**ELIZABETH “ELLE” KIM** 40 Newport Pkwy #2809, Jersey City, NJ 07310 **|** **(404) 643-2589 |** [**jinkiz@gmail.com**](mailto:jinkiz@gmail.com)

**EDUCATION**

The University of Georgia Athens, GA

*Terry College of Business*  *May 2012*

1. Bachelor of Business Administration in Finance Major GPA: 3.8/4.0

* Some relevant coursework: Econometrics, Statistics, Int’l Finance, Int'l Strategic Mgmt, Corporate Finance Theory and Applied, Money & Capital Markets, Investments, Leadership, Managerial Accounting, Financial Mgmt
* Includes: Financial Statement Analysis, Financial Planning & Forecasting Financial Statements, Bond & Stock Valuation, Cost of Capital, Corporate Valuation, Capital Budgeting, Real Options, Capital Structure, M&A, Risk Management
* Projects: Examined Greece’s sovereign debt crisis & its effects on EU & global markets; Assessed financial reports of Philip Morris Int’l to examine firm’s performance & industry position; Studied causes & ramifications of late-2000s recession
* Cases: Financial ratio analysis and forecasting on Tire City, Inc & Premier Furniture, Co.; Financial planning and loan evaluation on Butler Lumber, Co.; Margins and stock analysis on Crocs, Inc.; Cash flow analysis on Netflix.com, Inc.; Firm and project valuation on Merck & Co.; Acquisition valuation on Pinkerton, Co.; Capital structure on Panera Bread, Co.

2. Bachelor of Business Administration in Economics Major GPA: 3.3/4.0

3. Bachelor of Business Administration in International Business Major GPA: 3.3/4.0

*Franklin College of Arts and Sciences*  *May 2012*

4. Bachelor of Arts in Communication Studies, *Minor in Spanish* Major GPA: 3.6/4.0

Study Abroad: Yonsei University Seoul, South Korea

* Learned marketing and economics from the perspective of a small, heavily export-oriented, *Summer 2010*  
  developed country, at one of the country’s most prestigious universities

CFA Institute- Chartered Financial Analyst/ CFA Level I Candidate *December 2012*

**PROFESSIONAL EXPERIENCE**

Commercial RE Analyst Intern- *Centennial Capital & Investment, LLC, Norcross, GA* May 2008-Jan. 2011

* Helped develop bank relations, and managed client and real estate relations
* Recorded business transactions: payroll and expenses nearing $70,000
* Researched and gathered a variety of lenders’ loan guidelines, updates and programs that best suited clients’ profiles
* Aided assembling clients’ applications weekly to help assess their commercial loan eligibility
* Created the company’s filing systems, its application templates, and its website which was regularly updated

Mortgage Loan Processor Intern - *Future Mortgage & Finance, LLC, Norcross, GA* May 2006-May 2008

* Maintained ledger by posting credit and debit entries of transactions as high as $200,000
* Applied knowledge of mortgage loan operations, such as various lenders’ underwriting procedures and policies, to improve the probability of borrowers’ loan approval
* Assisted in preparing necessary documents for filing yearly taxes
* Helped process clients’ loan applications; gathered the required documents by investors and for loan approvals

**LEADERSHIP & COMMUNITY INVOLVEMENT**

**Phi Beta Delta: International Honors Society-** *Vice President, Head of Membership and Public Relations*

**Banking and Finance Society-** *Member*

**International Student Life Tax Team**- *Volunteer, VITA certified*

**Relay for Life Logistics Committee & Students for the American Red Cross Decorations Committee-** *Committee Member*

**High School Summer Camp and Korean Church-** *Teacher and Youth Group Leader, respectively*

**Reading for the Blind & Dyslexic, and Center for Destitute and Sick Children in rural Peru-** *Volunteer*

**HONORS, SKILLS & INTERESTS**

**Honors:** Dean’s List; Omicron Delta Epsilon (Economics International Society); Phi Beta Delta (International Honors Society)

**Scholarships:** HOPE Scholarship (4-year full ride tuition scholarship), Federal ACA Competitive Grant

**Languages:** Conversational Proficiency in Spanish and in Korean

**Technical Skills:** Advanced Excel (pivot tables, lookups, macros), Access, Powerpoint, Outlook and Word skills; Working knowledge of SQL, SAS, MS Project, MS Sharepoint, STATA, Prezi, and MS FrontPage

**Interests:** Business plan writing, going green, solving riddles, hiking, making Tres Leches dessert