

Joseph Carruth

Austin, TX 78759 • 512-574-3644 • carruthjr@gmail.com · www.linkedin.com/in/joseph-carruth

EDUCATION

Lehigh University, Bethlehem, Pennsylvania Graduation: May 2025
Bachelor of Science in Integrated Business and Engineering, Major in Finance GPA: 3.84
Bachelor of Science in Mechanical Engineering, Minors in Aerospace Engineering, Economics
Honors: Dean's List, Tau Beta Pi Honor Society
Related Coursework: Aerodynamics, Control Systems, Manufacturing, Dynamics, Linear Methods, Health Economics, Adv. Financial Modeling, Numerical Methods, Investments, Financial & Managerial Accounting

PROFESSIONAL EXPERIENCE

Texas Capital, Austin, Texas *Middle Market Intern* May 2024 – July 2024
50 hours per week/10 weeks per year

- Collaborated with analysts, associates, and bankers across the firm on the management of ongoing credit health in the credit portfolio for clients in the \$25MM to \$300MM range, utilizing DCF models, financial ratio analysis, and risk management strategies for leveraged buyouts, mergers & acquisitions, and high-growth scenarios
- Led a large data entry project for Real Estate Secured deals across the entire Texas Market, designing a leverage model to streamline analyses while collaborating with senior leaders to ensure accuracy of information
- Delivered presentations to interns and business professionals on credit prospects, fintech partnerships, and workflow processes, enhancing skills in prospecting, public speaking, collaboration, PowerPoint, and financial analysis
- Partnered with relationship managers in their efforts to drive revenue growth, logo creation and prospect identification, spearheading overhaul of pitchbooks to better cater to the individual needs of every client

Tau Beta Pi Engineering Honors Society, Lehigh University *Vice President* May 2024 – Present

- Represent founding chapter of the oldest engineering honors society through community outreach, engineering events, mentoring initiatives, and continued academic excellence (Top Eighth of Class)

ATHLETICS

Division I Men's Rowing, Lehigh University August 2021 - Present
20 hours per week/36 weeks per year

- Participate in daily to twice daily practice on the water and in the weight room along with supplemental training
- Compete in 1st Varsity boat since walking on, leading the team to high performance against top caliber teams
- Gain invaluable experience from consistent training regiment, including time management, leadership, and discipline

VOLUNTEER

Christmas Basket, St. Vincent DePaul Society, Austin, TX *Project Coordinator* December 2017 - Present
30 hours per week/3 weeks per year

- Assemble and deliver gift baskets and boxes of food and gifts to hundreds of families in need around Austin
- Take initiative to develop a proposal for delivery plan that aligns with COVID precautions

PROJECTS

Senior Capstone, Lehigh University January 2024 – Present

- Research business case for innovative medical device; communicating with entrepreneurs, corneal surgeons, transplant recipients, M&A professionals and reimbursement experts to understand the full scope of the issue
- Collaborate with team to generate informed solution to bring to the client on the business and human side of the product, culminating in a pitch before investors

AWARDS & CERTIFICATIONS

First Year Award – May 2022 – Lehigh Rowing
Coaches Award – May 2024 – Lehigh Rowing
MARC Championship Varsity 8 Champion – April 2023 – Lehigh Rowing
Six Sigma Yellow Belt Certification – November 2022 – Lehigh IBE
Certified SolidWorks Associate – December 2023 – Dassault Systèmes

TECHNICAL SKILLS & PROFICIENCY

Software: Python, MATLAB, R, Stata, Microsoft Office (Excel, Word, PowerPoint & Access), LabView, Bloomberg Terminal, Salesforce.com, Tableau, Solidworks
Language proficiency: Spanish, Written and Spoken