented different areas of interest within the fictional university: risk, operations, finance, and marketing/public relations. All involved, from the participants to the volunteers helping coordinate the event, were thankful to and appreciative of the judges spending their free time on a weekend at UT.

Students were judged on their presentation skills, forecasting abilities, and business knowledge. Some teams had great presentations, some had extremely complex and advanced predictions, and some had great speaking skills. Overall, the judges were impressed with each team's presentation and even joked that they were glad they already have jobs because UT is producing extremely talented and competitive young actuaries. The winning team was awarded \$150 per member and the second place team received \$50 per member. The first place team was Risk Pool, which included Tianxi Ji (TJ), Jenny Guo, Michael Huang, Justice Washington, and Elin Kim. The second place team, Casual Actuarial Society, included Ling Min Loy, Jiachen Ge, Xinyun Zhang, Mark Dil-

lemuth, and Chengcen Shao.

The competition went very well, thanks to Professor Walch, FCAS, who organized the event, booked rooms, and contacted judges, and the volunteers who made the day run so smoothly. Congratulations to the winners and everyone who participated!

- Allison Barry



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1st Place Team: Risk Pool - Tianxi Ji (TJ), Jenny Guo, Michael Huang, Justice Washington, and Elin Kim



2nd Place Team: Casual Actuarial Society - Ling Min Loy, Jiachen Ge, Xinyun Zhang, Mark Dillemath, and Chengcen Shao

+ what's new?

Degree Changes and Scholarships

It is an exciting time to be associated with the Actuarial Science Program at the University of Texas at Austin.

And not just because another amazing issue of *Risky Business* is hot off the press or in your inbox. Rather, our program is growing in its capabilities and possibilities with the institution of a brand new degree plan for the 2016-2017 calendar year. The degree changes, mentioned by Maxwell in last Fall's edition of *Risky Business*, exist for one purpose: to create a more specialized and focused actuarial education at the University of Texas. Whereas many actuarial science undergraduates pursue other fields upon entering the workforce -- statistics, analytics, and teaching being prominent alternatives -- Maxwell predicts an increase in the percentage of Longhorn actuarial science graduates becoming professional actuaries as a result of the degree changes. His hope is that those who earn the actuarial science degree end up as actuaries, and "if that's not their goal, then it would probably be a more reasonable choice to get a B.S. in Mathematics."

In fact, Maxwell sees "fewer students graduating with the actuarial science degree" and more seeking a B.S. in Mathematics "as a more attractive option." It is the intention of the Mathematics Department that the B.S. in Mathematics will continue to offer a general and adaptable math education. Basically, if a student is planning on pursuing a career outside of actuarial science, then there is no reason they should be taking life contingencies. The ability to take actuarial courses will still be an option, but those classes will be aimed at students pursuing a strictly actuarial education. The degree changes will offer a more intensive and specialized opportunity to grow as an actuary.

But what about the current actuarial students? How do these developments help us? Although we will not benefit directly from the degree changes, their effect on the advancement of the actuarial program is anticipated



ed to contribute to the already growing number of scholarships and endowments benefiting current actuarial students. In addition to the many endowed and recurring scholarships that actuarial students receive every year, the actuarial program will benefit from the new Jim and Ann Daniel Endowed Scholarship. Jim Daniel was the actuarial program director until his retirement in 2010. This scholarship, the seventh of such endowments to the actuarial program, will initially raise anywhere from \$2,500 to \$3,500 a year. It is the hope of Maxwell that as the endowment grows and additional students receive more scholarship money, those students will in turn establish scholarships and endowments as they become successful actuaries. And as an anticipated result of the degree changes producing more highly qualified actuaries, our actuarial program will grow and we will be able to offer financial support to an increasing number of students.

Of course, the degree changes and financial aid are all possible because of the generous contributions of local actuaries and our alumni. As our program grows, we hope to increase donations and financial support for our students. The ball has only begun rolling.

- John Guttman

+ what's new?

Club Activities and Socials

The Actuarial Science club has been very busy this spring semester with various activities. There have been many changes including different volunteer opportunities, social events, speakers, and organizations that have come to visit.

New this semester is the study group and officer hours that take place in the Perry Castaneda Library (PCL). This study group happens every Wednesday from 6 to 10 PM where students are free to ask the officers for help on their homework, advice on their degree, or questions about the club in general. While students have been meeting in whatever study room was available to be booked, the officers expect to have a designated room for next semester.

