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Ms. Kristine McFadden

Discover Financial Services  
2500 Lake Cook Road

Riverwoods, IL 60015

Dear Ms. McFadden,

I recently spoke to Ms. Katherine Rocheleau at the Notre Dame Economic Career Breakfast and Career Fair about the Consumer Banking Leadership Program. I was drawn to Discover because I want to continue to apply the problem solving skills I have developed through internships and coursework towards solving real world business problems.

My experience this past summer as a Policy Intern at Serving Virginia prepared me of this client oriented role. Each week, I examined policy problems in the Commonwealth and presented possible solutions and implementation strategies to the foundation. For instance, one of my tasks was to identify ways to raise alternative sources of tax revenue in the Commonwealth. I was able to look the data presented from other states and perform a cost-benefit analysis on marijuana and gambling legalization that found that both would have positive revenue impacts in the Commonwealth. This experience allowed me to better understand the intricacies of solving real world problems and the steps required to find a practical solution.

As an International Economics major, I have been exposed to the quantitative side of solving complex problems. In my econometrics class, I completed a group research paper that looked at the effect of obesity on health costs for senior citizens. By looking at the data and running regressions on Stata, I was able to determine that reducing obesity would play a major role in cutting healthcare costs. I would like to continue to apply this type of quantitative analysis towards finding effective solutions to real world business problems at Discover.

I want to continue to improve upon and apply the critical thinking skills that I have developed in school to real world business problems with the team of Associates at Discover. Please consider placing me on your interview schedule during your campus visit. Thank you in advance for your consideration.

Sincerely,

Zachary Spahr