



R E S U M E S *for Finance Roles in Investment Banking and Asset Management*

What is a resume?

A resume is a marketing brochure (pitch book) about you. It describes your education, work and leadership experience (paid and unpaid), and your skills, activities, and interests. A resume's purpose is to get an interview.

Is one resume good for all jobs and internships?

Your job search materials should be customized for each position and company. If your search is focused on one type of position, minor modifications to match the specific company may be fine, along with a cover letter that is tailored to that target company. If you are applying to a wider range of positions (e.g. finance and consulting), you will need to revise your resume in addition to creating a new cover letter. This customization is essential to your marketing and requires research about the role, organization, and industry.

Why are Finance resumes different?

Like all companies financial institutions expect a resume that is clear, concise, easily "skimmable," and free of typos. There are some additional items financial institutions expect such as SAT scores, details on any financial transactions you have been involved with, and a line for you to list your interests. Choose interesting interests, but make sure you are truly interested because you will be asked. Financial recruiters are also looking at the consistency of your formatting because one task (of the many) analysts are asked to perform is the formatting of presentations before client meetings.

Resume content begins with Education, then moves to Work and Leadership Experience. The Work and Leadership Experience section includes your positions, *listed in reverse chronological order* (beginning with your most recent position and working backwards). Essential data includes: name of organization, location, your title, dates of employment or involvement, and bullets describing your skills and achievements with quantifiable results if possible.

What else do I need to know about resumes?

- They get less than 30 seconds of an employer's time so capture attention quickly with one easily "skimmable" page
- If a computer is reading your resume, use appropriate jargon and keywords for your field
- Check for typos, spelling errors, and grammar usage
- Include a customized cover letter that demonstrates how you match the employer's requirements
- Use good quality paper in colors such as white, off-white, or neutral if submitting a hard copy

How do I e-mail my resume?

- E-mail resume and cover letter as one PDF attachment (Use cover letter as page 1 and resume as page 2)
- Include your last and first name in the title of the document (e.g. Smith_Lisa_Resume.pdf).
- Use a subject with your name and position you are applying for (e.g. *Analyst Application from Lisa Smith*)
- Include a short note in your e-mail briefly introducing yourself, and list the position you are applying for. Indicate that you have attached your application to the e-mail and that you look forward to connecting with the employer to discuss your skills and experiences.

Formatting Tips for Finance Resumes

Consistently align information on the Left and Right of your resume: In order to format text to line up cleanly and look like the following (without the solid lines above and below):

