

# Dylan McDowell

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## Academic Experience

### Brigham Young University - Idaho

*Bachelor of Science in Financial Economics*

**Rexburg, ID**

*April 2018*

- *Advanced GPA:* 3.56 (Last 60 Credits) - Focus in Economics, Computational Statistics, Accounting & Financial Analysis
- *Academic Clusters:* Computer Science (17 Credits); Mathematics - Statistics (17 Credits)
- *Certifications:* Bloomberg Market Concepts, Harvard Business School Spreadsheet Modeling Online Course
- *Relevant Coursework:* Financial Analytics, Investment Analysis, Managerial Accounting, Bayesian Statistics, Econometrics

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## Professional Experience

### Summer Analyst - Private Equity

*Goldman, Sachs & Co.*

**Salt Lake City, UT**

*Jun 2017 - Aug 2017*

- Generated cash flow analysis, distribution, and fund performance reports utilizing several database tools and Excel VBA
- Assisted in forecasting future revenues to the alternative investments business by building out several Excel VBA models
- Developed client reports detailing quarter-end investment performance and risk exposure within the private equity group

### State Champion - CFA Equity Research

*CFA Institute Research Challenge*

**Boise, ID**

*Nov 2016 - Apr 2017*

- Computed 12-month target price for US Ecology using Discounted Cash Flow, Monte Carlo, and Multiple Comps analysis
- Crafted a thorough due diligence report and presentation detailing bottom-up research and valuation of ECOL and industry
- Won Idaho state championship awarded by a panel of CFA judges who critiqued the written report and oral presentation

### Quantitative Analyst

*BYU-Idaho Statistical Consulting Group*

**Rexburg, ID**

*Jan 2017 - Apr 2017*

- Proposed creation of real estate market to university board members for on-campus businesses to increase rent revenue
- Modeled student foot traffic and crowd behavior in a geospatial analysis using data collected across several SQL databases
- Demonstrated how geographic risk could be minimized while increasing business revenue 6 percent when changing locations

### Research Assistant

*BYU-Idaho Department of Economics*

**Rexburg, ID**

*Jan 2017 - Apr 2017*

- Provided research to the field of the Economics by studying the relationship between gap year students and future success
- Cleaned large sets of economic data by writing scripts in R and STATA so that proper statistical analysis could be utilized
- Programmed a web-scraping application that was able to find a list of the top colleges in United States going back to 2002

### Executive Vice-President

*BYU-Idaho Investment Society*

**Rexburg, ID**

*Sept 2016 - Apr 2017*

- Managed the allocation of the society's \$5.2 million investment fund by providing in-depth research on several asset classes
- Oversaw and evaluated groups of Senior Analysts and their teams doing macroeconomic research in the equities asset classes
- Produced ~22 percent in returns from Q4 - Q1 2017 by shifting to an aggressive portfolio allocation, overweight equities

### Economic Analyst

*Idaho Research & Business Development Center*

**Sugar City, ID**

*Sept 2016 - Jan 2017*

- Led a team of twelve research associates in an economic tax revenue study to increase the impact area of Sugar City, Idaho
- Advised a land use and tax revenue allocation amount that would allow the city to grow by over 600 percent over 15 years
- Presented economic findings in a public forum to the city council and mayor - study became key in their case for the county

### President

*BYU-Idaho Economics Society*

**Rexburg, ID**

*Jan 2016 - Apr 2017*

- Increased attendance by over 300 percent by launching a marketing campaign across campus and to non-active students
- Instituted a semesterly research project program that allowed students interested in academic research to gain experience
- Built a network of relationships with employers and alumni who have been able to offer our students intern opportunities

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## Skills & Qualifications

- Proficient in C++, Java, Python, R, VBA, HTML - Familiar with Swift, JavaScript, Stata, SQL - Interested in Julia, Lisp, Rust
- National Up To Us Campaign - Placed top 15 out of 200 colleges in the US - Recognized at the CGIU Conference 2016
- Developed an online R tutorial video series for the BYU-I Mathematics Department to help students learn statistics
- Founder of the Epsilon Chapter in Idaho of the Omicron Delta Epsilon National Economics Honor Society at BYU-Idaho
- High School and Collegiate Wrestler - 160 and 197 weight class respectively - Coach Freshman and Junior Wrestlers

# DANIEL KIUTTU

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## Academic Experience

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### Brigham Young University

Bachelor of Science in Economics

Provo, UT

April 2018

- 3.87 Cumulative GPA; 3.94 Major GPA
- Recipient of the Walter Fuhrman Economic Excellence Award (half-tuition scholarship for academic achievement)
- Relevant Coursework: Econometrics, Financial Accounting, Industrial Organization, Mathematical Statistics
- Served as Teacher's Assistant to 3 professors in the fields of economics, mathematics, and American history

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## Professional Experience

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### Corporate Bond Intern

Deseret Mutual Benefit Administrators

Salt Lake City, UT

September 2017-Present

- Conduct buy-side credit analysis on 4 corporations to be used in future fixed income portfolio investment decisions
- Defend recommendations in firm's monthly credit committee to influence up to \$10 million in bond purchases

### Strategy & Analytics Intern

Walmart Stores, Inc.