The Actuarial Science Club volunteered with Capital Area Food Bank on Saturday, April 16. Students helped the food bank in the warehouse by ensuring all of the food distributed was safe and high quality. ASC members were happy to get involved in the Austin community beyond UT, and all of their inspecting, sorting, boxing, and food preparation was greatly appreciated.



ASC members volunteer at Capital Area Food Bank.



Our Monday meetings have also been very helpful, providing students opportunities to refine Excel skills, build resumes, and network with organizations. This semester Professor Hasler, Program Director and Senior Lecturer for the MS Business Analytics, spoke on a potential graduate school path for statistics lovers. Young Risk Professionals, an organization for people working in risk management and insurance, visited a meeting and talked to the members about their networking, mentoring, and education opportunities. Many consulting firms and insurance companies also presented, giving ASC members an idea of the wide range of possibilities before them.

ASC members also participated in case competitions organized by both the CAS and SOA. While other colleges and programs at UT have already created a culture promoting case competitions and business involvement in extracurricular activities for students, the actuarial program has just begun to do so.

This semester has been packed with activities for actuarial students to partake in. Both the ASC and Actuarial Science Program have given the students many opportunities to network and learn about more paths in the actuarial industry.

- Demi Rodetis

+ What do Dues Do?

By Jason Rossiter

Almost every organization at UT charges fees or requires dues at one point or another; the Actuarial Science Club is no different in this respect. However, the ASC is doing its best to stand out amongst student organizations through two methods: transparency and dues reduction for providing a resume.

A student considering the \$30 investment for a year of ASC meetings or \$20 for a semester does not need to worry about the money falling into a mysterious black hole or being used by the officers to purchase specially engraved burnt-orange mechanical pencils that no one except the club president will ever see. Treasurer Trevor VanOsse-laer will plainly state where most of the money from dues ends up. "Food," VanOsselaer says. "Our dues primarily pay for food at our meetings unless visiting recruiters decide to provide food for us." While extremely large businesses with established campus outreach programs can have teams of recruiters and a solid budget for a mountain of pizza, smaller actuarial firms, businesses, or UT Career Services may not be

able to match up, so the ASC does its best to provide the melty cheese and carbs that college students love.

Surplus money from dues can end up helping ASC members in a number of ways. Historically, this money has been used to provide a celebratory dinner for graduating members, and the ASC has even funded its own scholarship in the past. The Exam Manual Library, ASC's collection of exam manuals available for rental to members, is also maintained by dues surplus and donations of study materials. Discussion has occurred among ASC officers for putting dues surplus toward either subsidizing or paying for ASC participation in intramural sports since last semester's IM volleyball was a resounding success.

ASC President Alex Shirsat believes that the employability and professional polish of ASC members takes priority over the club growing its bank account. "We noticed a lot of members - especially freshmen - needed help or feedback on their resumes," says Shirsat, "but we knew from past experience it would be difficult to review everyone's re-



sume at a single meeting, so we decided to spread out the process by incentivizing people to bring in their resumes whenever they were going to pay dues." ASC members and prospective members merely need to bring in a resume to get \$5 off their dues. Students get several extra sets of eyes on their resumes, a few students get incentive to actually create a resume, and the club is able to gather a collection of resumes should a company come asking for a prospective candidate for a job or internship. Everyone wins.

Students at UT learn very quickly that almost everything that happens on campus has a price, but the analytical ones (which actuarial majors tend to be) also quickly realize that ASC membership is one of the best deals on the 40 Acres.

ASC President Alex Shirsat believes that the employability and professional polish of ASC members takes priority over the club growing its bank account.

+ Joel Nibert

... And His First Year in the Actuarial Program

"I hope that you guys actually get a job that you like," Joel Nibert exclaims as he reflects on his position at UT. Nibert is a recent addition to the Actuarial Studies Program, currently teaching Theory of Interest (ACF 329). He attended undergrad at UT as a Plan II and Mathematics student. In this article, Nibert reflects on his experiences throughout undergrad and his path to becoming an Actuarial Lecturer.

Set the scene: Joel Nibert is gallivanting through his years at UT, playing French horn in the Longhorn Band. Most notably from the experiences in the band is the lesson learned: "you really need to find some group, some kind of family otherwise you get lost." Profound words that address the issue of a solitary student.

Nibert used this lesson while attending Graduate School where, "you're no longer the smartest person." Success is the product of hours of collaboration with fellow students, a practice that Nibert strongly suggests all students should master, especially those with intentions of becoming a teacher.