Company Name

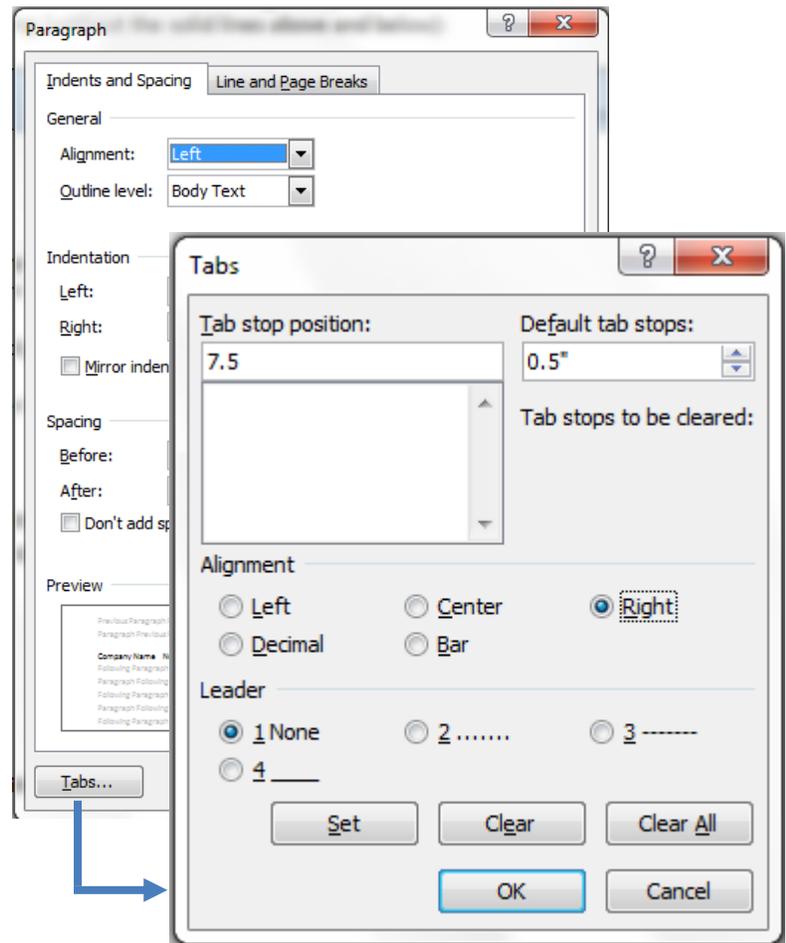
New York, NY

Position Title

January 2013 – May 2013

Follow these steps:

1. Type in the Company Name → 1 Tab (ONLY 1 Tab) → Type in New York, NY
2. Type in your Position Title → 1 Tab → Type in the dates you worked there
3. Select both lines and go to Paragraph Formatting (right click and choose paragraph or use menus)
4. Click “Tabs...” (Lower left)
5. Click “Clear All”
6. In the “Tab stop position” box, type in the location of your right margin (e.g. 7.0 or 7.5)
7. Choose Alignment “Right”
8. Click “Set”
9. Click “OK”
10. Repeat for each position you held



ACTION VERBS

Administrative Skills

approved	collected	generated	operated	purchased	specified
arranged	compiled	implemented	organized	recorded	systematized
catalogued	dispatched	inspected	prepared	retrieved	tabulated
classified	executed	monitored	processed	screened	validated

Communication Skills

addressed	developed	formulated	moderated	publicized	translated
arbitrated	directed	influenced	motivated	reconciled	wrote
arranged	drafted	interpreted	negotiated	recruited	
authored	edited	lectured	persuaded	spoke	
corresponded	enlisted	mediated	promoted		

Creative Skills

acted	developed	founded	integrated	performed	
conceptualized	directed	illustrated	introduced	planned	
created	established	innovated	invented	revitalized	
designed	fashioned	instituted	originated	shaped	

Financial Skills

administered	appraised	budgeted	developed	marketed	projected
allocated	audited	calculated	forecasted	pitched	researched
analyzed	balanced	computed	managed	planned	

Helping Skills

assessed	counseled	educated	familiarized	rehabilitated	
clarified	demonstrated	expedited	guided	represented	
coached	diagnosed	facilitated	referred		

Management Skills

administered	conducted	developed	increased	produced	scheduled
analyzed	consolidated	directed	organized	recommended	strengthened
assigned	contracted	evaluated	oversaw	reviewed	supervised
attained	coordinated	executed	planned		
chaired	delegated	improved	prioritized		

Research Skills

clarified	diagnosed	extracted	interpreted	organized	surveyed
collected	evaluated	identified	interviewed	reviewed	systematized
critiqued	examined	inspected	investigated	summarized	

Teaching Skills

adapted	communicated	encouraged	guided	persuaded	
advised	coordinated	evaluated	informed	set goals	
clarified	developed	explained	initiated	stimulated	
coached	enabled	facilitated	instructed		

Technical Skills

assembled	computed	engineered	operated	remodeled	upgraded
built	designed	fabricated	overhauled	repaired	trained
calculated	devised	maintained	programmed	solved	

First Name Last Name

Address, City, State ZIP
Cell Phone Number | E-Mail

EDUCATION

Tufts University

Bachelor of Science in Quantitative Economics and Computer Science

GPA: 3.75

SAT: Math 720, Reading 750, Writing 730

Honors: Dean's List (6 semesters)

Relevant Coursework: Quantitative Macro/Micro theory, Industrial Organization, Statistics, Econometrics, Financial Economics, Linear Algebra, Quantitative Economic Growth