Bentonville, AR

June 2017-August 2017

- Communicated strategic pricing recommendations that would make a direct P&L impact of \$10 million annually
- Designed a scalable process for business analysts to identify losing price strategies from ~5,000 store items instantly
- Constructed a pricing scenario template to streamline pricing simulations and forecast annual financial impact

### Research Associate Intern

Mortgage Capital Management, Inc.

San Diego, CA

January 2017-May 2017

- Compiled a multiple regression model to predict the closing rate of loans in a mortgage pipeline with 95% accuracy
- Demonstrated the existence of significant variables that have not been previously considered in loan closing rates
- Influenced company leadership to implement hedging strategies that saved clients ~\$10,000-\$50,000 in hedge costs

### Executive Vice President

Finance Society

Rexburg, ID

September 2016-December 2016

- Spearheaded implementation of a student actively managed investment fund for a \$5.3 million endowment fund
- Oversaw research and reporting for a team of 12 analysts on a security that reached our target price within 6 months
- Saved ~5 hours of weekly labor by creating excel templates for discounted cash flow and WACC analyses

### Co-President

Economics Society

Rexburg, ID

April 2016-December 2016

- Co-founded a student-run research project for a local county that analyzed tax revenue as an indicator of growth
- Successfully raised society participation by over 300% by reinventing mission statement and marketing strategy
- Coordinated an inter-society cooperation that boosted recruiting activity from 4 companies and graduate programs

### Financial Analyst Intern

Mortgage Capital Management, Inc.

San Diego, CA

August 2015-January 2016

- Executed reconciliation on ~100 daily capital markets trades to manage secondary marketing interest rate risk
- Modeled VBA audit systems for capital markets operations yielding up to \$10,000 in monthly savings to the client
- Developed a cash flow report measuring client loan sales and offsetting hedge instruments for a \$60 million pipeline

### Proselytizing Missionary

The Church of Jesus Christ of Latter-day Saints

Multiple Cities, Finland

February 2013-March 2015

- Developed training on public speaking, teaching, and daily goal setting for over 100 full-time volunteers
- Undertook financial operations for the organization in the Finnish language with less than 24 hours of training
- Managed logistics and transportation for movement of over 100 missionaries across the country every two months

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## Skills & Qualifications

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- Trained in SQL, Tableau, Stata, and Financial Modeling
- Skilled in oral communication and public speaking, written communication, and project management
- Eagle Scout rank in Boy Scouts of America
- Senior class ASB officer and captain of the varsity soccer team in high school
- Proficient in Finnish

# Chase J. Riepl

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## Education

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### University of Utah

Master of Science, Finance

- Portfolio and Investment Management Emphasis

Graduation December 2018

Salt Lake City, Utah

### Brigham Young University-Idaho

Bachelor of Science, Business Finance

- Major GPA: 3.90

Graduation April 2017

Rexburg, ID

## Professional Experience

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### Zions Bancorporation

Channel Strategy Intern

- Developed proprietary model to identify optimal expansion opportunities in prime growth markets
- Created branch scoring system comprising demographic, production, and transaction metrics to identify strategic branch realignment opportunities
- Presented recommendations to senior management across Bancorp network

May 2017-Present

Salt Lake City, Utah

### Charles Schwab & Co.

Investment Advisor Intern

- Rotated among various divisions of the company, including compliance, technology, trading, and sales
- Researched and presented on impact of interest rate changes on asset allocation

June 2016-July 2016

Phoenix, AZ

### Edward Jones Investments

Wealth Management Intern

- Executed all trades for over 170 clients on behalf of financial advisor
- Educated in college, retirement, and estate planning incorporating various inflation rates

September 2015-February 2016

Idaho Falls, ID

### Elevati, LLC

Data Analyst Intern

- Oversaw growth of client portfolio from \$19,000 to \$51,000 in monthly revenue of digital media company through system optimization and new client acquisition
- Analyzed advertising trends to make system improvements, resulting in 21.8% efficiency increase

July 2014-August 2015

Rexburg, ID

### LPL Financial

Wealth Management Intern

- Utilized LPL software to research various securities across multiple asset classes
- Trained in differing investment strategies and investment products

July-September 2014

Idaho Falls, ID

## Volunteer and Extracurricular Experience

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### CFA Society Research Challenge

