**Three good match internships**



Fall 2020 Merchandising Internship

[AutoZone, Inc.](https://sdsu.joinhandshake.com/employers/171094)

**Description**

Interns are assigned to the Merchandising department in one of the following business categories: category team, pricing, planogramming, global sourcing or merchandising analytics.

**Areas of Placement**

The goal of a Merchandising intern is to gain insight into how a merchandise strategy is built. The Merchandising intern will develop a skillset that allows for accurate execution and optimization of available systems to ensure that we have the best merchandise at the right price to meet our customers’ needs.

·      Leverage corporate and ad-hoc reporting to review and react to store inventory concerns, trends, and opportunities

·      Utilize analytical skills to make data driven decisions to correctly manage and allocate inventory

·      Provide critical input into determining how to most effectively utilize our inventory to support merchandise plans, advertising, regional, and competitive initiatives

·      Maintain proper inventory levels by store location to support sales, margin and turn goals

·      Understand the role of Supply Chain to balance and adjust levels of inventory flow to stores

·      Discuss the business by utilizing various reporting tools to gain and interpret data

·      Participate in internal meetings with other merchandising teams and vendor meetings by sharing information and opinions as appropriate

·      Assist the category managers in the in-depth development of merchandise assortments by category

·      Research economic, financial, market, competitive and industry data to explain current business trends and anticipate new trends or big ideas



Discovery Tax Intern - Summer 2021 (San Diego)

[Deloitte](https://sdsu.joinhandshake.com/employers/8594)

**Discovery Internship**

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Join our select group of Deloitte Discovery interns, and you'll get an inside look at what it's really like to work for a professional services organization.

The Discovery Internship is open to all eligible sophomore students. Because of our desire to have a diverse slate of candidates, students who are female and/or Black or African-American, Hispanic or Latino, American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, or two or more races are strongly encouraged to apply.

**Work you’ll do**

**Throughout the course of the internship, interns are assigned to one or more client projects where they will receive mentorship and support to help their success on the engagement. Beyond exposure to “real life” projects, the internship also delivers a variety of national and local learning and networking events. In addition, throughout the internship there are ongoing learning events such a lunch and learns, industry/service line spotlights, and regularly scheduled training offerings designed to help our interns develop technical and client service skills. The interns will understand first-hand what a career with Deloitte is like and have the opportunity to build a cross-functional professional network.**

**Additional social activities are planned throughout the internship period to provide opportunity to network with Deloitte professionals.**

**Interns are expected to adapt to change, and demonstrate strong interpersonal and communication skills, creativity, and self-confidence. Interns must be team-oriented and able to work collaboratively. Interns are expected to demonstrate leadership qualities and potential.**

**How you’ll grow**

**Each intern is assigned a mentorship team, including a counselor and onboarding advisor, to help offer guidance throughout the course of the internship. The counselor, typically a manager or senior manager, offers career guidance and feedback. The onboarding advisor is a peer level “buddy” to help answer questions and offer insight into how to make the most of the internship experience.**

**Additional mentors, both formal and informal, are often typically identified during the internship. These mentor relationships can carry over into the future and offer a great way to stay connected to Deloitte while back at school.**

**There will be formal goal-setting and evaluation process throughout the internship. Depending on performance and other factors, Discovery interns may have the opportunity to receive a client service internship offer at the conclusion of the Discovery Internship Program.**

**Qualifications**

**·**Sophomore standing in a four-year institution pursing a Bachelor’s degree in a business, accounting, technology or related field

·      Strong academic credentials (expected minimum GPA of a 3.3 at the end of the academic year)

**·**Successfully manage strong academics with extracurricular activities

**·      Immigration sponsorship is available for Deloitte Tax LLP applicants**

**How to apply**

**Deloitte selects**accomplished students from top colleges and universities across the United States. Please contact your campus recruiter or university career center to learn more about the Discovery Internship opportunity and application process.

