

Brian Scott
University of Washington
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Internships Down Under
Debt Fix Ltd, Sydney

Internship Questionnaires

Question Set #1

1. First Impressions

Work Site (Debt Fix)

- i. Debt Fix is a growing debt agreement company that works as an extension of the Australian Finance and Security Authority, whose main goal is to assess and remedy insolvency issues within the Australian people. The office is small, yet plans to expand to the North Sydney Business District in the next month which should be exciting. Currently I am learning about debt certification and the various processes required by the government, as well as crediting institutions, in order to record, approve, and account for every debt of a client. I have done some tasks people would traditionally consider mundane, yet I still find them very exciting. Learning industry information about how to address both sets of clients (creditors and debtors) has been an educationally advantageous experience.
- ii. On a personal level, everyone I work with is very pleasant and hard-working. In Australia, you are not required to work 9-5 M-F. You are simply required to work as long as it takes you to complete your tasks, so people work far more diligently in order to do so. I work with 3 other interns and currently my manager is Kerri-Anne. I will be shifting around in different areas of the company from Certification to Journaling to Administration to Writing to Conferencing. Each discipline brings its own challenges and rewards. The only negative thing is that most coworkers are older women and not people I can go explore the town/nightlife with (at least from first impressions).
- iii. The work is what I expected from a company of its size, but it is still beneficial for me to learn basics to any industry, as I do not have much experience in Finance outside of school. I am learning Microsoft Access as well as other programs which will also benefit me on any resume.

2. What stood out to you the most regarding your arrival?

No one ever checked my Visa! I was somewhat disappointed as I had to pay so much for it. Also my apartment is absolutely fantastic, I love it here. It is 5 minutes from work, 15 from the city if there's traffic, and surrounded by nice shops, bars, and restaurants. One thing to note is that it can be fairly cold on a sunny day here, despite no wind, and then other days it can be warm and cloudy. Everyone is very kind in Australia and impeccably dressed. The main change I found is not Australia, but more so living on my own. Weekdays I often get ready, go to work, come home, make dinner, workout, and then go to sleep. On the weekends I wake up late, explore the

town/city, and then either find a nice movie or go out on the town with some other people I've met. I haven't met that many people, but am hoping time will remedy that issue.

3. What was your greatest anxiety prior to departing and how do you feel about that now that you have arrived?

My greatest fear was spiders, but not only have I not seen any spiders, it has been rare to see any insects at all. Apparently, this occurrence is just seasonal so I will have to wait and see. Another issue was phone service, but I can actually use my phone to text/Skype people at home for free as long as I have wi-fi. I am planning on getting a burner phone while I am here as well, with a cheap data plan.

Question Set #2

1. Professional Goals:

Now that I have started my third week of work, I feel very comfortable in my current assignments. I have cut down the time that it takes me to do certifications from an hour and a half to thirty minutes. This has allowed for me to take on more tasks in order to assist the company such as calling clients and constructing debt agreements. Though I am learning a lot, this work is very industry specific. Some skills are transferrable such as learning effective forms of compromise and communication as well as several financial operating systems. In the next half of my internship, I would like to assist in the transition from small to medium company for DebtFix as they move into a large and more professional office space

2. Personal Goals:

Personally, I have been able to go out more on the weekends because I have met some more friends. I went out for the 4th of July and met several great Americans and Australians. I want to meet more local people and expand my social circle as many of the people I go out with are Americans. I missed going to the Blue Mountains because I became sick this past weekend, but am going on the wine tasting trip with IDU this weekend to make up for it. Before I leave I would want to meet and keep in contact with a lot of the local people in Crow's Nest and Sydney in general. Some of the people I have met are planning to travel to the states and I would love to show them around to the sites where I live.

3. Cross-Cultural Goals:

Some cultural experiences that have stood out to me are the strong language, laid back mentality, and the Australian connection with nature. These aspects are on the outer level of Australian culture, and I would enjoy getting below the surface of the cultural iceberg and trying to find out what else makes Australians so unique.

Question Set #3

Day in the Life of Brian:

During the week, I traditionally wake up around 8 to get to work by 9. I work four to five days a week depending on the work schedule. During work, I begin by replying to emails from the day before. After, I

record any transactions or communications that happened since the day before. I will then begin to record debt agreement information by contacting creditors like NAB, Commonwealth, St. George, Westpac, and many others to certify the amount and severity of clients' debt. I often go out one night of the weekday, but traditionally stay in, cook a healthy meal, and then head to the gym nearby. On the weekend I have been exploring different parts of Australia and different attractions such as museums, libraries, zoos, bars, clubs and beaches. I normally round out the night by getting back and reading or contacting some of my friends and family back home.

