Goldring Alumni Spotlight

January 5, 2021



Dear Students and Alumni,

Happy New Year! Our Alumni Spotlight this week is on Maria Fernanda Roa, a 2020 Master of Management graduate. Maria Fernanda, a native Panamanian, holds her Law degree from Universidad Catolica Santa Maria La Antigua (USMA) and Universidad Pontificia Comillas ICAI-ICADE. Maria Fernanda currently works as general in-house counsel for Banistmo Bank and aspires to be a reference in banking and capital markets law. Maria Fernanda also volunteers in financial literacy workshops sponsored by Banitsmo Bank, which have benefited over 600 students. Please read her interview about her experience at Tulane.

What motivated you to pursue your Master in Management degree?

I graduated from law school, and I was unsure what master's program I wanted to pursue. I did not want to dive into a full-time L.L.M. if I was unsure what law area I wanted to have a career in. As a member of the in-house counsel team for Banitsmo Bank, I'm delegated with the task of drafting and reviewing commercial loan contracts. In 2018, about 9 months since I'd started working in my current position, I realized that I was confident about my legal opinions. However, that was not the case relating to business matters since my knowledge at the time was still minimal. I realized that I had to understand business and finance to fulfill the responsibilities my position required successfully. Around the same time, my boss sent me to a

derivatives conference. I didn't even know what a derivative was, and in that exact moment, I realized an MBA is what I've been missing (Thanks, Ana Carolina).

How did the Master in Management help your professional career?

The program's content gave me exactly what I needed to have a much more solid business vision. It also helped me to fully understand the reason behind the many different structures of the loans I draft and review contracts for. It is easier to draft a contract and review one now that I can fully understand the reasoning behind certain covenants and how those covenants directly impact the financial statements and, therefore, what the complying of said covenants represent for the bank. I'm now being delegated with more responsibilities, I've been allowed to develop a new area of practice in capital markets.

What is your favorite Tulane experience?

The academic visit to the school is by far my favorite experience. People who know me know how much I love New Orleans and are also aware of how much I wanted to attend Tulane despite not knowing what masters I wanted to pursue.

Favorite class or professor?

Favorite class and professor, I'd say it was International Finance with Peggy Huang. The method used to teach the course was absolutely challenging. On the first day, Professor Huang assigned a case per group of 4 students without handing out any extra material or information besides the printed case the group was assigned.

What advice would you give someone who is considering enrolling in the program?

Don't rush into applying to any program if you're not certain of what type of career you want to have or if you're not confident of what kind of formation you want or need. This can lead up to frustration, and you can start even questioning your previous decisions.

Surround yourself with people who will often challenge you because they believe you can do amazing things. I'm very fortunate to have extraordinary mentors, and each one of them has given me a piece of advice that helped me get to where I am today. They believed in me and never, not once, said to me a master's degree was mandatory if I wanted to grow in a specific area of practice. On the contrary, they

always encouraged me to take things slow and meditate about my academic decisions. It took me about 3 years to decide what I wanted to do after Law School, and I do not regret taking that time. I can promise you that taking time to sort things out is the best thing you can do for yourself and your future. Whenever you are ready, don't be afraid to make big decisions. If I could retake this program, I would a million times over!