Teaching has been Nibert's dream since high school. His resume precedes him, having taught students with disabilities, working at the Sanger Learning Center, and serving as a teaching assistant and primary instructor, twice. Post graduate school, Nibert was invited to UT and eventually became an actuarial faculty member.

To teach ACF 329 as a lecturer, Nibert had to learn it himself. Even teachers utilize the resources available to students, such as our distinct Mathematics faculty, to fully understand the topic. UT has an amazing group of instructors, and students should take advantage of their extensive knowledge as Nibert did.

Nibert believes the best way to succeed in his Theory of Interest course and other classes is to keep up with homework, be active in class, and be proactive with practice problems. Nibert's advice aligns with his teaching method, a good combination of lecture and in-class work. However, if you find yourself still struggling with the course, ask him some questions; as one of his students, you'll learn soon enough that his personality is very approachable.

"I hope in class you get some sense of my personality; as part of my teaching style I try and let my personality show and my sense of humor shine."

If you don't feel Joel Nibert has been humanized just enough, you can still bond with him through discussion of UT sporting events and music festivals. These interests combined with his personality and teaching methods make a spectacular teacher for UT. I strongly recommend any student make an extra effort to take one of his courses.

- Mark Dillemath



"I hope in class you get some sense of my personality; as part of my teaching style I try and let my personality show and my sense of humor shine."

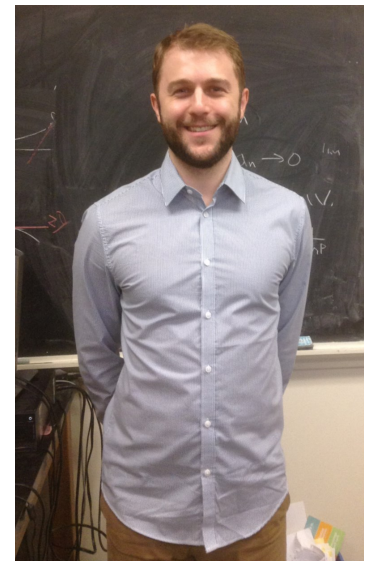


Photo Credit: Kylie Chesser

AON + What is an Exchange?

Aon Hewitt Employees Explain Health Exchanges

41,112	60	4,39	1,00
7,112	60	33,60	0,30
126,499	60	2,81	1,00
145,671	60	-21,66	0,17
110,418	60	-31,65	1,00
51,751	60	-23,64	1,00
1,621	33	-5,33	0,85
77,616	60	-13,32	0,50
3,041	60	-11,01	0,25
5,108	60	-9,80	0,75
7,380	60	2,95	0,50
1,902	60	-13,64	0,78
552	60	-6,11	0,60
800	56	-5,88	1,20
888	60	-9,86	0,15
960	60	-0,94	1,00
133	60	-10,13	0,20
798	60	-18,75	0,12
100	60	-25,00	2,00
215	60	-3,60	0,50
18	40	5,38	0,85
7	40	25,50	0,00

I had the opportunity to talk to employees from Aon Hewitt about health exchanges, a market place to promote individuals to purchase health insurance that are personalized to their own health status. Aon Hewitt is one of the largest human resources solutions firms in terms of number of employees and clients worldwide. These resource solutions aid clients and organizations with their retirement and health plans. In addition, Aon also created their own private health exchange, which is why Aon was a great firm to interview with about health exchanges. I want to thank the Aon exchange experts Hao Chen, FSA, MAAA, J.T. Thompson, and Lee Losciale for providing the answers to my exchange questions. In addition, I want to thank Jocelyn Jiang, ASA and Brian Levine, FSA, EA for giving me the opportunity to talk to the Aon exchange experts.

- Kevin Yin

Q: What is a simple way to explain exchanges?

A: An exchange is a competitive marketplace consisting of both suppliers and buyers. A private health exchange is a marketplace for benefits that empowers employees to choose both the right level of coverage for their unique needs, and also to choose the supplier with the best price/value equation (as defined by the employee) for that level of coverage.

Q: Is this something that people need in their lives?

A: Exchanges empower people as consumers to shop for and choose the type and level of benefit that aligns with their individual needs. Some of the positive outcomes from private health exchanges can include cost savings, more informed healthcare consumers and an overall more efficient healthcare ecosystem.

Q: How do exchanges pertain to the work of actuaries?

A: Actuaries advise corporations on the costs and benefits of buying health insurance through the exchanges.

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Q: What does your company do for exchanges?

