

# Fordham Footsteps: Mo Osman, FCRH '14, Interview Transcript

Sara:

Welcome to Fordham Footsteps, the podcast that features Fordham alumni and discusses their path from their time as a student to their current career.

Matt:

Some will have a direct correlation to their majors, and others will describe where they took some unexpected turns. Either way, expect an insider's guide to certain industries and some great stories from our esteemed alumni. I'm Matt Burns, Associate Director for Young Alumni and Student Engagement.

Sara:

And I'm Sarah Hunt Munoz, Senior Director for Strategic Initiatives. With us today is Mo Osman, Fordham College at Rose Hill class of '14. And Mo has a BA in economics. Welcome, Mo.

Mo:

Hi, Sara, Matt. Thank you for having me. It's an honor to be here. Glad to join you guys.

Sara:

Thanks. Let's start from the beginning. How did you find yourself at Fordham?

Mo:

Fordham was at a crossroads of, for me, opportunity and needs. Fordham was one of the many schools that I received offers for, but from the campus being in close proximity, from the campus, again, being a very beautiful physical and aesthetic campus, as well as the tours that I took at Fordham, it really resonated with me and the family. It just made sense for me and the amazing package--financial aid package I received from Fordham--it just made sense for me to join Fordham over many of the other schools. And it's been one of the best decisions I've ever made in my life till this day.

Sara:

Great. And how did you stumble upon economics?

Mo:

I came into the poli-sci major, and as you go through college, you're really just thinking about what is it that I could do with my life, what is it that... I was having trouble kind of finding a major that really resonated with me, I guess, with career that I've been wanting to do. I always had good skills, more mathematical skills throughout my life, and I think when I first took an economics course in college, it changed everything for me, part of the core curriculum, right? It was, for the first time, a class that I felt like... It was a mathematical-focused class, but it applied mathematics in ways that I found very interesting.

Mo:

I love business, as a whole. I feel it's a very interesting portion of our lives, and the stars aligned with economics. For those who are more, I would say, who are more into the bigger picture of how the world works economically, I think economics would be a better major for them than, say, maybe finance per se, which is much more focused and much more of a focus discipline. Whereas economics really gives you a broad base of understanding of financial markets, the economic landscape of the world, and just how money works and how it moves around the world. And I think that, alone, gives anyone best framework to find a career within the financial services area, or even just general finance accounting area, where you don't necessarily have to be an accounting major directly or finance major directly, but economics gives you that large, very vast background to be able to apply your skills into many different industries and functions within the world.

Matt:

Yeah, it's a social science. At the end of the day, you're also studying how people think.

Mo:

Exactly. Most people always ask me, "Hey, Mo, were you in Gabelli? Were you a Gabelli student?" And I love all my friends who are Gabelli grads, but Fordham College Rose Hill. That was another part of it was that I was able to remain... If I declared an economics major in FCRH, I was able to remain in FCRH, which I loved and I loved the curriculum for FCRH. That was also a big part of declaring a major for me. Still have that arts background, I think it's important, and also kind of helped my transition through economics into the business kind of sense world where I can still, like I said, still study a social science. But at the same time, it'd be still kind of a mathematical scientific kind of focus as well.

Sara:

Did you have a minor?

Mo:

Yeah, I was. I was a business admin minor. So that, I guess, was a pretty interesting partnership that Fordham offered where even if you were an FCRH student, you could still tag along with a business admin one from the Gabelli School, which for someone like me who really wanted... I learned later in the course of my career, my student career, that I wanted to work within the financial services space, that the business admin minor really helped hone some of the skills, I guess, that I would need in that career. So I took the financial and managerial accounting courses, the basic finance, corporate finance, and some advanced, I guess, finance disciplines to really tune up those corners that I needed to really be able to apply my career moving forward.

Mo:

And I think that was, again, one of the best things for me because, in one way, I was able to remain, like I said, in FCRH and maintain an economics major, while also still having that Gabelli kind of background and taking Gabelli classes under a minor within the same school. So it was a win-win situation for me.

Matt:

Can I ask you a bit about the Higher Education Opportunity Program, HEOP, as most of us know it? Can you explain a little bit what it is for listeners who might not have heard of it and what that program meant for you as a student?

Mo:

Yeah. So the HEOP program, what it does is it provides inner, I would say, New York City students who have, let's say a lower economic background, or I guess a more humble economic background, and for kids who generally would not have been able to either have the resources to attend Fordham University, whether it be educational or financial resources to the university. HEOP works to bridge that gap. And it starts with a summer bridge program in between your first freshman semester during the summer. And that, I think, went a long way for me also. Going back to my decision of attending Fordham, being part of the HEOP program really meant a lot to me because that meant, one, I can have the preparation, be prepared for the Fordham year, and have such a great support system and such a great resource to leverage that I may not be able to have at other schools. I think the HEOP program is literally... I wouldn't be at Fordham if it weren't for it. I would not have made it through Fordham, so that's why I really give a lot of thanks, a lot of gratitude back to the program, whether it's-

Sara:

Well, you also give back financially to the program so that others who come after you can benefit. So that's wonderful, too.