Housing:

I currently live in a studio apartment which has great amenities, is spacious, and close to the bus, train, and work. I am very happy with my living situation. I found this using Airbnb which was a fairly simple process, but a gamble seeing as I had to lock in housing for the whole stay before seeing the property. Luckily, it was as described. Some other options I have seen are University of Sydney student housing. In some cases, the housing provides a gym, community area, kitchens, movie room, offices, and weekend travel/adventure options.

Finances:

Everything in Australia is more expensive, but relatively, I am adhering to my budget very well. I probably spend \$75 on food a week because I make everything, but spend \$100 a weekend to go out. Some trips, especially on Sundays are very cheap. I just went to the Blue Mountains and back for \$2.50! As long as you make a budget you should be fine.

Transportation:

I normally walk to and from work, which is great exercise and lets me see more of the city than I would in a bus. It's very convenient to live close to your work. I also take the 343 bus almost everywhere, or the train for trips farther out into Australia. My recommendation would be to immediately get an Opal (public transportation) card and put \$50 or so on the balance. That should last the average person about 2 weeks depending on the amount of travel.

Question Set #4

1. Professional Learning: Describe the workplace culture at your host organization. How does your personal cultural lens work within the culture of your host organization? What parts of your work have you enjoyed the most? Is there any part of your work that you find particularly challenging? Describe a professional accomplishment that you are proud of - be specific.

At my internship location, my personal culture is intriguing to and appreciated by the people with which I work. This is due to my intense passion for my work, despite its purpose, as I have been raised believing that if I am to do something I should always put forth my best effort. A somewhat corny philosophy, but it has allowed me to grow within my host organization, from completing what seemed to be menial task, to week-long projects, to attending meetings between the CEO and major clients. My favorite part of the internship is the opportunity for diverse sections of knowledge within my discipline,

finance and business and a whole. Monday through Wednesday I work with auditors. Wednesday through Friday, I work with Certification and Writing teams. I also assist in marketing and management. This varied work schedule makes each day more exciting than the last. Recently, my most proud accomplishment was successfully modeling the approval percentage of a government debt agreement based on differing amounts of debt, types of debt, creditor types, and durations of agreements. This project was intended to take the entirety of my internship, but I completed it within 3 weeks.

2. Cross Cultural Learning: Describe an event where you misunderstood something due to cultural differences. What did you do? What would you do next time?

I cannot recall a time I misunderstood something due to a cultural difference because I am purposefully hesitant to react in order to gauge situations most effectively within a different culture. This is most easily done by listening first and acting later.

3. Personal Growth: What are the most important things you have learned about yourself thus far through this experience? What has been the greatest personal challenge? What has been the greatest reward?

I have learned that I have a far above average work ethic and drive to complete tasks. I also found out that although very introverted at first, I grew to be very extroverted and straightforward, gleaned some cultural influence from the Aussies. I have also learned that I can be forgetful and easily distracted if I am not careful. I have lost several cards, and a wallet. Fortunately, I was careful enough to track them all down for a zero-sum, but I had times where I was very disappointed in myself for being irresponsible with my personal items. My greatest challenge would be learning to live on my own, as it is the first time in my life I do not even have a roommate. I learned to cook, clean effectively, and manage my time efficiently and effectively. Through this, I have allowed myself time for activities that positively impact my life and abilities such as reading, working out, and socializing with the local people.

Question Set #5

1. Professional: Have you learned about any new possibilities for career paths? Have you done any informational interviews (formal or informal) to learn about the field?

About two weeks ago I had an informational interview with one of the administrators in the company. Although educated in finance, I still had little real world application to this knowledge. Therefore, during this meeting, I asked for some extra time each day to explore the possibilities before me that would best utilize my experiences from this internship. The ones that stood out were: international banking, financial counseling/bankruptcy, and corporate/personal financial management. In the weeks following the interview, I have spent my afternoons engaging with more specific aspects of Debt Fix and its close relationship with the Australian government as a debt administrator for AFSA. These aspects included the abovementioned disciplines and helped me to materialize my future career paths.

2. Cross Cultural: Looking back at your pre-departure journal or notes, how have your impressions of the host culture changed? What is the most frustrating aspect of your host culture? What is the most rewarding aspect?

My impressions of the host culture have shifted slightly, but most of the cultural analysis were accurate in their descriptions of life in Australia. The largest difference remains to be the diversity among the people in Sydney. Not only are people different races, but different cultures, ages, religions, and any other distinguishing factor one could imagine. The most frustrating aspect of Australian culture is their inherent attempts to fraternize with solely Australian natives. Locals are very engaging and outgoing, but to be invited to a local's night out on the town is quite a rare honor, even after two and a half months of knowing them.