State Champion Research Analyst

- Prepared a comprehensive sell-side initiating coverage report on US Ecology (ECOL)
- Identified key risks associated with company including political, regulatory, interest rate, and forex
- Won Idaho State competition as only undergrad participants, competed at Americas regional

October 2016-March 2017

Boise, ID & Seattle, WA

### BYU-Idaho Investment Club

President

- Elected to serve as President in the University's Investment Club with responsibility for asset allocation of a \$7.1MM student-managed endowment fund and club of 60+ members

September 2015-April 2017

Rexburg, ID

### Church of Jesus Christ of Latter-day Saints

Full-time Representative

- Exerted 75+ hours/week to provide religious instruction and perform community service
- Managed large groups of individuals from diverse backgrounds to meet performance standards
- Effectively coordinated with ecclesiastical leaders and Colombian government officials the evacuation of 24 individuals from a hazardous situation

June 2011-June 2013

Cali & Medellin, Colombia

# Matthew Singer

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## EDUCATION

### Brigham Young University - Idaho

*Bachelor of Science, Economics*

Rexburg, Idaho  
Sept 2015 - Apr 2018

- GPA: 3.6/4.0
- Recipient of an academic scholarship

### *Vice President of the Investment Society*

Sept 2015 - Apr 2017

- Lead the collaboration on the strategic allocation of \$5 Million from the school endowment
- Lead research regarding equity and fixed income markets to help create an efficient portfolio allocation

### *Paid Economic Tutor*

Sept 2016 - Onward

- Helped tutor students on principles of micro, macro, and international economics

## PROFESSIONAL EXPERIENCE

### Nasdaq

New York, New York

*Legal Regulation Analyst*

June 2017 – Aug 2017

- Honored to have received a return offer at Nasdaq based on high performance during 2016 internship
- Heading anti-money laundering project that ensures clients that trade with Nasdaq Fixed Income have all regulatory documentation present and current.
- Using Nasdaq SMARTS compliance technology to analyze daily trade data to ensure clients trading on Nasdaq's new ETS comply with rules and regulations

### Nasdaq

New York, New York

*Legal Regulation Analyst*

June 2016 – Aug 2016

- Analyzed and documented trade data on Nasdaq's six exchanges to ensure broker dealers were in compliance with all rules and regulations
- Worked with CCO on three projects that improved the efficiency and organization for Nasdaq's four broker dealers
- Published SEC rule 605 data from trades by performing data analysis of previous order spreads and execution times
- Provided high-level analysis on the ISE acquisition by Nasdaq to help cut costs and improve transparency
- Improved and tested Nasdaq's procedures to more accurately follow the SEC Market Access Rules

### Meydan IMAX Theater

Dubai, UAE

*Marketing Intern*

Feb 2013 – Apr 2013

- Used social media, radio, television, and magazines to market the Meydan IMAX brand across the UAE
- Met with people from media and other entertainment companies across Dubai to work out deals on advertising the Meydan IMAX brand
- Drove advertising growth for the company by finding new blogs and websites to advertise the brand
- Developed a deep understanding how startups and small companies function in the UAE

### Nasdaq Dubai

Dubai, UAE

*Regulatory Intern*

Aug 2009 – Aug 2009

- Researched different business practices by those listed on Nasdaq Dubai to ensure they were complying with all current financial regulations
- Received training on the stock market and its functions

## VOLUNTEER SERVICE

### The Church of Jesus Christ of Latter-day Saints

Seoul, Korea

*Full-Time Missionary*

May 2013 – May 2015

- Maintained a work schedule of 90+ hours for two years
- Trained more than 50 people in 2 Korean cities in setting and achieving organizational goals
- Analyzed key indicators to evaluate how to improve performance
- Helped a large team improve performance in several key indicators
- Studied and became fluent in the Korean language and became accustomed to the Korean culture

## ADDITIONAL INFORMATION

- Interests: basketball, golf, film, travel (Traveled to 20 countries), classical music, politics, economics, sushi

# ANDREW BENSON

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## Education and Personal Development

### Brigham Young University-Idaho

**Expected Graduation April 2018**

*Bachelor of Science in Financial Economics - Statistics Minor*

*Rexburg, Idaho*

- **Cumulative GPA:** 3.85
- **Course Work**– Probability and Statistics, Intermediate Statistics, Bayesian Statistics, Linear Algebra, Applied Linear Regression & Econometrics, Multivariable Calculus, Investment Analysis, Financial Analytics, Derivatives and Risk Management, Micro and Macroeconomics, Financial Accounting, and Intro to Software Development
- **Research Experience**– Conducted original research on transfer rates of 5,000 college students using Markov Matrix methodologies and received an award for quality of research at university's research conference
- **Skills/ Certifications**– Advanced R and Stata statistical software experience, intermediate Excel VBA programmer, basic/proficient C++ and Python programming experience, Harvard Excel certified, basic Microsoft Access knowledge, Bloomberg terminal certified