Mo:

Exactly. Yeah. It's important to give back, from a philanthropic perspective, to your school. And like I said, everything I have today I owe basically back to Fordham. And within Fordham, again, I definitely owe it back to the HEOP program for actually helping me get through Fordham education. So what I do is I feel as if I were to donate back to anything, it would be to that program to give back and help someone who's like me from the Bronx and going to Fordham and maybe in a new environment that he's not used to, but just needs the tools around him to get him where he or she can be. And I think that's great. I think if we can keep this program going forever, I wish we could. If there's any way in the world I could help, Sara knows and Matt knows, I always love giving back, and specifically back to the HEOP program.

Sara:

So at what point did you realize you wanted to be a part of that financial space and work in that industry? What was sort of the light bulb moment for you?

Mo:

So I was lucky enough to really tag along with Career Services, the Career Services office throughout my four years at Fordham. I was afforded the luxury of being able to work in so many different industries and different, random jobs. I was a teacher's assistant for one, work-study, I worked at the library. I was actually in Walsh Library at the basement tech center for a few years, which I loved because I was able to study and then at the same time work. It worked out beautifully.

Mo:

But going through that and really getting to talk to people, going through workshops at the career services, going to career fairs, et cetera, I was able to really build a network and discuss, let me just get

to talk to humans at the end of the day of what they do day-to-day and what is it that I like. I knew I liked, like I said, I knew I liked the markets. I knew I liked economics. I knew I liked math. I also liked politics, like current events. Luckily for me, the market is very current event driven, so it just felt like a natural fit for me, and it felt as if that's somewhere I wanted to be within the financial services world. So I was, again, through Career Services able to land many internships at UBS, People's United Bank, to name a few, and then ultimately my full-time position at JPMorgan.

Mo:

And to give people background, I actually did not intern at JPMorgan. That's usually the quickest way, the easiest way to get into a program which, again, they were recruiting on campus for us. However, I was at a different firm, People's, and through my four years, I was able to connect with a lot of JPMorgan personnel who were fellow Fordham alumni and were able to connect me with all of the insight and resources that I need to make a decision as to where I need to be, what I plan to do, just tips and everything. And eventually, once you know, I went through the process of full-time placement. I was fortunate enough to be selected and given a spot, and it wouldn't have happened had I just applied online in that dark web, [inaudible 00:09:40] and just drop an application. Career Services did a great job in really just helping me create those relationships that I had and providing an actual physical space for us to interview and hold these targeted recruiting interviews on campus. It was a really good experience, and I owe a lot to the Career Services Office.

Matt:

And it's clear you were so busy with these internships, quite a bit of schoolwork there, that major and that minor. Did you find any time for extracurriculars while you were on campus?

Mo:

Yeah. Extracurriculars, it was difficult. I think my first few years I was able to join a few clubs. I was definitely on the College Republicans for a while. A few others honestly I don't have on mind right now, but I was pretty active on campus I think my first few years. But then I think my latter two years, that's when the internships and the jobs started to take up a lot of my time. And that's something I would recommend. Students who are in that path right now who are trying to get into, I guess, the big banks, whether it be just in general in the financial services industry is if you can, that's great. But usually what you want to do is try to have both, at least, have both a extracurricular on campus experience, as well as internship experience that you can get. Both really help you. One isn't necessarily better than the other, but both together make you a strong candidate to be recruited and selected for a career within a big bank in this industry.

Mo:

So in a lot of parts in my college career, I really wasn't as involved on campus as I wanted to be, but that's only because that's, I guess, the financial trajectory and the track where you really, basically, it's very hard. So kudos to anyone who is able to do it for all four years.

Sara:

Well, you have to prioritize. There's only so many hours in a day. So you knew what you were working towards and you followed it. That's great.

Mo:

Exactly. Exactly.

Sara:

Can you talk a little bit about the rotation program at JPMorgan when you began? What was that like?

Mo:

Yeah, like I said, so that was my full-time placement that I got, so right after graduation I was fortunate enough. And it was really nice, I want to say... Really nice is an understatement, really... to be in November of my senior year and know that I had a job lined up at the end of the year. I was very happy. The stress and just... I really cannot understate the amount of stress that that took off and the comfort that that allowed me to really enjoy my senior year and really focus on closing out the year with a bang.