Medford, MA

Expected May 2013

EXPERIENCE

BlackRock, Portfolio Analytics Group

Summer Analyst

New York, NY

May 2012 – August 2012

- Supported Government Housing Agency team which oversees risk analysis for \$640 billion in assets
- Designed programs to streamline analytical reporting and provide sanity testing support for quantitative models
- Led interns in Portfolio Challenge, built and managed an equity portfolio; presented results to senior managers
- Developed pricing methodology primer to be used for future analysts resulting in faster ramp-up time for new hires
- Produced daily summaries of client trading activities and overviews of BlackRock fund positioning and outlook

Computer Science Department, Tufts University

Teaching Assistant

Medford, MA

September 2010 – May 2012

- Advised students on coding assignments and demonstrated techniques to optimize computational efficiency
- Instructed students on functional programming strategies as well as imperative programming practices

UBS

2011 Sophomore Symposium

Stamford, CT

May 2011

- Selected as one of 75 from 1,200 applicants for three day intensive program in the Investment Banking and Sales & Trading divisions of UBS
- Engaged in group discussions with division management on current state of the financial industry

Merrill Lynch, Wealth Management

Summer Intern

Bedminster, NJ

May 2010 – August 2010

- Assisted financial advisors managing over \$700 million in client funds
- Researched fixed income and equity investment strategies
- Prepared portfolio analyses and financial planning reports for client presentations

LEADERSHIP

Tufts Financial Group

Vice President

Medford, MA

September 2009 – Present

- Helped lead a student run investment group managing \$65,000 and maintained our record of outperforming the S&P
- Liaise with alumni and develop outreach initiatives such as finding alumni speakers and coordinating events
- Research and pitch companies for inclusion in portfolio, successful pitches include Express Scripts and Exxon Mobil
- Mentor junior analysts by explaining financial metrics and valuation methods, including DCFs and Comps

Tufts Student Resources

Appliances Manager

Medford, MA

May 2011 – Present

- Manage distribution and maintenance of over \$90,000 in appliances
- Develop strategies to grow appliances division, resulting in 17% revenue growth since May of 2011

Boy Scouts of America, Troop 555

Eagle Scout, Senior Patrol Leader

Basking Ridge, NJ

2004 – 2009

- Led crew on 120-mile trek at Philmont High Adventure Scout Ranch, Cimarron, NM

SKILLS, INTERESTS & ACTIVITIES

Skills: Conversant in Mandarin (5 semesters), MS Word, Excel, PowerPoint, C, C++, Java, Scheme, Smalltalk, CPR certified

Activities: Tufts Economic Society, Tufts Debate Society and Tufts Financial Group

Interests: Swimming, foreign films, reading, cooking, hiking, golf, and badminton

First Name Last Name

Address, City, ST Zip ~ Cell Phone Number ~ E-mail Address

EDUCATION

Tufts University

Bachelor of Arts in Chinese and International Relations: Core focus in East Asia

GPA: 3.75/4.00; **Major GPA:** 3.85/4.00; **SAT:** 2200

Honors: Dean's List (all semesters)

Relevant Coursework: Accounting, Money and Banking, Principles of Economics, International Economics, Developing Economics, Chinese Politics, International Relations of East Asia, History of Modern China, Ancient Chinese History

University of Oxford

One year study abroad: Economics

Medford, MA

Expected May 2013

Oxfordshire, United Kingdom

August 2011 – May 2012

EXPERIENCE

HSBC Group, Global Banking and Markets

Investment Banking Summer Analyst: Debt Capital Markets Division

Seoul, South Korea

June 2012 – August 2012

- Created pitch book for \$500 M High Yield Bond for South Korean technology company which led to bond issuance
 - Compared bond structures
 - Analyzed recent issuances and anchor investor activities to identify market perception
 - Prepared HSBC credentials within relevant field
- Completed issuance materials for multiple \$300M bond issuances resulting in clients identifying suitable issuance window
 - Analyzed US treasury rates, and key economic variables
 - Researched USD bonds and offshore RMB bond issuance activities in Asia 2012 YTD
- Drafted investor presentation and investor Q&A for Hong Kong company's bond issuance roadshow; identified key industry trends, performed in-depth company managerial, financial and business chain analysis
- Built and analyzed databases of cornerstone investors using Dealogic, Bloomberg

Fortune Link Co.

