

# Michael Ishmail

## Budget Analyst

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### Experience

#### Dentsu / Budget Analyst

November 2021 - Current, Detroit, MI

- Create yearly budget level documents to send to clients on a monthly basis.
- Used Microsoft Excel to create and analyze financial models.
- Prepare monthly financial reporting packages to be sent to clients.
- Adjust and reconcile budget numbers for seven General Motors divisions throughout the month/year.
- Track spending and Purchase order balances throughout the year.
- Handle intermittent budget related requests from clients.

#### United Wholesale Mortgage/ Underwriter II

January 2021 - October 2021, Pontiac, MI

- Determined the loan eligibility for borrowers based on their current financial status.
- Handle questions and requests from clients regarding the underwriting process and mortgage rules/regulations.
- Consistently researched new lending guidelines to ensure lender requirements are met and government regulations are followed.
- Conducted audits for new and existing team members. Communicated my findings to trainers and team members to improve team member performance and accuracy.
- Implemented process changes to drastically improve team performance.

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### Education

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#### Michigan State University / Web Development Bootcamp

March 2022 - Current, Lansing, MI

#### Wayne State University / Bachelor of Science in Finance

September 2016 - April 2020, Detroit, MI

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### Skills

- Microsoft office suite (Word, Excel, Powerpoint, Teams, and Outlook)
- Front-end web development languages (HTML and CSS)
- Bootstrap and tailwind for CSS
- Back-end web development languages (Javascript)
- Javascript libraries and frameworks (JQuery, Node, and React)
- Databases (MySQL and MongoDB)