**Who you’ll meet**

During the internship program, you’ll meet and work side by side with many talented Deloitte professionals from Audit & Assurance, Risk & Financial Advisory, and Tax.

**Deloitte’s culture**

We take pride in our culture and celebrate individuals by recognizing their uniqueness. As a commitment to our people**,**we offer well-being programs and provide our professionals opportunities for support and flexibility to make daily choices that can help them to be healthy, centered, confident, and aware. This supportive culture helps enable our people to do their best work every day.[Learn more about Life at Deloitte.](http://www2.deloitte.com/us/en/careers/life-at-deloitte.html?icid=top_life-at-deloitte)

**Corporate citizenship**

Deloitte is led by a purpose: to make an impact that matters. This purpose defines who we are and extends to relationships with our clients, our people and our communities. We drive impact through our signature national programs: education and veterans, and through pro bono and other key programs such as board service opportunities and Impact Day. [Learn more about Deloitte’s impact on the world.](http://www2.deloitte.com/us/en/pages/about-deloitte/articles/deloitte-corporate-citizenship.html)

**Recruiter tips**

We want job seekers exploring opportunities at Deloitte to feel prepared and confident. To help you with your interview, we suggest that you do your research: know some background about the organization and the business area you’re applying to. We also suggest that you brush up on your interviewing skills and practice discussing your experience and job history with a family member, friend, or mentor. [Check out recruiting tips from Deloitte professionals.](http://www2.deloitte.com/us/en/pages/careers/topics/recruiting-tips.html)

**IN ORDER TO COMPLETE YOUR DELOITTE APPLICATION, YOU MUST COMPLETE THE FOLLOWING STEPS:**

1. **Campus Career Center Application:** When applying through your Campus Career Center, you will need to submit your resume and unofficial transcripts. Please submit your resume and unofficial transcripts on both the campus career center as well as on the Deloitte career site. You may use the following naming convention when naming your documents First, Last, type of document Date (e.g. John Doe Resume\_09\_15\_20).
2. **Deloitte Website Application:**You are required to apply through the Deloitte website for legal purposes. Please go to <https://apply.deloitte.com/careers/InviteToApply?jobId=2172&source=Handshake&tags=smoynier%40deloitte.com> and complete a profile.



2021 Wells Fargo Financial Analyst Program – Middle Market Banking (MMB)

[Wells Fargo](https://sdsu.joinhandshake.com/employers/17705)

**2021 Wells Fargo Financial Analyst Program**– **Middle Market Banking (MMB)**

At Wells Fargo, we want to satisfy all our customer’s financial needs and help them succeed financially. We’re looking for motivated and talented people who will put the customer at the center of everything we do. Join our diverse and inclusive team where you’ll feel challenged, valued and inspired to contribute your unique skills and experience.

Help us build a better Wells Fargo. It all begins with outstanding talent. It all begins with you.

**Commercial Banking** provides financial solutions to businesses across the United States and globally, with annual sales generally in excess of $5 million. Its business lines include Middle Market Banking, Commercial Capital, and Treasury Management, as well as the Chief Operating Office and Control organizations which support and monitor the businesses.

**Financial Analyst Program Overview**

The Financial Analyst Program is a-multi-faceted early talent program that incorporates two avenues to develop you for your future career in Middle Market Banking.

* The first is a centralized enterprise program that provides four extensive training sessions and coaching to build your analytical and interpersonal skills.
* The second is a line of business-specific program offered by the Middle Market Banking team in two-stages. The Middle Market Banking program’s focus is on credit underwriting skills, as well as, career development and enrichment activities. Our goal is to provide you the knowledge and skills to successfully develop and manage our client relationships.

