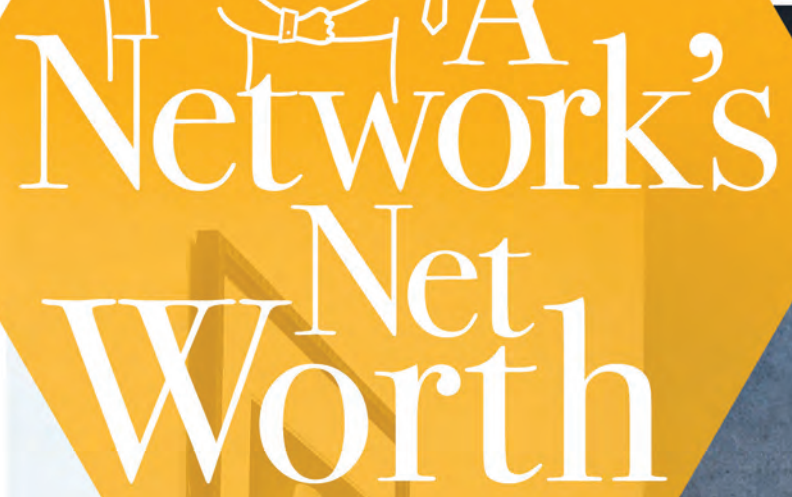




Network's Net Worth



MATT CARROLL
BBA '11
RELATIONSHIP MANAGER
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DALLAS, TEXAS

BY / ELEANOR HUNT

WHETHER to study at Baylor University wasn't a cut-and-dried decision for Matt Carroll.

One plus was Baylor's proximity to his hometown of Stephenville, Texas. "I didn't think I was quite ready for a large school or one in a huge city," Carroll says. "Baylor was the best school closest to home." Also critical in his decision was Baylor's offer of an academic scholarship. But just when Carroll had nailed down his choice, a smaller college offered him a football scholarship. Carroll seriously considered it, but to ensure he was on the right track, he attended a Baylor orientation weekend. There he made some fast friends and met his future roommate.

"Baylor felt right," he recalls. Carroll chose to study Economics at the Hankamer School of Business because he liked finance and was interested in banking and financial management. He was a member of Alpha Lambda Delta, National Society of Collegiate Scholars and Beta Gamma Sigma. After his sophomore year, Carroll started working part-time for Community Bank and Trust in Waco. He also mentored high school students and led weekly bible studies for KLIFE, an interdenominational organization which helps youth build Christian friendships and behaviors.

His business classes and banking job proved to be a winning combination for acquiring job interviews and several firm offers. In 2011, with a bachelor's of business administration in Economics and Management, Carroll accepted a position with Frost Bank. As an associate relationship manager, he analyzed commercial loans for middle-market companies. Two years later, Carroll was

promoted to relationship manager, a position that enables him to develop new business opportunities and his own loan portfolio for the bank. "My current job is a great mix of using the financial skills I felt were my strengths and interacting with people," he says, acknowledging that the Baylor Business Network (BBN) in Dallas provided a great tool for nurturing those interactions.

"I didn't know a lot of people," he continues. "The BBN was an easy place to get to know people, because we all have Baylor in common."

Carroll attends monthly BBN breakfasts and football watch parties. He stays in touch with alumni, meets them for lunch and visits their offices. Networking with Baylor alumni gives him personal satisfaction and confidence to associate with other professional groups.

"When I walk into the BBN, it's always fun to know five or 10 people right off the bat," he says. "The BBN is a great place because I learned how to approach people in a business setting and just start up a conversation."

In addition to alumni connections, Carroll helps recruit Baylor students for Frost's intern program. He is a member of the Baylor University Banking Advisory Council, which meets semi-annually to discuss the curriculum and recruiting students for careers in commercial banking.

"There were things I wanted to know as a student, so if I can answer some of those questions, maybe it will give students some career direction and help them get better jobs," he concludes.

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