Mo:

And when I finally graduated and I got in there, it was different. I always tell people, even with all the internship experiences, full-time is going to be a little different because now you're no longer students. Literally, this is your career. Now, it was hard for me to adjust at first in terms of just getting around the do's and don'ts work, versus what the school were, like they were in school, for example. So in school, I would have you'd have homework, you'd have assignments after class that you really could take home and really hone and things like that. Whereas in the full-time experience of working, it was just, bang, everything was coming at you. You know what I mean? Luckily, I thrive in that environment. I don't know how, but I thrive in that environment and I was able to adjust quickly and take in all the advice that I learned throughout the four years prior as to how to adjust to this life moving forward.

Mo:

But in my first rotation, I was placed on a team within our investment bank, our liquidity team, which basically handles all our cash positions for all the large institutions that our bank serviced. And that was, to me, kind of a... It solidified that this was the career I wanted to be in because now I remember going in every day and we're talking about country risk and currency risks and just current event things that were going on, and there were a lot of regulatory issues that were going on at that time with banks and stuff. I was turning on the news and a lot of the stuff I was working on, or even reading about or analyzing things about were main stories or top stories on the news. So to me, it just felt like, "Wow, I'm really doing what I should be doing." It felt good. And it felt really right. So eventually I was able to use that first year to really hone my professional skills and really develop as an employee versus a student.

Mo:

And then I was able to transition to my second year rotation, which was in asset management working for our CFO, which was a first time really I had that much of a, I guess, executive exposure to executives within the company, which was really different and really nice. And actually, my boss at the time was actually a Fordham grad. So it helped to have a Fordham network even after school. It really I think, like I said, I can't understate it, it's really valuable to be able to pick up the phone and dial a managing director in your first year and just have a chat with them, and being a Fordham Ram, loved to. He's like, "Hey, Mo, thanks. I'd love to." It's just amazing. And again, owe it to Fordham for that and my development.

Matt:

Are there any particular Rams, whether you just want to give them a shout-out or just if it's an interesting story for you, but any particular Rams from your time at JPMorgan so far that stand out to you?

Mo:

Actually, a few. I want to say Pat David. She was our former head, global head of diversity for JPMorgan Chase & Co. That's one person I'd like to really give a shout out to. She was really good with me. Also, Valerie Rainford, both who are now actually trustees for the university, by the way.

Matt:

I was going to say.

Mo:

Yeah, yeah, yeah. Valerie, who is Pat's successor and also head of our Advancing Black Pathways program at JPMorgan, another good person that I really like. Ed Groff, who honestly was one of the people that I was able to meet at... He's actually the managing director at our treasury department. And he was one of the folks I met as a freshman at Fordham for a couple of years, through those career services events. I'd meet him in info sessions and career fairs, and every year he'd give me little tips here and there and said, "If you want to get on this road, this is what you want to do." And every year we'd come, and I'd give him an update and we'll catch up. And then finally, my senior year when I did finally apply for the full-time position, he was the one who actually recommended it. Yeah, so I owe a lot to him. I also owe a lot to Ed O'Connor, who was my manager at the time when I was in the asset management/CFO team. And there's so many more. They're really going to get me when this podcast is released and didn't give them a name drop.

Mo:

But like I said, that Fordham network has been unbelievable for me. And even amongst peers in my class. There are a few folks in my class that really helped me and we helped one another. For example, Alex Reynolds, who also used to work in Career Services and work-study. He's class of 2014. Christina Siesta was also class of 2014, also at JPMorgan for a while. And Mike Stillitano as well. I could literally go on for days, but having that Fordham network really helped me so much.

Sara:

So tell us a little bit about what you're doing now.

Mo:

So now I'm on our asset management team, investor relation team for our global alternative investment business. So basically what that means or what we do is we service large pension plans and institutions like governments, et cetera, and helping them manage their, whether it be pensions or treasury program and invest those big assets in alternative investments, so things like real estate, maritime, transportation, infrastructure, bridges, tunnel, et cetera, things like that throughout the world. And I specifically cover European real estate. So think Paris, Parisian skyscrapers and London skyscrapers, or super malls and things like that. And it's a very interesting asset. Plus, I think for those who are interested in the asset management world of our financial services industry, alternative is definitely one of the more popular ones. And I'm very fortunate to be in it.

Mo:

I think real estate is one of those things that I think it's very hard not to love and not be interested about. Same thing about ships and transportation funding, et cetera, things like that, what we call real assets. So tangible assets you can touch. It just makes my job much more interesting every day. So what I do is I cover clients who are prospects, who are prospective investors with us and who want to partner with us, to invest in certain strategies that we may have, or current investors who are there to make sure that they're happy and everything is fine and dandy and they love us and we're giving them the best service in the world.