**Middle Market Banking Financial Analyst Program Overview**

**Development Hub Stage**

You will begin your program in our Development Hub located in Charlotte, NC. During this six-month stage, you will participate in numerous credit learning activities and develop your credit underwriting skills through on-the-job credit report preparation. You will also engage in various career development and enrichment activities, such as volunteer events, conversations with senior leaders, discussions with product partners and team building events. Upon successful completion of this six-month stage, you will transition to a Middle Market Banking Office (MMBO), Specialized Industries Team (SI Team), or Credit Execution and Portfolio Management Team (CE&PM Team).

Offers can be for a specific MMBO, SI team, CE&PM team, or a MMB metropolitan area, or region of the country. If a MMB metropolitan or regional offer, your placement location will be determined prior to completion of the six-months in the Development Hub.

**Middle Market Banking/Specialized Industries/ Credit Execution and Portfolio Management Office Stage**

Upon your transition to a MMBO, SI team, or CE&PM team, you will work alongside experienced Middle Market Bankers to further deepen your knowledge and develop your analytical, underwriting and relationship management skills by actively participating in your team’s day-to-day customer and prospect management activities.

**Your Opportunity in Middle Market Banking**

Wells Fargo Middle Market Banking delivers a comprehensive suite of products and industry expertise to serve the diverse financial needs of companies with annual sales typically ranging from $5 million to $2 billion. As a leader in serving commercial customers, Wells Fargo offers financial services including credit and treasury management solutions as well as specialized expertise across industries through the following platforms:

·      **Local Middle Market Banking Offices (MMBO):** Located in 46 states and Canada, our numerous offices are organized into three regions (West, Central, and East) and seventeen geographic divisions. The local delivery model affords Wells Fargo the opportunity to know our customers and understand their business. These offices are committed to our customers success and building lasting relationships by delivering exceptional service and innovative solutions.

·      **Specialized Industries (SI):** These teams provide deep expertise in the following industry sectors:

* **Core Government / Public Infrastructure and Local Government:**Government Banking delivers differentiated service and advice to clients while also managing the unique risks and operating requirements of Federal, State and Local government clients. This team has expertise in Housing Finance Authorities, municipally owned Public Power providers, Transportation and Public-Private Partnerships (P-3) and works in a highly regulated and generally formal procurement-based environment.
* **Diversified Sector Management:**The Middle Market Banking Diversified Sector Management group covers the following specialized industries and products: Defense, Aerospace & Technology Services, Heavy Equipment Dealers & Truck Transportation, Investor Real Estate Advisory, Global Advisory, Commodity Finance, Waste and Recycling, Diverse Segments, and Employee Stock Ownership Plan Finance & Advisory. Through engagement with local Middle Market Banking teams throughout the country, these groups provide support ranging from advisory to underwriting to best serve the customers’ needs and to deliver the most relevant recommendations.
* **Food & Beverage / Agribusiness**: Wells Fargo has been the nation's leading agricultural lender among commercial banks for 24 consecutive years and continues to be a significant presence in Beverage and Food Manufacturing & Distribution. We serve the breadth of the supply chain from “farm to fork”, provide unique solutions tailored to the industry including risk management solutions, and bring unmatched experience and expertise gained by serving so many customers across a broad number of industry sectors.
* **Healthcare Financial Services, Higher Education, and Non-profit Banking:** Wells Fargo’s Healthcare Financial Services, Higher Education, and Non-profit Banking group is the market leader within this space of systems in excess of $1 billion in revenue with financial metrics from rating agencies of A+ and better.
* **Small Business Administration (SBA):**Wells Fargo is one of the largest providers of financing solutions to businesses under programs offered by the Small Business Administration (SBA) in the United States. We offer commercial loan financing to creditworthy businesses otherwise unable to obtain bank financing on reasonable terms using conventional lending channels.
* **Gaming & Technology Banking:** The Gaming Banking group focuses on businesses that generate greater than $1 million in annual revenue from gaming activities or when repayment of Wells Fargo credit is derived from gaming activities (e.g., casinos). The Technology Banking group focuses on companies involved with internet/digital, hardware/semiconductors, software, Fintech and Cleantech, offering a complete range of solutions to technology companies ranging from start-ups to Fortune 500 leaders.