A: Aon created a private exchange called the Aon Active Health Exchange™. The Aon Active Health Exchange is a powerful group-health marketplace that flexes to serve large and mid-sized employers. This proven exchange brings together the best of all worlds by giving employers more ways to manage costs and risk while giving employees greater consumer choice. The result is a health benefits solution that works better for everyone.

Q: How would a new hire or an intern be involved with exchanges?

A: New hires and interns could help with a variety of tasks associated with our private health exchange. Pertaining to actuarial help, new hires and interns would assist with cost projections, rate negotiations, and risk adjustments. Other related tasks could include helping with presentations and materials for internal, or sometimes external, meetings.

Interviewed by Kevin Yin

+ Certificate Program Opportunities

by Grace Hseu

At UT, there are many certificate options open to students. In the process of obtaining a certificate, students often develop skills that would be useful in their career which may not necessarily be developed in the classes focused on actuarial exams, such as statistical modeling, business skills, and the ability to communicate. Several certificates that UT offers which might be of interest to actuarial students are listed below.

Certificate for Applied Statistical Modeling

This certificate would be beneficial to students learning statistical modeling, which plays a large part in the career of an actuary. The types of modeling tools students may be exposed to include R, SPS, and SAS, languages which actuaries, especially in the insurance world, may see quite often. Multivariable Calculus

(M408M or M408D) is a prerequisite to be accepted, but actuarial students have that requirement as well. The total amount of hours required for this certificate is 18 and would include classes like STA 371G/H Statistics & Modeling/Honors (majors only), M 349R Applied Regression and Time Series, and ECO 341K, which are all courses that can count toward various Validation by Educational Experiences (VEEs).

Business Foundations Program

As an actuary who works in a business environment, it is imperative to have a sound understanding of finance, Excel, and management information systems. The Business Foundations Program (BFP) is a great track that exposes specifically non-business majors to these concepts. Every student can benefit from having knowledge of how a business works, and any student

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with an overall GPA of 2.0 at the University can register for the program and start taking classes. Also, the finance and accounting classes, some of which are already required by a Mathematics (Option I: Actuarial Science) degree, do provide a small review for concepts in FM and MFE such as the time value of money and basic interest theory. Any student specifically interested in this certificate should discuss it with his or her advisor. There is so much overlap between BFP and actuarial science that it may not be the best use of time for a student with a tight schedule or heavy courseload already.

Business Foundations Summer Institute

While the Business Foundations Program and the Business Foundations Summer Institute are similar, they are not the same thing. The Summer Institute is an intensive summer program. Students take ACC 310F, FIN 320F, MAN 320F, MKT 320F, and BA 320F in a fast-paced eight week program, and it is possible for students to both receive the certificate for the Business Foundations Program and a Certificate for the Business Foundations Summer Institute. Actuarial students who are either underclassmen or going into the summer with no exams passed might want to consider applying for the Summer Institute instead of an internship.

Certificate in Scientific Communication

An important part of being an actuary is the ability to communicate ideas and technical jargon into an effective presentation. Especially on the consulting side of things, actuaries need to be able to meet with clients and discuss their findings. Having strong communication skills makes it easier to give a clear and concise presentation and would be a valuable asset to have. This is a unique program through the Moody College of Communication which is only open to CNS students and requires 18 hours of coursework, three of which would come from an internship which meets the requirements to be considered a Communications Internship.



Certificate	Pre-Requisites	Hours	Skills
Applied Statistical Modeling	M408M or M408D	18	R, SAS, SPS, VEE Applied Statistical Modeling
Business Foundation Program	2.0 GPA	20	Excel, SQL, partial VEE Economics
Business Foundations Summer Institute	3.0 GPA	15	Excel, SQL, professional development
Scientific Communication	Student within CNS	18	Ability to communicate scientific concepts

+ behavioral interview advice

breaking down the interview

You have a solid GPA. You've passed a couple of SOA exams and are well on your way to becoming a future actuary. But the next step, for many of us, can be the most difficult: the behavioral interview process. In the thirty minutes of an interview, it's your job to sell yourself and demonstrate that you are, as a UT actuarial student, the best candidate for the job. There are several stages in a typical behavioral interview that you should be familiar with before you venture out into recruiting season.

1. Introduce yourself and make small talk. It's a good idea to ask the interviewer about their day and strike up a conversation before the official interview gets started. You could just talk about the weather, a recent sports game, or anything casual to break the ice and gauge the personality of the interviewer.