3. Your Culture Curve: The period of cultural adjustment is often represented by a "W" curve with various peaks and valleys: Honeymoon (peak); Initial Culture Shock (valley); Cultural Adjustment (peak); Further Culture Shock (valley); Further Adjustment (peak); Re-entry Shock (valley). Outline your personal W Curve or cultural adjustments starting from when you arrived in your host country to the present-marking the highs and lows with approximate dates and descriptions of events that represent some of these phases (recognizing of course, that you are still in process of adapting to life back home).

I would say I began my time in Australia with a culture shock as I had never been outside of the US, so every experience was met with apprehension. Within two weeks I had adjusted well and created a routine for my days and weekends that made life a lot less stressful. At about four weeks I transitioned out of a personal peak as I was disappointed that I hadn't engaged with more people and made more friends. Yet, after finally doing so around week six and developing a group of people I could rely on consistently, I finally began to enjoy the simpler things about Sydney and Australia like the beautiful architecture and natural landscape.

4. Articulating your Experience: Please write one paragraph to sum up your experience, touching on the professional, the cross-cultural and the personal. Discuss your learning, the rewards and maybe challenges of the program. You may think of this as a summary you might give in an interview, or to a fellow student who was asking you about your internship.

Over the past few months, I have been exposed to essential concepts used in financial management, bankruptcy, and financial consulting, the perception of myself to others in an international context, the reality of preconceptions, and the magnificence of a similar, yet distinct foreign culture and environment. At my internship, I learned the pros and cons attributed to the various options for someone under financial stress looking to regain control of their life. In achieving this, I worked closely with financial and bankruptcy diction, debt identification, budgeting, correct creditor and debtor contact etiquette, compromise tactics, financial modeling, debt agreements and their enactment, debt certification, bankruptcy marketing, and lastly credit file analysis.

Within my social sphere, I learned about the perceptions of myself to others, as well as the aspects of myself that make me iconically American, and those that distinguish me. For example, Americans, myself included, often find themselves at the center of attention. Yet, I strive to reflect attention onto others in order to include them and make a more long-lasting connection. There are many more minutia that my friends here have identified that demonstrate I have many positive tendencies that work to constructively influence anyone with whom I come into contact.

Lastly, I have developed an ability to slow down my previously fast-paced life. By doing this, I am able to internalize a moment with far better accuracy and meaning. Although intangible to an onlooker, this is perhaps my most revered takeaway from my time in Australia. By prioritizing which elements of a moment I want to remember, I can vividly relive a moment in the future. This comes in handy when, after three months, you have to say farewell to some of the best friends, most inspiring landscapes and architecture, and most rewarding experiences you have ever had the luxury to know.

Question Set #6

1. Looking back at your pre-departure journal or notes, how have your impressions of the host culture changed?

Before arriving in Australia, I imagined it to be a rugged, spacious country with dangers around every corner, requiring any visitor to keep constantly vigilant or otherwise face peril. While some portions of the country do embody this stereotype, I found Sydney and the surrounding areas I visited in New South Wales and Queensland to be very accommodating, well-established, and bustling with a melting pot of individuals like the United States. Just like anywhere, some natives of a country do fit the stereotypes. In Australia, this is a blonde, tan, adventurous person without a need to filter slang or swears. I encountered many people like this, and it did cause a slight culture shock before I realized that we had far more qualities in common than those that would separate us. In the urban areas, Australian culture is less easily identified, but shows itself in small details if one is keen enough to notice it. An example of this would be a meeting I had mid-way through my internship. Eager to share my knowledge on a subject, I arrived fifteen minutes early and as soon as the meeting was scheduled to begin was shocked to still find people leisurely strolling in. Then, even after everyone had arrived, snacks were served and around thirty minutes of non-business conversation was expected. In the United States, snacks are optional and plain conversation is often only used to “break-the-ice”. These efforts to engage one another illustrates how deeply Australians try to be involved in one another’s lives and make efforts to strive for mutually beneficial plans.

2. What words of advice do you have for future interns as they prepare for this internship and living in your host country/culture?

Some advice I would give to future interns visiting Australia would be that:

- Spiders and snakes are not as big of a problem as the media makes them out to be, but it is still a good idea be aware of your surroundings.
- Australia is warm in the summer and spring, but those warm days are mixed with some cold mornings and nights during the fall and winter so pack accordingly.
- Ask any natives about their wildest experiences with wildlife or adventure in Australia and you are sure to hear some mid-blowing tales.
- When you land, purchase an Opal card for public transportation and download the Opal app. It will save you tons of money over an Uber/Lyft. Travel on Sundays because you only pay \$2 for all transport that day no matter how many transfers or trains taken.
- Find time to visit somewhere other than your host area as Australia is one of the biggest countries in the world and every state is extremely diverse.
- Find a reliable friend group whether it is through your internship program, co-workers, university students, or maybe even people doing yoga/basketball in the park. This will help Australia feel more like “home” over a job location.