Analyst Intern: Private Equity/Venture Capital

San Francisco, CA

June 2011 – August 2011

- Completed due diligence for Asian high-tech firm; including onsite interviews and phone conferences, preparing draft materials for key stakeholders of the company and facilitating discussion and decision process for potential investment
- Reviewed potential projects by identifying strengths and weaknesses in potential investment and partnership, facilitated decision-making and negotiation process regarding projects valued at more than \$15 M
- Researched new energy and education sectors in China and presented findings and recommendations at executive meetings

Ku6 Media Co., Ltd

Sales and Marketing Intern: Social Media Platform

Shenzhen, China

May 2010 – July 2010

- Designed advertisements and pricing packages; presented to clients and prospects resulting in over \$250K sales
- Conducted internal and external surveys targeting efficiency and brand-name improvements resulting in senior leadership shifting marketing strategy toward viewers age 14 – 25

ACTIVITIES

Tufts Financial Group

Lead Analyst, Former Executive Board Member

Medford, MA

September 2009 – Present

- Lead a team of 20 students and analyze US healthcare market, identify high-potential, undervalued stocks, and present to TFG members; pitched stocks for TFG's student-run investment portfolio "Alpha Fund" as one of 9 Lead Analysts
- Initiated Analyst Resource Center with 100+ books and additional online resources in industry expertise and advice

CRESOL Microfinance Consulting Project

Core Economist in Oxford Microfinance Initiative

Minas Gerais, Brazil

January 2012 – June 2012

- Performed research for Cresol, second largest microcredit provider in Brazil, on its status and expansion in Minas Gerais
- Selected as one of 4 individuals to go on 14-day trip across Brazil to conduct intensive interviews and field research analyzing current problems and potential market expansion; wrote report and proposed solutions

IRS VITA Program

Certified Tax Volunteer: LIFT - Community Center for Low-Income Population

Somerville, MA

January 2011 – Present

- Identified tax credits and completed tax returns during one-on-one client appointments with underprivileged population after one week of off-cycle self-training (Standard training is one month)

SKILLS & INTERESTS

Language: Proficient in Chinese and French

Technical: Proficient in Visual Basic, Stata, MS Office, Bloomberg, Dealogic

Interests: International Travel, Soccer, Photography, and French Films

First Name Last Name

Address, City, State Zip • Cell Phone • E-Mail

EDUCATION

Tufts University

Medford, MA

Bachelor of Arts in Economics and Minor in Entrepreneurial Leadership

Expected May 2013

GPA: 3.55/4.00

Relevant Courses: Financial Accounting and Corporate Finance, Econometric Analysis, Financial Economics, Quantitative Microeconomic Theory, Monetary Economics, International Finance, Entrepreneurial Finance, Programming for Business Applications, Statistics, Data Structures, Calculus

Somerville High School

Somerville, MA

Diploma

May 2009

GPA: 4.75/5.00 (Top 2%)

SAT: Math SAT I, 800; Writing SAT I, 750; Math II SAT Subject Test, 780

CollegeBoard AP Scholar Award with Distinction

President of National Honor Society

WORK EXPERIENCE

GE Capital Real Estate

Norwalk, CT

Risk Management Intern, Global Valuations Team

June 2011 – August 2011

- Compiled comprehensive database of closed and active Non-Performing Loan Deals dating back to 1990 resulting in identification of \$10B in GE Commitment, 80 borrowers, and 5000 assets
- Completed data mining, analysis, and chart creation for new product proposal seeking to introduce 80% Loan-To-Value option in Canada
- Collaborated with Risk Associates to compile Base Debt Book for Q2 which allowed them to run Debt Pricing Economics Model (DPEM) in order to value future debt acquisitions
- Conducted appraisal research and site inspection mapping for 15 debt properties across different portfolios as part of \$250MM deal brought in by originations team
- Delivered final presentation to panel of Chief Risk Officers and Managing Directors working in various GE Capital functions highlighting my accomplishments, takeaways, and suggestions for future undergraduate interns

