

Karma Smith

5000 N. Ocean Blvd., E-202 Bay Drive • Boynton Beach, FL 33435 • (888) 632-9050

TheResumeCenter@aol.com

Financial and Investment Analyst

Well qualified for positions as a financial or investment analyst requiring superb analytical skills.

FORMAL EDUCATION

Bachelor of Science (2001)
Business Administration (Finance)
Summa cum Laude - GPA 4.0
Drexel University, Philadelphia

Relevant courses:

- Investments & Securities
- Investment Analysis
- Risk Management
- Financial Institutions
- Capital Budgeting
- International Business
- Money & Capital Markets

Undergraduate studies:

University of Texas - GPA 4.0
Austin Community College - GPA 3.6

Honors

Highest GPA in Business - 2000-2001
Dean's List - 1996-2001
Member, Beta Gamma Sigma
Member, Golden Key Honor Society
Member, Financial Mgmt. Association
Member, Drexel Honors Society

AREAS OF STRENGTH

- Strong communication skills
- Analytical problem solver
- Proficient in statistical analysis
- Skilled in financial analysis
- Superb investment analysis skills
- Time management skills
- Driven to learn, apply new ideas
- Dedicated and self-motivated
- Highly professional
- Proven leadership capabilities
- Complete command of:
 - Excel
 - Access and PowerPoint

PERSONAL PROFILE

All academic studies have been self-financed or aided by earned scholarships. As a recent graduate, interests lie in a career path with heavy analytical duties and responsibilities. Highly astute, energetic, and team spirited with a strong work ethic able to fill numerous financial and investment roles. Accurate, precise, and highly ethical in all work-related assignments - able to immediately contribute to corporate financial goals and objectives. Comprehensive experience in environments with problem resolution, economic, and business functions, all in time-critical, fast-paced and high-volume settings. Outstanding academic and practical training in financial and investment areas. Fast learner with high energy and a drive to exceed expectations. Extensive experience, with a significant level of success, in the management of a private investment portfolio. Outstanding comprehension of financial elements including assets, liabilities, cash flow, risk analysis, budgeting, investment strategies, money, and capital markets.

SUMMARY OF QUALIFICATIONS

- Experienced in balancing priorities for short-term and long-range goals
- Able to coordinate multiple projects and meet deadlines under pressure
- A strong history of completing projects on time and within budget
- Equally effective working in self-managed projects or as a team member
- Ability to adapt quickly to challenges and changing environments
- Recognized as a creative and practical problem-solver
- Energetic, positive, and self-motivated
- Enthusiastic, creative, and willing to assume increased responsibility

PROFESSIONAL EXPERIENCE

Accounting Intern

Amtrak, Philadelphia, PA

2000

- Analyzed corporate and individual station accounts
- Reconciled financial records and statements with General Ledger
- Investigated discrepancies and prepared resolution reports

Administrative Assistant and Trainer

Legal Offices and a Customer Service Facility, Austin, TX

1996 -1999

- Worked in fast-paced and high-volume environments
- Extensive problem resolution responsibilities

Human Resource Director - Office Manager

National Market Share, NY, NY

1993 - 1995

- Started as a Personnel Assistant with fast-track promotion to HR Director
- Established a regional office in Illinois, on time and on budget
- Functioned as an operational analyst revamping office procedures
- Managed and monitored a \$2M annual budget, prepared variance reports
- Managed payroll records, A/R, A/P, and prepared monthly analytical reports

FURTHER INFORMATION AVAILABLE UPON REQUEST