2. Questions for you. This is the bulk of the interview where the interviewer will ask you questions like "tell me about a time when you solved a team conflict" and the dreaded "tell me about yourself." Here are three main points to remember:

I. Tell a story. When an interviewer asks you what your greatest strength is, they don't just want an answer; they want proof. If you say that time management is your greatest strength, tell them a story about a time when you managed to pass the FM exam with a part-time job and get an A on two class projects in



the same week. Go into the details of what time management skills you used and what you learned from the experience. The interviewer will remember your story and be amazed at your time management skills!

This can apply to nearly every single teamwork or personal characteristic question that an interviewer will throw at you. It's a good idea to plan out a set of stories that you can tell in interviews. These can be from club activities, case competitions, or work experience that you have had in the past.

II. Prepare, but don't memorize. Interviewers can tell when an answer is overly rehearsed or memorized. Definitely practice your answers, but don't memorize them word for word!

III. Vary your tone and speed. Sometimes we naturally turn to monotone when nervous, but try and practice speaking with normal inflection when answering interview type questions. Also, avoid using fillers like "um, ah, and like," that can distract the interviewer and take away from the quality of your answer.

3. Questions for the interviewer.

This is the best time to show that you've done your research on the company and are genuinely interested in the work. Ask about anything from the industry trends of their clients to how health care reform is affecting their work.

4. Follow-up and wait.

Companies will usually take anywhere from one week to two weeks to get back to you. In the meantime, send out brief emails to your interviewers to thank them for their time.

The most important thing to remember is that practicing with others and getting honest feedback is the best way to hone your interview techniques. Maybe you have a tendency to tap your foot or shift back and forth nervously. These are habits that your friends can help you notice and fix through practice.

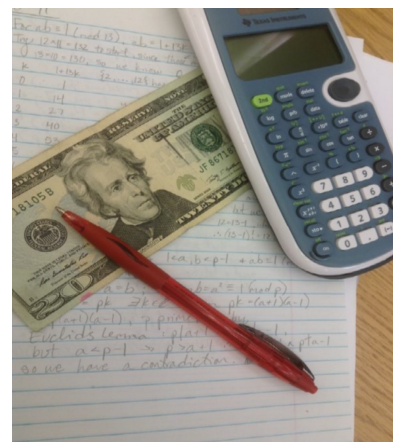
Next semester, when recruiting season fires up again, go out there and represent UT's actuarial program!

- Edward Zhao

Beeminder.com - This website, recommended by actuarial student Steve Place, forces you to study by having you pledge a certain amount of money to achieve a specific goal such as studying or exercising. If you fail to reach that goal, the website takes your money and you must pay

The Infinite Actuary (TIA) - This is a great online resource that contains free video lessons, video solutions, and sample exams for P and FM. TIA also has resources only available for a fee, similar to Coaching Actuaries. Emily Bell, an Actuarial Science Club officer, recommends their app which is only available on the Apple App Store. The app contains video solutions and lessons for both SOA and CAS exams. Although

Another great free online resource is **Marcel B Finan's manuals**. I primarily used his manual to study for P because I found his manual much easier to understand than others I have seen, and there are usually practice problems at the end of each section to strengthen your skills. He currently has manuals for P, FM, MFE, MLC, and C. However, with the significant changes that happen to exams every few years, students should be careful if they choose to study exclusively from free manuals that may be somewhat dated.



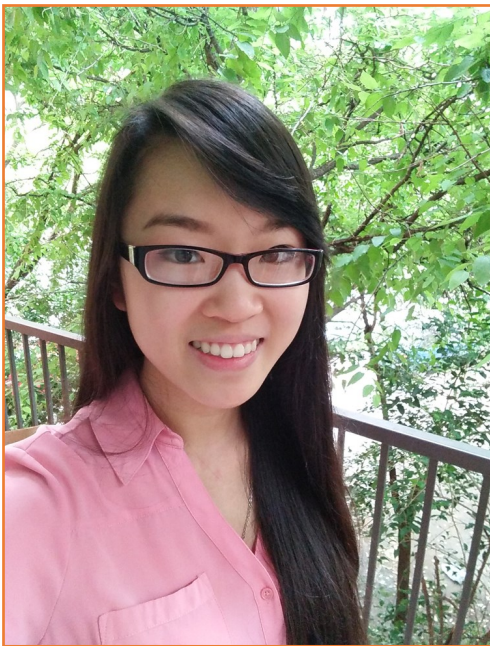
Of course, this is not an exhaustive list; there are a many apps on both the Apple App Store and Google App Market that provide formula sheets, study motivation, time management assistance, math tips and tricks, and so much more. No app will replace the determination and tenacity demanded by actuarial exams, but they can make the challenge a little bit easier.