University of Southern California

Los Angeles, CA

Research Experience for Undergraduates (REU), NSF-Funded

May 2010 – August 2010

- Managed research team of three undergraduate students in fast-paced, high-intensity, and stressful lab environment and delivered capstone presentation of research findings to supervisor
- Analyzed data using spreadsheets, database tools, and statistical modeling to draw conclusions which resulted in lab proceeding with design project for automobile platform to optimize fuel efficiency and minimize gasoline costs

LEADERSHIP EXPERIENCE

Office of Residential Life and Learning, Tufts University

Medford, MA

Resident Assistant

August 2011 – Present

- Oversee and advise 40 undergraduate students, organize floor programs, and help resolve personal, academic, and administrative issues
- Monitor 2 dormitories, ensuring the safety and security of 300 residents
- Participate in extensive training focused on community building and conflict resolution

ACTIVITIES, SKILLS & INTERESTS

Languages: Fluent in Spanish (Graduate of **Two-Way Bilingual Program**)

Student Ambassador: Tufts University Advancement Division, *December 2010 – Present*

Computer Ability: C++, VBA for Excel, MATLAB, STATA

Groups: Hillel, Zeta Beta Tau Fraternity, Tour Guide (Office of Admissions), Bay State Speed Skating Club

Interests: Classical Piano, Short Track Speed Skating (National Level), Films, Travel, Tennis, Hockey

First Name Last Name

Address • City, State ZIP • Cell Phone • E-Mail

EDUCATION

Tufts University

Bachelor of Arts in International Relations (Middle Eastern Focus), minor in Entrepreneurial Leadership

GPA: 3.75; SAT: 2150

Relevant Courses: Microeconomic Theory, Business Law, Entrepreneurship and Business Plan, Industrial Economics, International Economics, Entrepreneurial Marketing, Entrepreneurial Finance, Islam and Modernity, Advanced Modern Standard Arabic, Media Arabic, Statistics, Calculus, Linear Algebra

Medford, MA

Expected May 2012

University of Queensland, Brisbane, Australia, Spring 2011 – GPA: 6 (out of 7)

FINANCIAL EXPERIENCE

Neuberger Berman

Portfolio Management Intern and Legal & Compliance Intern

New York, NY

June – August 2011

- Researched and analyzed portfolio holdings as part of ongoing due diligence efforts of industry leading equity portfolio manager specializing in master limited partnerships (\$2.5B AUM as of 8/2011)
- Prepared report on future prospects of liquid natural gas and presented findings to portfolio management group
- Reviewed investment management agreements with attorneys in Legal & Compliance department and documented specific terms, including most favored nation clauses, for institutional and high net worth clients
- Studied articles from industry publications involving regulatory actions and fines imposed on financial firms, and developed summaries for inclusion in firm's annual training presentations
- Developed filing system for documentation associated with pledge and lien accounts at firm
- Partnered with firm's corporate social responsibility arm and Association to Benefit Children by volunteering to help underprivileged children explore New York Metropolitan Museum of Art

Wealth Management Intern – Dallas, TX

June – August 2010

- Prepared client asset analyses in Microsoft Excel for meetings with high net worth and ultra-high net worth individuals
- Updated client information in computer database to ensure that portfolio managers had current information
- Provided initial training to new full-time employee including instruction on compiling asset summaries
- Researched charitable foundations, leading to several taken on as new clients

Wellington Capital

Intern

Brisbane, Australia

April – June 2011

- Communicated with shareholders regarding upcoming shareholder votes in funds collectively worth \$230MM AUD
- Assisted supervisors by compiling and binding research materials, helping with mailings, and printing as required

