Junzhou Lin

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Permanent Work Authorization | No Visa Sponsorship Required

EDUCATION

Johns Hopkins University | Baltimore, MD
MS in Applied Mathematics and Statistics | **Financial Mathematics** | Dec 2021

- Coursework: Stochastic process; Data mining; Monte Carlo method; Time series; Computing in applied mathematics; Financial derivatives I&II; Investment science; Commodity market; Quantitative portfolio theory
- Cumulative GPA: **3.86/4.00**

George Mason University | Fairfax, VA
BS in Mathematics | **Actuarial Mathematics** |May 2019

- Cumulative GPA: **3.76/4.00**
- Honors & Awards: Dean's List

WORK EXPERIENCE

Investment Intern | First Capital Co., Ltd.
Shenzhen, China | Dec 2018 – Jan 2019

- Reviewed and re-performed calculations (R & Excel) of numbers and ratios for varies types of loans daily
- Communicated with debtors by telephone and email to manage debtors and arrears process
- Identified quality adjustment requests; completed documentation packages and utilized company underwriting guidelines to approve or reject request

Risk Analyst Intern | Cowen Inc.
New York City, NY | Jul 2018- Sep 2018

- Created investment report summarizing (Excel) value propositions, return and risk assessment, product and market potentials to support senior investment managers in the decision-making process
- Built risk control simulation method that takes in risk factors and other information of individual company and output portfolio level performance

ACADEMIC PROJECTS

Dispatch Strategy Optimization
Johns Hopkins University | Mar 2021

- Wrote an algorithm in Python by utilize dynamic programing and ATF optimization to increase the commodity investment revenue by 40%

PJM MAAC load Backtesting
Johns Hopkins University | Feb 2021

- Built multiple nonlinear models (Python) through pipeline to predict power loads, based on weather information such as temperature, dewpoint, humidity and wind speed

Kaggle Machine Learning Competition
Kaggle | Dec 2020

- Predicted the sector of a company using only the text from its 10K filing through word embedding in NLP, Naïve Bayes model and Logistic regression model (Python)

Loan Performance Prediction
Johns Hopkins University | Oct 2020

- Constructed multiple linear and logistic models (Python) to predict the length of time that FNMA (Fannie Mae) holds a mortgage loan and the foreclosure of that loan, based on 36 features retrieved from FNMA's book

SKILLS

Languages: Chinese (native); English (fluent)
Computer skills: Microsoft Office; PowerPoint; Bloomberg
Programming: Python; MySQL; R; Power Query; SAS; JAVA
Coursera: Managing Big Data with MySQL, Machine Learning