President: Mark Dillemath



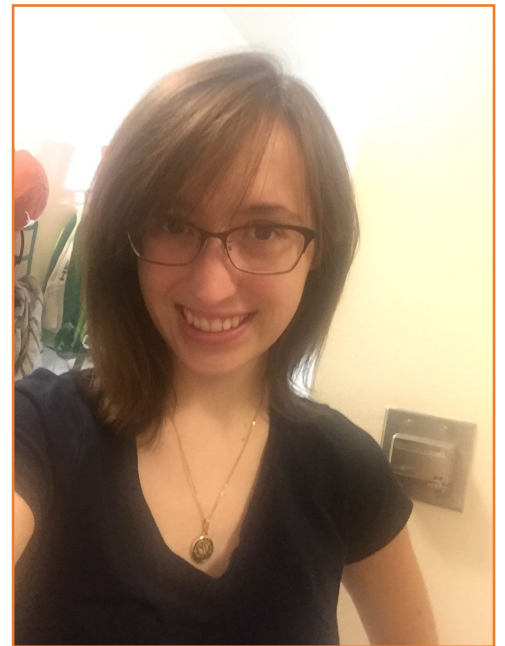
Vice President (on left): Michael Huang
Financial Director (on right): Alex Zhang



Liaison: Angela Fang



Events Coordinator:
Marisa Alonzo



Administrative Director:
Samantha Hart

Probability, P

David Hu, Freshman

Meredith Lutzak, Freshman

John Guttman, Sophomore

Alex Zhang, Sophomore

Anne Nguyen, Sophomore

Lauren O'Neal, Sophomore

Mark Dilleuth, Sophomore

Deborah Sharp, Junior

Christina Nerona, Junior

Angela Fang, Junior

Alexandra Jansen, Junior

Financial Mathematics, FM

Ling Min Loy, Sophomore

Dani Diehl, Sophomore

Christian Barrera, Senior

Emily Stuber, Senior

Kevin Yin, Senior

Models for Financial Economics, MFE

Justin Park, Sophomore

Hyo Won "Elin" Kim, Junior

Blake Thompson, Senior

Construction and Evaluation of Actuarial Models, C

Emily Bell, Senior

Endowed Scholarships

Mark and Pamela Caallahan Endowed
Scholarship in Actuarial Studies

Lu Xiao

James Morris Dial Endowed Scholarship in
Actuarial Studies

John Stark

Bruce Fuller Jr. Endowed Scholarship in
Actuarial Studies

Emily Bell

John S. Rudd Jr. Endowed Scholarship in
Actuarial Studies

Ana Gonzales

Eugene Wisdom Memorial Endowed
Scholarship in Actuarial Studies

Jordan Fike

Recurring Scholarships

Actuaries' Club of the Southwest Scholarship

Aman Parikh

Milliman Standard of Excellence Scholarship

Christine Storms-Miller

New Era Life Insurance Actuarial Scholarship

Ryan Gold

Retirement Horizons Actuarial Scholarship

Nancy Nguyen

Rudd and Wisdom Actuarial Studies
Scholarships

Jamie Backiel

Dani Diehl

Samantha Hart

Stacy Liu

Lauren O'Neal

Justin Park

Emily Stuber

Trevor VanOsselaer

Southwest Actuarial Forum (SWAF)

Dani Diehl

Troncoso Consulting Group Scholarships

Jenny Guo

USAA Property and Casualty Scholarship

Jamie Backiel

USAA Life Insurance Scholarships

Samantha Hart

Elin Kim

Hillary Regan

Jason Rossiter

Editor and Liaison

Jason Rossiter

Co-Editor and Designer

Edward Zhao

Most Active Club Member

Marisa Alonzo

Writers

John Guttman

Mark Dillemath

Allison Barry

Demi Rodetis

Kevin Yin

Jason Rossiter

Grace Hseu

Angela Fang

Edward Zhao

 Interested in being part of the team?

Risky Business needs writers, photographers, editors,
and designers!

Contact the liaison for information on how to join:

Rbliaison.acsciclub@gmail.com

*Co-Editor's Note: Congratulations to Jason Rossiter who earned Dean's Honored Graduate recognition for his academic performance and contributions to the College!