ADDITIONAL EXPERIENCE

Australian Trade Commission

Student Ambassador and Student Blogger

Boston, MA & Brisbane, Australia

March 2011 – Present

- Plan, organize, host, and assist with events in Boston area to promote studying in Australia
- Wrote and published blog about studying in Australia: www.nameofmyblog.wordpress.com

Tufts Audio Visual Services

Equipment Manager & Technician

Medford, MA

January 2009 – Present

- Maintain and organize equipment, performing repairs as necessary, including soldering and repairing cosmetic damage
- Provide AV support for on campus events including live bands, symposiums, panel talks, culture shows, and receptions

Good Time Entertainment

Proprietor and DJ

Dallas, TX

February 2004 – June 2008

- Founded mobile disk jockey entertainment service, by DJ'ing and advertising business was profitable within first year
- Achieved 'approved vendor' status for local school district of over 50,000 students

COMMUNITY SERVICE & LEADERSHIP

Tufts Traveler magazine, editor (2010 - present)

Tufts Economics Society, member (2008 – present)

Tufts Mountain Club, member and trip leader (2008 - present)

Te Rata Family Farm – New Zealand's largest free-range egg farm, worked in exchange for room and board (January 2011)

Tufts President's Marathon Challenge – raised \$1000+ for nutrition research and ran Boston Marathon – 4:14:22 (2010)

First Degree Black Belt – Freestyle Martial Arts, instructor (2004, at age 14)

Eagle Scout (2003, at age 13)

SKILLS & INTERESTS

Software: Microsoft Word, Excel, PowerPoint; Stata; Apple Pages, Keynote

Interests: Running, Playing the Guitar, and European History

First Name Last Name

Address, City, State Zip

Cell Phone | E-Mail

EDUCATION

Tufts University

Medford, MA

Bachelor of Science in Quantitative Economics and International Relations

Expected May 2012

International Relations sub-concentration in International Finance

GPA: 3.82/4.00

Honors: Dean's List all semesters

Relevant Coursework: Quantitative Financial Economics, International Finance, Econometric Analysis, Quantitative Microeconomics, Quantitative Macroeconomics, Linear Algebra, Multivariable Calculus, Statistics, Business French

Crystal Springs Uplands School

Hillsborough, CA

Diploma

June 2008

GPA: 4.13/4.00; **SAT:** 2150

Cum Laude Society, AP Scholar with Distinction, National Merit Commended

EXPERIENCE

Google, Inc., *BOLD Intern with Policy Team*, Washington, DC

June-August 2010

- Developed internal website through Google Sites that provides policy, legal, and communications teams with information on relevant third party advocacy groups resulting in quicker page approval time
- Assisted with preparation for congressional hearings on cloud computing and privacy by writing background documents on congressional committees, researching cloud computing and privacy policy challenges, and preparing Google's witnesses for question and answer period
- Researched technology and telecommunications industries and briefed team on competitors and online search market
- One of 120 BOLD interns selected from an applicant pool of 3,500

Tufts Student Resources, *Vice President of Finance*, Medford, MA

December 2008-February 2010

- Presented profit and loss reports and balance sheet to Advisory Board twice per month
- Maintained detailed financial records using QuickBooks and PeopleSoft—fiscal year 2010 revenue increased by 18% over previous fiscal year
- Obtained \$100,000 loan from student government to remodel Tufts Student Resources café
- Coordinated acquisition of new café on campus and directed start-up of café

Office of Congresswoman Jackie Speier, *District Office Intern*, San Mateo, CA

April-June 2008

- Communicated with constituents via phone and e-mail and entered their concerns into computer database
- Drafted letters to constituents outlining the Congresswoman's policy stances
- Ran District 12 high school graduation project by presenting certificate from Congresswoman Speier to each graduate

Office of State Assemblyman Gene Mullin, *District Office Intern*, San Mateo, CA

June-August 2007

- Researched policy issues and drafted letters to constituents and local organizations
- Managed constituent newsletter project, writing newsletters on identity theft and healthcare that were sent to thousands of constituents

