

# Kao, Yu-Hsuan (Sandy)

Economics and Finance Graduate | Process Automation | Data Analysis  
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## QUALIFICATIONS SUMMARY

- Operational knowledge of SAP (FI), Python, R, ERP, ADP (Oracle), VBA (Macro) & Microsoft Office
- Knowledge in Financial reporting, month-end closing & Automated processes
- Well-developed Value at Risk (VaR) and scenario analysis, through hands-on financial modeling
- Native in Mandarin, fluent in English, with B1 proficiency in German

## EDUCATION

**Eberhard Karls Universität Tübingen**, Tübingen, Germany

*October 2022- September 2025*

Master of Science: *Economics and Finance*

**Tamkang University**, New Taipei City, Taiwan

*September 2018 – June 2022*

Bachelor of Arts: *Global Financial Management*; AACSB Accredited

## RELEVANT EXPERIENCE

**Texas Instruments**, *Accounting & Payroll Intern* | Freising, Germany | August 2024- August 2025

- Automated financial processes with SAP & VBA, for improved reporting efficiency and accuracy
- Conducted SAP-based GL account checks for EMEA, identifying misallocations to prevent tax filing errors
- Adjusted vacation allowances in ADP for Payroll, preventing labor cost misstatements during financial closing
- Led intern onboarding and events, increasing engagement 40%, improved collaboration

**Mami Love (E-Commerce)**, *Accounting Assistant* | Taipei, Taiwan | September 2021- August 2022

- Reconciled 700K euros in monthly transactions, ensuring bank records to prevent cash flow discrepancies
- Resolved Accounts Receivable & Accounts Payable mismatches to prevent payment delays and revenue misstatements, ensuring accurate refunds and returns
- Verified and allocated sales, advertising, and logistics expenses for accurate profitability tracking and tax reporting

**Taiwan Ministry of Science and Technology**, *Government Sponsored Researcher* | August 2021- March 2022

- Analyzed UK post-Brexit economic integration using financial metrics and the DCC-GARCH model
- Developed recommendations and a hybrid derivative product to hedge funds manage Brexit-related market volatility
- Led a research project from concept to completion, applying financial modeling, risk mitigation, and market strategy

**Taishin International Bank**, *Bank Teller Intern* | Taipei, Taiwan | July 2021- August 2021

- Assisted more than 100 customers daily with accounts, loans, credit cards, and digital banking inquiries
- Processed high-volume transactions, including currency exchanges and cash handling, ensuring accuracy and fraud prevention
- Advised clients on investment portfolios, aligning products with customer risk profiles and financial goals

**Waker Charity Association**, *Instructor* | Taiwan | August 2020 – February 2021

- Designed and delivered financial literacy workshops, teaching students about personal finance
- Created educational materials on investment basics, enhancing financial awareness for underprivileged students

**Hult Prize**, *Finance Lead* | USA | September 2020 – December 2020

- Formulated revenue forecasts scenarios, aligning financial plan with SDG goals for competition presentation
- Performed cost analysis, budgeting, and revenue projections to optimize profitability and investment feasibility