

Michael Kostyatnikov

Scarsdale, New York • (646) 370-0618 • msk326@lehigh.edu • www.linkedin.com/in/mkostyatnikov

Professional Summary

Finance professional with a strong mathematical mindset and experience in financial modeling, industry research, and advisory. Adept at corporate analysis, strategic planning, and supporting cross-border transactions and global finance initiatives.

Education

Lehigh University, Bethlehem, PA | May 2026

GPA: 3.75 | Major GPA: 4.0

Bachelor of Science in Business & Economics; Finance and Minor in Applied Mathematics

Honors: Williams Prize 2023-2024, Dean's List | 2022-2023

Related Coursework: Calculus with Business and Economics Applications I and II, Statistical Methods, Linear Methods

Professional Experience

Ten16 Solutions | Manhattan, New York.

Sep 2024 – Present

Co-Founder

- Collaborated with mentors, including the former CEO of EM & Chief Integration Officer at Sound Physicians and Head of Global HEOR at Siemens, to conceptualize AI-driven solutions reducing claim denials and increasing revenue recovery.
- Designed initial claims management workflows to address common errors, streamline processes, and position the startup to reduce claim denial rates.
- Developed strategies addressing the financial impact of claim denials and building a foundation for scalability.
- Presented data-driven findings on the impact of claim denials and proposed actionable strategies to decrease errors, improve operational efficiency, and enhance patient care.

NYC Office of the Mayor | Manhattan, New York.

Jun 2023 - Aug 2023

Consultant

- Assisted the NYC Commissioner of International Affairs, Edward Mermelstein.
- Contributed insights to the drafting of the "Voluntary AI-Enabled Review Declaration," ensuring the initiative aligned with the UN 2030 Agenda for Sustainable Development.
- Promoted ethical AI applications by advocating for transparency, accountability, and financial sustainability in AI governance.
- Facilitated intergovernmental cooperation by developing inclusive AI guidelines that addressed both financial and ethical practices, reinforcing the city's commitment to sustainable governance.

Lukoil North America | Moorestown, New Jersey

Jul 2021 – Aug 2022

Finance & Business Operations Intern

- Recognized by Robert Ferluga, Chief Executive Director of LUKOIL Americas, for implementing financial strategies that improved operational efficiency by 1.50% and increased profit margins by 1.02%.
- Delivered financial analysis and recommendations during executive meetings, directly influencing strategic decisions on market expansion, cost efficiency, and operational improvements.
- Conducted financial market analysis, identifying five gas station locations that increased profitability and drove revenue growth.

Personal Projects and Extracurriculars

Volunteer Tutor, Underrepresented Youth Programs

May 2024 – Present

- Tutor 20 students in subjects including K-12 Math, Calculus I & II, Linear Algebra, Statistical Analysis, and Probability, providing personalized instruction to enhance academic performance.

Williams Prize Winner, Literature Analysis | Lehigh University

2023-2024

- Awarded First Place for the paper "Confrontation Between Utopia and Reality: The Dystopian View in Soviet Literature," recognized for its in-depth research, original insights, and critical analysis of Soviet-era dystopian themes.

Research Analyst, Student Club Funding | Lehigh University

Feb 2023 – May 2023

- Collaborated with university club leaders and the Student Senate to address club funding issues by coordinating a comprehensive survey and interviews, analyzing data, and highlighting funding disparities.
- Collected responses from over 40 organizations, identifying significant disparities in funding allocation and highlighting potential gaps in meeting club needs.

Professional Swimmer

Asphalt Green Unified Aquatics (Aug 2012 – Nov 2017) & Badger Swim Club (Dec 2017 – Jun 2022)

- Ranked in the top 25 for the 50, 100, and 200 breaststroke in New York. Competed in the Junior Olympics, Zone Championships, and other elite events. Trained by Roman Sludnov, Olympic champion and world record holder. Also trained younger swimmers, helping them develop competitive skills.
- As a senior team member with over 15 years of competitive swimming experience, trained by John Collins, former U.S. National Team coach, and actively participated in high-level competitions, further developing skills under elite guidance.

Skills & Interests

Skills: Native fluency in Russian; moderate proficiency in Mandarin (2 years); Google Workspace (Docs, Sheets, Slides), Microsoft PowerPoint, Excel, Word, Tableau, Bloomberg, RStudio, Python, Streamlit, GitHub, and quantitative and qualitative data analysis.

Interests: Advanced chess player (5 years) and options trader (2 years).