AWARDS

Google Lime Connect Fellowship Program Scholarship, *Recipient*, 2010

Sigma Iota Rho (Honor Society for International Studies), *Co-President*, 2010

Certificate of Business French (with honors) from Chamber of Commerce and Industry of Paris, *Recipient*, 2010

Tufts Annual Developing Leaders Conference, *Nominee*, 2009

Crystal Springs Uplands School Founders' Award, *Recipient*, 2008

Distinction in French Award, *Recipient*, 2008

SKILLS, ACTIVITIES, & INTERESTS

Activities: Tufts Financial Group, Tufts Economics Society, Tufts University Men's Club Soccer

Computer Skills: Proficient in QuickBooks, PeopleSoft, Stata, Google Docs, Microsoft Word and PowerPoint

Language Skills: Fluent in French

Interests: Avid New York sports fan, Line Dancing, and Cooking

First Last

Phone | E-Mail | Address

EDUCATION

Tufts University, Medford, MA
Master of Science in Economics
GPA: 3.xx / 4.0

Expected May 20xx

McGill University, Quebec, Canada
Bachelor of Science in Agricultural Economics with Honors
GPA: 3.xx / 4.0 | Minor: Economics | Honors: Dean's List and Semester Honors (all semesters)

May 20xx

Relevant Courses: Real Analysis, Advanced Statistics, Econometrics, Advanced Microeconomics, Advanced Macroeconomics, Game Theory, Money and Banking, Accounting, Linear Algebra, Calculus

PROFESSIONAL EXPERIENCE

Smart Agriculture Analytics, New York, NY
Business Analyst

April 20xx-August 20xx

- Designed and implemented data sourcing method in an SQL database in coordination with software engineers
- Managed new analyst interns by prioritizing and delegating tasks
- Prepared and delivered customized research demos to clients via online sources and telephone
- Performed valuation for agricultural technology start-ups, resulting in new partnerships with the company

McGill University, Quebec, Canada
Research Assistant

January 20xx-December 20xx

- Developed capitalization-weighted stock index for 200+ agribusiness equities
- Assessed risks by applying CAPM econometric regression model using Stata

Fortune China Investment Bank, Shanghai, CN
Finance Analyst Intern

June 20xx-August 20xx

- Performed due diligence including onsite interviews and phone conferences; drafted presentation materials for key stakeholders in potential transactions
- Selected 7 most valuable projects from 100+ potential clients by market sizing analysis & revenue projection
- Facilitated decision-making and negotiation process regarding projects valued at more than \$15M

National Taiwan University, Taipei, TW
Research Assistant

May 20xx-July 20xx

- Performed regression analysis in SAS to estimate the effect of foreign direct investment on productivity spillover
- Applied standard technology transfer measuring method and tested alternative method

LEADERSHIP EXPERIENCE

Tufts Consulting Collective, Medford, MA
Project Manager

Jan 20xx-present

- Lead a team of student consultants to provide pricing and marketing strategy for a media start-up
- Perform financial valuation for the company to attract investors

McGill University, Quebec, Canada
Economics Teaching Assistant

August 20xx-December 20xx

- Facilitated variety of group exercises to demonstrate key economic principles for over 100 students
- Designed homework questions to measure performance and provided feedback to the instructor

Corn Innovation Competition, Quebec, Canada
Marketing Analyst

October 20xx-March 20xx

- Developed an anti-fog surface cleanser and delivered business plan in a cross-functional team of four students
- Conducted pre-launch marketing research and competitor analysis
- Won the second prize judged by a panel of business executives and technical experts

McGill Leaders Council, Quebec, Canada
Consulting Director

September 20xx-May 20xx

- Led a team of 10, providing consulting solutions to student organizations addressing involvement and retention
- Mentored 9 junior consultants by critiquing their draft report and presentation slides

SKILLS AND INTERESTS

Language: Fluent English and Chinese

Computer: Stata, SAS, Excel, PowerPoint, Bloomberg

Interests: Rafting, Rock Climbing, and Historical Fiction