

PROFILE

Results-driven MBA graduate who undertakes complex assignments, meets tight deadlines, and delivers superior performance. Operates with a strong sense of urgency and thrives in a fast-paced setting. Strengths include:

Financial Reporting & Statements ♦ Variance Analysis ♦ Forecasting ♦ Strategic Planning ♦ Budgeting ♦ GAAP
Client Relations ♦ Risk Assessment ♦ Financial Modeling ♦ Tax Accounting ♦ Portfolio Management

PROFESSIONAL EXPERIENCE

(\$6B Bank)

Austin, TX

Commercial Credit Analyst

Nov 2014 – Present

- Provided analytical support for new loan originations in excess of \$250M for a \$300MM commercial portfolio
- Recommended appropriate loan and payment terms, including loss mitigation strategies and hedging tactics to address the identified risk; maintained financial projection models and operating assumptions.
- Prepared written credit opinions and communicated updates to senior management

(Community Bank \$700MM)

Lubbock, TX

Commercial Credit Analyst

Feb 2014 – Aug 2014

- Evaluated credit risk to maximize returns and minimize exposure to loss for a \$30MM loan portfolio
- Reviewed and analyzed business and personal tax returns, financial statements, appraisal reports, accounts receivable aging, and inventory listing reports to evaluate creditworthiness and risk rating
- Created and implemented a new appraisal ordering system that streamlined communication with appraisers, boosted productivity, and reduced overall turnaround time by 50%

(University)

Lubbock, TX

Graduate Student Assistant

May 2013 – Nov 2013

- Assisted with marketing and operations for the College of Business and the School of Banking
- Supported departmental processes related to student recruitment, including contacting prospective students, creation of marketing materials, and database management
- Performed multifaceted office support including preparation of Power Point presentations, data entry, and creation of surveys and marketing metrics to evaluate instructor performance and course quality

United States Congress

Washington, D.C.

Legislative Intern

Jan 2013 – May 2013

- Event planner for the 57th Presidential Inaugural Ceremonies for the () Congressional District of Texas
- Drafted and proofed direct communications to 650K+ constituents; managed in-house CRM and encoded over 5K emails, phone calls, and correspondence
- Led in-person constituent public relations on policy issues; conducted market research and statistical analysis of legislative issues

EDUCATION

Grad School

Lubbock, TX

Master of Business Administration, General Business and Graduate Certificate, Leadership

Dec 2013

- **GPA:** 3.20/4.00 **Certificate GPA:** 3.75/4.00
- **Honors:** TTU Congressional Scholarship (Jan 2013), Sigma Iota Epsilon Honors for Management (Dec 2013)
- **Relevant Coursework:** Financial & Managerial Accounting, Statistics, Finance, Supply Chain, Economics

University

Lubbock, TX

Bachelor of Arts, History & English

Dec 2010

SKILLS

Languages: Spanish

Technical Skills: Proficient in Excel VBA, HTML, CSS, SQL, Python

Software: CreditQuest, SageWorks, DNA, Fiserv, Experian, Salesforce, Oracle, SAP, MySQL, Bloomberg