

KAREN ZHOU

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EDUCATION

Massachusetts Institute of Technology

Cambridge, MA

- Candidate for Bachelors of Science in Mathematics and in Economics, GPA: 4.8/5.0 Jun. 2011
- Candidate for Minors in Management Science and Architecture
- Relevant Coursework: Finance Theory, Corporate Accounting, Investments, Optimization Methods, Microeconomics (I & II), Macroeconomics (I & II), Game Theory, Contract Theory, Econometrics, Statistics (graduate level), Probability, Linear Algebra, Differential Equations, Complex Variables, Applied Mathematics, Analysis

Desert Mountain High School

Scottsdale, AZ

- National Merit Scholar Finalist, IB Diploma, AP Scholar, Top 1% of class, GPA: 4.84/4.0 Jun. 2007
- SAT I: 2390 (M 800, R 800, W 790); SAT II: Math IIC 800, Chemistry 800, French 730

WORK EXPERIENCE

Goldman Sachs

New York, NY

Summer Analyst- Natural Resources Investment Banking

Jun. 2010-Aug. 2010

- Acted as the sole analyst for a number of clients in identifying acquisition opportunities, creating board presentation materials, and closing the \$525 million sale of a power plant
- Assisted in the pitch and execution of \$2.0 billion IPO of an energy company
- Modeled the IPO of a natural gas company's storage assets into a master limited partnership

J.P. Morgan

New York, NY

Winter Analyst -Real Estate and Lodging Investment Banking

Jan. 2010

- Assisted in re-IPO analysis and researched distressed opportunities, potential asset sales, and brand expansion platforms in creating a pitch book to an existing gaming client
- Performed capital structure analysis on a new homebuilding client

Goldman Sachs

New York, NY

Summer Analyst- Credit Risk Management & Advisory

Jun. 2009-Aug. 2009

- Developed a quantitative model to suggest Internal Credit Ratings for hedge fund counterparts
- Performed due diligence with new hedge fund clients and reviewed existing risk parties
- Assisted with backtesting analysis on potential exposure models for all trade products

Federal Reserve Bank of Boston

Boston, MA

Researcher - "Financial Literacy and Mortgage Outcomes"

Sep. 2008-Dec. 2008

- Collected and analyzed data comparing financial literacy, impatience, and risk preferences of subprime mortgages homeowners against mortgage characteristics and repayment behaviors

MIT Operations Research Center

Cambridge, MA

Researcher - "Optimizing Drug Combinations in Cancer Treatment"

Jan. 2008-Jun. 2009

- Gathered data and performed data mining in R to develop new drug combinations that optimize cancer treatment outcomes (i.e. maximize life expectancy and minimize toxicity levels)

MIT Department of Architecture

Cambridge, MA

Researcher - "The Seeing Machine: Virtual Environments for the Blind"

Oct. 2007-Jun. 2008

- Helped with the development of the Seeing Machine—a device that projects images onto healthy retinas and enables visually-impaired individuals to see—and explored a portable option
- Rendered virtual environments of existing spaces

ACTIVITIES

Better Place

Palo Alto, CA

Finalist for Hands Free Design Challenge

Nov. 2009-present

- Awarded €3,500 to design of an automated system to charge electric vehicles in public spaces

MIT Society of Women Engineers

Cambridge, MA

VP of Corporate Relations, Career Development Chair, Internal Social Chair

Feb. 2008-present

- Oversaw SWE's Career Fair Directors, Career Fair Banquet Chars, and Career Development Chairs
- Supervised the generation and procurement of \$85,000 for SWE from the profits of a multi-organizational effort in hosting the 2009 Fall Career Fair

MIT Science and Engineering Business Club

Cambridge, MA

Finance Focus Board Member

Oct. 2008-Jun. 2010

- Organize events to educate, prepare, and connect students with the financial services industry

SKILLS & INTERESTS

Languages

French (intermediate), Chinese (conversational)

Programs

R, STATA, AutoCAD, Microsoft Office and Adobe applications

Interests

Architecture, Art (graphite, watercolor), Travel (lived in Belgium and Hong Kong)