·      **Credit Execution and Portfolio Management (CE&PM):** Three groups within this team provide consistent, efficient, and comprehensive credit underwriting and portfolio management support to Middle Market Banking’s customers. The groups include Credit Services, Portfolio Services, and Real Estate Portfolio Services.

**Your Role as a Middle Market Banking Financial Analyst**

* Analyze the strengths and weaknesses of a company’s business and management team
* Conduct in-depth industry research to identify key drivers, challenges, and trends that are most relevant
* Monitor and evaluate customer financial and operational performance and how each may impact overall risk management and assessment
* Partner with relationship managers to structure multi-million dollar credit transactions
* Prepare credit underwriting memorandums, including recommendations, key risk factors, sources of repayment, cash flow modeling, leverage profile assessment and ability to service debt
* Review legal documentation that outlines the terms and conditions of approved loans
* Assess and understand client needs to effectively identify other Wells Fargo products and services that can help clients achieve their goals
* Engage in creative thinking and idea generation to prepare discussion materials that focus on issues impacting the company and prepare relationship managers for client or prospect dialogue
* Participate in customer meetings, due diligence visits and other client interactions to gain exposure to company management teams and their interactions with senior bankers, if you are in a MMBO or SI office.

**YOUR NEXT STEP**

Financial analysts who successfully complete the program are on their way to a long-term career. The program is ideal for preparing you for a relationship or credit risk management role, in which you will support customer relationships by working with a customer’s business principals to understand their short- term and long-term needs and to structure the financing and banking products that help them achieve their goals.

**LOCATIONS**

We have analyst positions available nationwide.

**LEARN MORE**

For additional information about the Financial Analyst Program and the various businesses of Wells Fargo, please visit: <https://www.wellsfargojobs.com/university-programs>

**PROGRAM QUALIFICATIONS**

**Required Qualifications**

* 6 months of experience in one or a combination of the following: financial analysis, credit analysis, statistical analysis, or statement spreading; or BS/BA degree or higher granted prior to hire date.

**Desired Qualifications**

* Bachelor's Degree with an expected graduation date in December 2020 or May/June 2021
* Intermediate Microsoft Office skills
* Strong analytical skills with high attention to detail and accuracy
* Excellent verbal, written, and interpersonal communication skills
* High level of initiative and accountability
* Effective organizational, multi-tasking, and prioritization skills
* Ability to work in a fast-paced, deadline driven environment
* Solid problem solving and decision making skills
* Proven leadership, self-motivation and success through internships, part-time or full-time work, and/or extracurricular activities

Team members support our focus on building strong customer relationships balanced with a strong risk mitigating and compliance-driven culture which firmly establishes those disciplines as critical to the success of our customers and company. They are accountable for execution of all applicable risk programs (Credit, Market, Financial Crimes, Operational, Regulatory Compliance), which includes effectively following and adhering to applicable Wells Fargo policies and procedures, appropriately fulfilling risk and compliance obligations, timely and effective escalation and remediation of issues, and making sound risk decisions. There is emphasis on proactive monitoring, governance, risk identification and escalation, as well as making sound risk decisions commensurate with the business unit’s risk appetite and all risk and compliance program requirements.

***Wells Fargo will only consider candidates who are presently authorized to work for any employer in the United States and who will not require work visa sponsorship from Wells Fargo now or in the future in order to retain their authorization to work in the United States.***

All offers for employment with Wells Fargo are contingent upon the candidate having successfully completed a criminal background check. Wells Fargo will consider qualified candidates with criminal histories in a manner consistent with the requirements of applicable local, state and Federal law, including Section 19 of the Federal Deposit Insurance Act.

Relevant military experience is considered for veterans and transitioning service men and women.

Wells Fargo is an Affirmative Action and Equal Opportunity Employer, Minority/Female/Disabled/Veteran/ Gender Identity/Sexual Orientation.