Contact

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Top Skills

Predictive Analytics
Natural Language Processing (NLP)
Large Language Models (LLM)

Languages

English (Native or Bilingual)
Spanish (Native or Bilingual)

Certifications

FINRA Series 6, 7, 63, 65 Licenses

Honors-Awards

Beta Gamma Sigma, ASU Chapter

José Luis Caraveo III

Tuck MBA Candidate | Consortium Fellow | GenAI Student Champion
Hanover, New Hampshire, United States

Summary

As Head of Business Information and Analytics for North America, I led a team of specialized experts in delivering high-quality financial analytics and research. We played a pivotal role in supporting key divisions at Morgan Stanley, including Investment Banking, Global Capital Markets, Wealth Management, Fixed Income, and Risk Management. Our contributions strengthened the bank's financial infrastructure across its global operations.

Prior to this, as a Senior Analyst at Northern Trust Corporation, I refined my analytical expertise by managing operational controls over a large alternative investment portfolio. This role required precision in financial reporting and a strong focus on optimizing business processes—skills that proved essential in my subsequent work at Morgan Stanley.

Experience

The Tuck School of Business at Dartmouth

MBA Candidate
July 2024 - Present (1 year 3 months)
Hanover, New Hampshire, United States

Consortium Fellow, Tuck Community Consulting Club, Tripod Hockey All-Star Team Fall '24, GenAI Student Champions Program 2024-2025, Healthcare Club

L.E.K. Consulting

Summer Consultant
June 2025 - August 2025 (3 months)
Boston, Massachusetts, United States

Morgan Stanley

Head of North America, Business Information and Analytics
June 2023 - July 2024 (1 year 2 months)

Phoenix, Arizona, United States

Led a team of financial analytics and research professionals supporting Morgan Stanley's worldwide offices via RR Donnelley. Collaborated with several divisions within the bank, including Investment Banking, Global Capital Markets, TechBD, Investment Management, HR and Risk Management.

North America: Phoenix | Menlo Park | New York

Global Offices: Tokyo | Chennai | Seoul

Northern Trust Corporation

5 years 8 months

Senior Analyst, Alternative Investments

November 2018 - June 2023 (4 years 8 months)

Tempe, Arizona

Develop, strengthen, and maintain operational controls over a client desk of approximately 30 Billion USD, spread across 50 clients and approximately 1,200 individual assets.

Corporate and Institutional client focus : endowments, pensions, corporations, NPOs and trusts.

Northern Trust Alternative Asset Services supports clients of the bank who invest in hedge funds, and private equity partnerships. Our clients rely on my team to deliver timely and more importantly, accurate financial reporting on their alternative asset portfolios. This requires daily monitoring of portfolio activity, pricing volatility, performance analysis/validation, confirmation of monthly trade activity, cash flows, and accounting reconciliation activity. I coordinate daily with global operations teams located in Tempe, Chicago, and Bangalore. I rely on cooperative relationships with my partners across global centers to execute on all key aspects of transaction processing, statement procurement, and report delivery within tight deadlines. I accomplish all of this by building strong and genuine relationships with my partners, technical coordinators, and leaders.

In addition to the day to day management of my client desk, as a Senior Analyst I am also responsible for training/mentoring new Alternative Investment Analysts and for introducing them to Northern Trust culture. My cultural expertise comes from service. I am the Co-Chair of the Northern Trust Latin Heritage Leadership Council (LHLC) as well as the Chair of Community

Involvement for the Employee Engagement Committee (EEC). Finally, I’m fortunate enough to have been selected as the Editor in Chief of the EEC quarterly newsletter for 2019, which gives me an excellent outlet for my creative instincts and allows me to improve my writing skills!

Analyst, Alternative Investments
November 2017 - October 2018 (1 year)
Tempe, Arizona

- Responsible for daily monitoring of portfolio activity, pricing volatility, and other relevant factors for over 500 HF and PE assets.
- Develop and manage complex Excel based financial models used in price reporting, attribution and cash flow analysis, and portfolio performance validation and forecasting.
- Review variances on a monthly basis and serve as liaison for audit preparation tasks.
- Calculate and update monthly asset performance statistics.
- Construct valuation reports for fund administration and investors.
- Provide ad hoc project support and when needed, project management.

