APPLICATION PROCESS (BOTH STEPS ARE REQUIRED):  
1. Register with your School Career Center in order to drop your resume  
2. Complete the Goldman Sachs Apply On-Line application [including GPA] at www.goldmansachs.com/careers. You may express interest in up to three different location and division combinations through this application. The division selections are determined by the location you select. If you do not see the divisions that are of interest to you, please consider choosing an alternate location.

GOLDMAN SACHS FIRM OVERVIEW
The Goldman Sachs Group, Inc. is a leading global investment banking, securities and investment management firm that provides a wide range of financial services to a substantial and diversified client base that includes corporations, financial institutions, governments and high-net-worth individuals. Founded in 1869, the firm is headquartered in New York and maintains offices in London, Frankfurt, Tokyo, Hong Kong and other major financial centers around the world.

LOCATIONS
Salt Lake City, UT

DIVISIONAL OVERVIEW
The Credit Risk Management & Advisory (CRMA) department interacts with every division of Goldman Sachs. Leveraging its extensive expertise in financial, credit and risk analysis, CRMA provides accurate and objective judgment to the firm and its clients. Since CRMA has been structured to work closely with almost every part of the firm, its professionals gain diverse financial experience and a broad perspective on how the entire firm functions. The interaction with numerous departments and the range of projects that ensue allow for a challenging, varied and multi-dimensional work environment.

RESPONSIBILITIES
As an analyst in CRMA in Salt Lake City, you might:
- Analyze the firm’s trading counterparties and rate them based on their credit quality, a process typically requiring review of financial and business profiles
- Monitor and report trends with the counterparties and industries you cover (industry teams include consumer goods, energy and power, financial institutions, hedge funds, retail, sovereigns, technology, transportation, and others)
- Assist in determining the firm’s risk appetite to counterparties
- Prepare robust reports for senior management that describe the firm’s credit risk exposure, recent trends, and meaning changes period-over-period
- Monitor compliance with counterparty trading limits
- Negotiate transaction-related documentation

QUALIFICATIONS
CRMA offers many opportunities at the analyst level. We look for candidates with excellent academic records and a combination of analytical and communication skills. Flexibility, time management and the ability to learn quickly are crucial in this fast-paced environment.

CAREER OPPORTUNITIES
Upon joining the department, you will participate in an extensive training program which will teach you about Goldman Sachs and its business as well as fundamental analytical skills. This broader training is followed by training in credit analysis.

You will also benefit from a horizontal organizational structure, which allows constant access to senior members of the firm. Encouragement, advice and exchange of ideas promote on-the-job learning in an environment which fosters teamwork, responsibility and professional growth.

Goldman Sachs, an equal opportunity employer, does not discriminate in employment on any basis that is prohibited by federal, state or local laws.