**Jonas Carrasco**

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**Business and Financial Analyst**

Accomplished Business Analyst with expertise in directing highly complex projects resulting in improvements and efficiencies for the financial and banking industries. Possess broad-based business acumen, rare blend of analytical skill, and technological acumen. Innate talent for leveraging technology to eliminate inefficiencies and optimize use of available information. Proven track record of structuring and implementing projects that yield measurable results, cost reductions gained from improved system / process performance, and productivity gains through multiple change and improvement initiatives. Keenly focused on customer requirements and service levels which directly contribute to bottom-line results.

**CORE COMPETENCIES**

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| --- | --- |
| * Collaborative / Innovative Leadership * Data / Trends Analysis and Reporting * Database Analysis * Customized Reporting * Call Calibrations * Process Improvement * Special Project Management * Collections * Bilingual: English, Spanish | * Excellent Communication Skills * Detail Oriented / Organized / Multi-Tasking * Team Building * Complex Troubleshooting / Problem Solving * Customer Focused / Service * Training / Employee Development * Policies / Procedures * Inside Sales * MS Office, SQL, SAS, FileZilla, Putty, FACS |

**PROFESSIONAL EXPERIENCE**

**Navient,** Newark, DE **2013 - 2017**

(Nasdaq: NAVI) is a leading provider of asset management and business processing solutions for education, healthcare, and government clients at the federal, state, and local levels.

## *Dialer Analyst 2015 - 2017*

Created and maintained dialer reports in Excel and SQL database.

* Created SOPs using Microsoft Word and presentations using PowerPoint.
* Ensured each schedule sent by management was aligned with corporate strategy to reach monthly goal.
* Created Soundbite files using FileZilla, Putty, and Access.
* Worked with Interactive Dialers used to call out. Established goals for Dialers and held them accountable.
* Experienced with SQL and running queries within the database.
* Evaluated and recommended improvements to the call center productivity.

## *Collection Specialist 2013 - 2015*

Contacted Department of Education student loan customers, endorsers, and co-makers whose accounts are more than 60 days’ delinquent or critically nearing default.

* Counseled delinquent customers on all available repayment and deferment options to assist customers and ensure timely payments.
* Consistently exceeded goals, ultimately reducing delinquency times.

### **Bank of America,** Newark, DE **2012 - 2013**

## A multinational banking and financial services corporation.

### ***Deed in lieu Manager – Contract Position***

Minimized losses on foreclosures through analysis, management, marketing, and liquidation of real estate

owned properties by the company and its investors. Managed four employees.

* Communicated with vendors and customers to clear any title discrepancies, including liens, judgments and tax delinquencies; and made necessary corrections to clear title with the company’s title attorneys.
* Maintained professional and technical knowledge by tracking emerging trends in call center operations management, attending educational workshops, reviewing professional publications, establishing personal networks, benchmarking state-of-the-art practices, and participating in professional societies.
* Accomplished organization goals by accepting ownership for accomplishing new and different requests and exploring opportunities to add value to job accomplishments.

**J.P. Morgan,** Melrose, IL **2010 - 2011**

A global leader in financial services, offering solutions to the world's most important corporations, governments and institutions in more than 100 countries.

***Personal Banker***

Upsold services to open accounts helping clients achieve financial goals.

**HSBC,** New Castle, DE **2005 - 2007**

Provided real estate secured loans, auto finance loans, MasterCard and Visa credit card loans, private label credit cards, personal non-credit card loans, and specialty insurance products to middle-market consumers.

***Customer Service Representative***

Provided services and solutions to customers. Upsold other products. Built relationships with our customers by

truly listening to their needs and supporting them with the products and services that were right for them.

**EDUCATION**

**Currently pursuing Bachelor of Science (BS) in Business Management**

Expected completion: 2019

Wilmington University, New Castle, DE

**High School Diploma**, 2004

St. Marks High School, Wilmington, DE

**CERTIFICATIONS & TRAINING**

**Excel Certification,** 2017

Goldey-Beacom College, Newark, DE

**PROFESSIONAL AFFILIATIONS**

Vice President, Toastmasters, 2016 - 2017

**COMMUNITY INVOLVEMENT**

Volunteer, Easter Seals, 2017