USAA
10 years 7 months

Wealth Advisor
January 2010 - May 2017 (7 years 5 months)
Phoenix, AZ

- Create and deliver a diverse set of financial reports (variance analysis, sales trends, retention, portfolio review, Financial Plans, etc.) to a variety of internal and external stakeholders.
- Analyze Financial information (e.g. financial statements, financial ratios, cash-flow, etc.)
- Develop and manage complex excel based financial models.
- Perform strategic planning and deliver recommendations to product managers, sales directors and fund managers.

Relationship Management: Accountable for managing internal and external relationships while acting in a leadership/facilitator role as the representative of the USAA Managed Portfolio team. Monitor, resolve, and respond to inquiries from clients, external stakeholders (e.g. attorneys, estate planners, wealth managers), and internal stakeholders (e.g. product managers, sales directors, fund managers).

Key Accomplishments

- “Ambassador Award” Recipient in 2011, 2013, and 2014. This is USAAs highest recognition of service.
- Selected by management to attend a meeting with USAA CEO Stuart Parker to discuss and advise on the incentive structure for USAA Wealth Advisors in 2015.

Areas of Expertise include:

-Strategic Planning
-Portfolio Valuation
-Financial Modeling
-Budgeting & Forecasting
-Financial Analysis
-Risk Management
-Market Research
-Capital Markets
-Regulation & Compliance

Financial Advisor

November 2006 - January 2010 (3 years 3 months)
Phoenix, AZ

- Sold financial planning and advisory services using consultative sales techniques.
- Performed proactive prospecting and new business development by warm and cold calling existing USAA members.
- Sold investment and life insurance products to mass-market clients (households with $50K to $500K in investable assets).
- Average annual production: 300 Mutual Funds, 25 Managed Accounts, 50 Term insurance policies, 40 Permanent insurance policies, and 35 deferred annuities.
- Identified and referred qualified wealth management leads to the proper channels.
- Serviced existing accounts by providing recommendations on rebalancing investment portfolios after major transactions.
- Ensured compliance and made appropriate recommendations by engaging clients in holistic financial reviews.
- Processed transaction requests in a timely and accurate manner.

Key Accomplishments

- Promoted 4 times in 4 years; progressed from Financial Advisor III to Senior Financial Solutions Advisor.
- Exceeded all sales goals every year.
- Assigned to the Business Advisory Committee in 2010, a committee responsible for advising project management analysts and executives on improving internal sales processes and procedures.

Chase

Licensed Personal Banker

November 2005 - November 2006 (1 year 1 month)

Phoenix, Arizona Area

Branch based sales position whose primary goal is to acquire, retain and deepen customer relationships. Responsible for creating an outstanding customer experience and helping the branch meet sales objectives contributing to the success of the firm. Proactively met with customers - face to face and over the phone - to discover their financial needs and provide product and service recommendations. Partnered with specialists (such as Loan Officers, Business Bankers, and Financial Advisors), to ensure customers had access to experts who could help with specialized needs.

U.S. Bank

Universal Banker

October 2004 - November 2005 (1 year 2 months)

Phoenix, Arizona Area

Contributed to the attainment of bank office sales goals and related objectives by promoting the bank's products and services and by generating leads and referrals. Developed business relationships with potential customers through sales calls, networking, and other outside activities.

Wells Fargo

Teller

December 2002 - October 2004 (1 year 11 months)

Phoenix, Arizona Area

Primary job duties : accepting deposit and withdrawal requests from customers. In addition, identify opportunities to offer a wide range of additional financial products to customers.

Additional duties : Greeting customers and thanking them for their business each visit, Completing deposit and withdrawal requests for customers, Following company identification policies at all times, Offering various financial products to customers, Answering the telephone in a timely and professional manner.

Education

The Tuck School of Business at Dartmouth

Master of Business Administration - MBA, Strategy · (July 2024 - July 2026)

Arizona State University - W. P. Carey School of Business

Bachelor of Science (B.S.), Finance · (2013 - 2017)

Arizona State University - W. P. Carey School of Business

Bachelor of Science (BS), Accounting · (2013 - 2017)