

*Name*  
Address  
Cell # |email

## EDUCATION

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### Public State University

*Bachelor of Business Administration – Finance*

City, TX

*Received: December 2012*

- Overall GPA 3.44 / Major GPA 3.71
- Economics & Finance Department Honors (Fall 2012)
- Dean's Scholars (Spring 2011 – Fall 2012)

### Good University

*Summer Transient Student*

City, TX

*May 2012 – August 2012*

- Good School of Business
- Relevant Coursework: International Finance (FIN 376) | Investment Management (FIN 367)

## WORK & INTERNSHIP EXPERIENCE

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### Regional Bank

*Loan Review Analyst*

City, TX

*February 2013 – Present*

- Analyze financial statements to perform historical and pro-forma analysis with a focus on cash flow, liquidity and leverage
- Complete periodic reviews of bank portfolio to assess accuracy of loan risk ratings (total commitments \$1MM - \$20MM)
- Ensure lien perfection, perform collateral analysis and evaluate related entity and guarantor financial support
- Identify lending practices are compliant and consistent with bank policy and federal regulations
- Monitor client's financial condition, covenant compliance and borrowing base

### Merrill Lynch

*Intern*

City, TX

*September 2011 – December 2011*

- Reviewed daily Merrill Edge reports to gain basic knowledge on equity valuation, investment strategy and economic analysis
- Examined relevant equity indices, fixed income and derivative markets to perform diligent industry research as assigned
- Remained continuously updated with financial events and participated in CNBC's "Million Dollar Portfolio Challenge"

## ACTIVITIES & LEADERSHIP EXPERIENCE

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### Club

*College of Business Mentor*

City, TX

*February 2012 – December 2012*

- Helped maintain student college retention by lecturing individual students and leading proactive group member meetings
- Provided students with resources to various college departments, tutoring programs and campus services
- Discussed areas to promote, motivate and increase university student success

### Club

*Ad-Hoc Student Committee Member*

City, TX

*February 2012 – December 2012*

- Supervised student volunteers for the Border Economic Development & Entrepreneurship Symposium (over 200 attendees)
- Assisted lead coordinator in recruiting 80+ student volunteers to help promote campus, community and social events
- Addressed topics of debate for guest speakers to engage fellow student members in relevant discussions

### Club

*Recruitment Officer*

City, TX

*September 2011 – December 2012*

- Founded the "Finance Tutoring Program" at the College of Business Administration with fellow student officers
- Instructed weekly Managerial Finance (FINA 3383) coursework tutoring sessions for 25+ students
- Coordinated recruitment process for new student members and student tutors

### Club

*Public Relations Officer*

City, TX

*September 2011 – December 2012*

- Scheduled guest speaker sessions including Morgan Stanley, Wells Fargo, Ameriprise Financial and New York Life Insurance
- Served as Master of Ceremonies for the Finance, Insurance & Real Estate Symposium (over 100 attendees)
- Managed corporate outreach and programming for weekly member and business affiliate meetings

## SKILLS & INTERESTS

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**Languages:** Fluent in Spanish; speak, read and write

**Training:** Omega Credit Training – Financial Accounting for Lenders

**Technical:** Bloomberg, Excel, Gretl, Money Guide Pro

**Interests:** Original music production, composition and performance