### BYU-Idaho Investment Society

**January 2016 – April 2017**

*Senior Financial Analyst*

*Rexburg, Idaho*

- Consulted on asset allocations of a student managed \$5 million endowment fund with responsibility of a current portfolio allocation of 15% in international equity
- Promoted quickly from short-term bonds junior analyst to international equity senior analyst and oversaw research and analysis of international equities team
- Helped mitigate the risk of an approximate loss of \$1.125 million during Brexit vote by providing financial recommendations to fund managers on analysis that helped management make informed decisions

## Work Experience

### Bank of America Merrill Lynch

**June 2017 – August 2017**

*Operations Analyst Summer Intern*

*Charlotte, North Carolina*

- Led out ad hoc analysis projects centered on improving the bank's commercial client experience in the Treasury Fulfillment, Service, and Operations (TFS&O) team
- Consulted management to implement capacity models and analytics to solve issues around TFS&O capacity models
- Developed a new capacity model that will initiate data driven decision making, achieve optimized allocation of 250 employees, and drive client delight by improved customer service response time by 35-50%

### Tucson Electric Power

**July 2016 – September 2016**

*Financial Analyst Intern*

*Tucson, Arizona*

- Worked with senior director of supply side planning to initiate use of Monte Carlo simulations, time series forecasting, and optimization models to forecast 30 years of energy prices and minimize volatile variable costs
- Derived statistical model inputs that accurately forecast energy portfolio costs and can help provide insight around the purchase and sale of multi-million dollar energy generation units
- Increased the amount of valuable data available for decision making through the implementation of financial forecasting models that will impact utility rates for more than 500,000 customers

### Brigham Young University-Idaho

**May 2015 – July 2016**

*Undergraduate Research Assistant*

*Rexburg, Idaho*

- Collaborated with economics and statistics faculty to develop original research on higher education issues using data from over 4,000 colleges and universities spanning 38 years
- Participated in dozens of additional interdisciplinary team research projects and gained valuable analytical, problem solving, and project planning skills
- Contributed to the culminating event of providing analysis to a PhD level dissertation that has been published by faculty mentor through Cornell University and will have impact on universities, policymakers, and students alike

# Quinn Beeson

Phone Number   Email Address   <https://www.linkedin.com/in/quinn-beeson>

## Education

### Bachelor of Science in Economics

*Brigham Young University-Idaho*

**Graduated: April 2017**

*Rexburg, ID*

- Related courses: Econometrics, Environmental Economics, and Agricultural Policy
- GPA:

### Charles Koch Institute

*Koch Internship Program*

**September 2016 – December 2016**

*Washington, D.C.*

- Professional education regarding liberty, free enterprise, and Market-Based Management

### Major Projects

- “Industry Growth in Bingham County, Idaho” – July 2015; Group project using IMPLAN, a regional economic analysis tool
- “Elements Impacting College Academic Performance: A Brigham Young University-Idaho Approach” –July 2016; Group project utilizing STATA, and survey platforms such as Qualtrics
- “Water Rights Transfers in Idaho” – July 2017; Senior paper presented at the Universities Council on Water Resources annual conference

## Work Experience

### The Buckeye Institute

*Economic Research Analyst*

**May 2017 – Present**

*Columbus, OH*

- Assist with the analysis of federal and state government policy on economic outcomes in Ohio
- Write and edit blogs, policy briefs, and longer research papers
- Focus on energy and environmental issues in Ohio

### The Heritage Foundation

*Energy and Environment Intern*

**September 2016 – December 2016**

*Washington, D.C.*

- Assisted economic analysts on policy research regarding energy, environment, and agricultural issues
- Co-authored blog posts on energy, environmental, and agricultural issues from an economic perspective

### Economics Lab Assistant

*Brigham Young University-Idaho*

**September 2015 – July 2016**

*Rexburg, ID*

- Lead Student – managed schedule of 8 assistants
- Aided approximately 40 fellow students daily in Economic Principles and other economics classes with understanding and comprehension of material
- Communicated with a variety of other students and adapted to different learning styles in order to better tutor them

### Student Archives Assistant and Student Lead

*David O. McKay Special Collections and Archives*

**April 2015 – April 2017**

*Rexburg, ID*

- Delegated responsibilities to teammates, assisted in hiring new employees, and created training material
- Evaluated approximately 200 linear feet of records from 1888 to the present for preservation and retention
- Cataloged 100+ collections and managed information and records

## Volunteer Experience

### Volunteer English Teacher

*International Language Programs*

**January 2015 – April 2015**

*Kyiv, Ukraine*

- Volunteered to teach approximately 40 children aged 3-14 years for four months
- Prepared and taught daily English lessons and submitted for review on time
- Adapted to an unfamiliar culture and customs and learned a small amount of Russian