Mo:

So it's a really good function for me. I think it really suits my personality. I like talking to people. I like being out there. I like meeting new folks and complex investment products. It gets my little nerd soul going.

Sara:

Well, it seems to sort of emulate the Fordham experience. It seems very *cura personalis*, a little bit of this, a little bit of this, a little bit of this.

Mo:

Exactly. Now you're catching on, Sara. Catching on, catching on.

Sara:

And you must travel quite a bit.

Mo:

Yeah. Yeah, I'm fortunate for that, as well. I've got to visit a lot of places in the world at such a young age, and a lot of people don't get to, and got to meet with a lot of folks who really are important figures in our world both financially, or even politically. And that I think has been the great takeaway for me, just that experience. I think it's priceless, and I understand that I'm very fortunate and not everyone gets to go through that experience. So as painful as it may be to get on a flight or something, it's always nice to remember that, "Hey, look, I'm getting to go do something that's really cool and really nice, that I can learn from and grow from." And that's how I approach everything, and that's something that Fordham helped me also learn, to really just be grateful for things as you move on.

Matt:

So what do you think's next for you?

Mo:

That's the million dollar question. I think for me it's more about, I want to get more involved from a social justice perspective. I definitely want to volunteer more within that, use my skills maybe to help a lot more folks, whether it be my finance skills or securities knowledge and try to help people, whether it be just helping them with their finances or small business financing or things like that, just to really just give advice and things like that. I really want to start doing that more, so I'm looking into doing that. But of course, as you guys know, right now this pandemic has really limited a lot of the options that we

have, in terms of interaction with folks, so it's been pretty hard. But yeah, that's something I definitely look forward to doing in the few years.

Mo:

Then I also do want to, with the landscape that we've been in, really try to volunteer more to NAACP causes, Urban League causes, et cetera, to really help issues of racial injustice throughout the world. It's so surreal in the landscape that we are now, honestly. It feels so surreal, but I'm really hopeful and really excited to see what the human race can achieve here. I feel the future can only get better. It's exciting. It really is.

Sara:

Great.

Matt:

You don't just give back financially. You also give back through your time. I've seen you at admission events, talking to high school seniors about it. You're a member of the FUA, the Fordham University Alumni Association's advisory board, the MOSAIC affinity chapter. What do you get out of these sorts of volunteer experiences? What do you do it for?

Mo:

It's just that. It's giving back. It's saying, look, everything that I have, I'm paying it forward. It doesn't cost me anything really to spend time with folks and give them advice. And like I said, there's always a kid in my shoes. Just think about the folks who are in school, going into school from the age of, I guess, 17-18, to even coming out at 21 or so. It's crucial. You really don't know what's going on. You could use that piece of advice. If I could take out some time in my day to really just go help folks out and really help the institution out as best as I can, I'll do it. And to me, it's the greater good that's achieved there. It's sort of a mandatory requirement for me and really to understand that a lot of folks helped me get where I am, and the least I can do is pay that forward and try to get as many kids to where I am as well.

Matt:

Any advice you might offer for current students, whether current econ majors or otherwise?

Mo:

I would say don't stress it. Don't stress what you're doing, as long as it's something you like. Just focus on finding out what it is you like. And if it's in economics, find out what in economics you specifically want. The sooner you're able to just sit there and reflect on that and kind of come to terms with that, then you would be able to understand where you need to be and how to really strategize your next steps to get to that point. So if you find out in economics and you're like, "You know what? I really like econometrics, or I really think I want to be a statistician," or of that sort, then you can sit there and actually set up a plan with consultation of Career Services, et cetera, really start to think about, "Okay, how do I get to a career like that?" You have the resources around you at Fordham to do so, so my advice is to really leverage that as much as possible.

Sara:

Great. That's good advice.



Mo:

Thank you.

Sara:

Well, Matt, I think we have answered all of our questions.

Matt:

I think that's all we have for you, Mo. Thanks so much for taking some time out of your day to chat with us from... Where are you chatting with us from? We'll let our listeners know.

Mo:

Yeah, so right now I'm in Atlanta. I'm in Midtown Atlanta in Georgia, a little break from New York City. But yeah, I'm in Atlanta. It's beautiful, sunny, and just thank you again, guys, for having me. It means a lot and really, again, I owe so much to Fordham that this is really just, it's mandatory for me to do this. I have to do this. It's a must, yeah.

Sara:

Well, thank you again. That's another edition of Fordham Footsteps.

Matt:

Fordham Footsteps is brought to you by the Fordham University Alumni Association. Find us on our website [forever.fordham.edu/footsteps](http://forever.fordham.edu/footsteps) or wherever you get your other podcasts.