

Joseph C. Paolo

Milton, NY 12547 | 917.887.8364 | joeypaolo03@gmail.com | [LinkedIn](#)

Marist University Undergraduate Student pursuing a Bachelor's degree in Accounting and Finance, with the intent of obtaining CPA and CFA licenses.

Professional experience working at Public Financial Services and Accounting Firms.

EDUCATION

Marist University

- Bachelor of Science: Accounting and Finance - Marist School of Management
- Overall GPA 3.65 (anticipated 150 credit requirement for CPA, December of 2025)

Poughkeepsie, NY
September 2021 - Present

PROFESSIONAL EXPERIENCE

Deloitte & Touche

Professional Services Firm: Audit & Assurance - Securitization Intern

Jersey City, NJ
June 2025 - July 2025

- Review and verify Agreed-Upon Procedures (AUP) reports, ensuring accurate valuation and compliance for structured finance transactions
- Leverage Collateral Analyst System (CAS) to populate stratifications and replines, tying out underlying collateral data to client records
- Conduct comprehensive due diligence checks on loan portfolios prior to securitization, verifying key financial metrics and transaction eligibility
- Examine investor offering documents, preliminary, and final AUP reports, ensuring alignment with regulatory guidelines and internal quality standards
- Collaborate with engagement teams to validate structured finance deal documentation, enhancing accuracy and transparency of investor disclosures

PKF O'Connor Davies

Public Accounting Firm: Audit Intern

Newburgh, NY
January 2025 - May 2025

- Assist in financial statement audits and testing for commercial, manufacturing, real estate and healthcare clients
- Conduct on-site audit procedures, verifying cash balances, expense transactions, and supporting documentation
- Utilize CCH Engagement to prepare workpapers, import trial balances, and reconcile general ledger accounts
- Perform expense testing, verify assets and liabilities, and assist in adjusting journal entries for accuracy
- Identify discrepancies, prepare reconciliations, and support financial statement reviews to ensure compliance with GAAP

RBT CPA's, LLP

Public Accounting Firm: Audit Intern

Newburgh, NY
June 2024 - July 2024

- Assisted in executing audit procedures, including preparing and updating workpapers and supporting documents
- Utilized QuickBooks Online to upload client documentation and ensure timely execution of audits
- Rolled forward prior audits, verifying and updating general ledger balances, reviewing journal entries, and ensuring the accuracy of financial records
- Assisted in reconciling accounts and identifying discrepancies to ensure compliance with regulatory standards

New York Tax Strategies

Personal & Corporate Tax Preparation Service Firm: Tax Intern

Staatsburg, NY
April 2024 - June 2024

- Utilized UltraTax CS Data Entry Software to prepare tax forms for personal and S corporations
- Input data from forms such as 1040, W2, K1, 1099-Int, 1099 DIV, 1099 MISC, and Consolidated Brokerage Statements
- Analyzed personal and corporate tax returns from prior years
- Leveraged both prior and current tax returns to create various pivot tables and graphs in Excel, detailing metrics such as the average price per return, duration of each return per preparer and the percentage of cash inflow from each client
- Prepared metrics for analysis by Robert Green (CPA and owner) to enhance company success and evaluate staff performance which led to cost-cutting measures, contributing to an increase in the firm's bottom line

Equitable Holdings Inc.

Public Financial Services and Insurance Company: Office of the CFO Intern

New York, NY
June 2023 - August 2023

- Utilized Excel to update financial metrics for both internal weekly reporting and external end-of-quarter reporting
- Transcribed pre-quarter closing meetings where the CFO reviewed current and historical financial performance of each business unit and discussed end-of-quarter results
- Entered financial metrics into Excel for end-of-quarter STAT operational reporting
- Performed quality control with the heads of each business unit (Accounting, Actuarial, Investments, Investor Relations) to ensure accuracy of weekly metric data updates
- Collaborated with fellow finance interns on month-long project analyzing financial reporting for several of Equitable's direct competitors

- Presented competitor analysis to the CFO's office, including a separate presentation to the CFO, and to the entire Treasury team
- Analyzed and entered data from competitors' financial statements to support Equitable's end-of-quarter results in comparison with industry average

TECHNICAL SKILLS

Proficient in Microsoft Office (Word, Excel, PowerPoint, Power BI, Teams, Outlook, OneDrive) and Bloomberg Terminal. Familiar with Tableau, Aladdin, and VBA. Experienced in computing and analyzing data in Excel, with expertise in Solver, Data Analysis, VLOOKUP, HLOOKUP, MATCH, INDEX, Forecasting, Trend Analysis, Project Crashing, Transportation Modeling, and Regression Analysis. Advanced in designing precise, strategic prompts to enhance AI-driven research, and decision-making.

RELEVANT COURSES

Finance: Structured Finance, CFA Level I, Equities Practicum, Investment Analysis, Financial Statement Analysis, Corporate Finance, Financial Markets, Data Modeling for Business, Financial Literacy, Financial Management, Personal Finance

Accounting: Current Issues in Accounting, Advanced Accounting, Tax Accounting, Financial Accounting, Managerial Accounting, Intermediate Accounting I and II, Cost Accounting, Government and Nonprofit Accounting

Other: Calculus with Management Applications, Statistics, Business Law I & II, Operations Management, and Strategic Management

CERTIFICATIONS

Bloomberg

- BMC (Bloomberg Market Concepts)
- BFF (Bloomberg Financial Fundamentals)

Forage

- KPMG U.S. Career Catalyst: Audit Job Simulation

Volunteer Income Tax Assistance (VITA)

- IRS Advanced Certificate

SPECIAL PROJECTS & PUBLICATIONS

Financial Statement Analysis Project

Poughkeepsie, NY

Analysis of Kroger, Salesforce & The Gabelli (GABGX) Fund

Fall 2024

- Selected three equities to build a portfolio, tracking performance over a three-month time frame
- Analyzed economic data, sector and industry trends, company financial statements, and management teams
- Reviewed company's current policies and business model to better understand future revenue and cash flow projections
- Calculated various financial margins and ratios
- Performed pro forma financial statement projections
- Portfolio increased 18.17% over the three-month holding period for an annualized return of 95.02%

"Real Changes or Empty Promises"

CPA Journal

July/August 2025

- Analyzed the shifting regulatory, political, and economic landscape influencing corporate DEI commitments, highlighting the impact of Executive Order 14173 on Fortune 500 DEI strategies and disclosures

EXTRACURRICULAR ACTIVITIES AT MARIST

Peer Mentor and Tutor

Poughkeepsie, NY

Accounting & Finance

September 2024 - Present

- Selected to tutor for Operations Management after ranking in the top 10% of students in the Spring 2024 semester
- Tutor peers needing assistance for various courses

Greystone Equity Fund

Poughkeepsie, NY

Financial Analyst & Accounting/Reporting Specialist

September 2024 - December 2024

- Selected as one of eight individuals to join the student-managed investment fund, overseeing a portfolio with \$350,000 in assets under management (AUM)
- Utilized Bloomberg Terminal, Morningstar, and Valuline for analysis of funds' existing holdings
- Performed stock screening and analysis in preparation of end of semester stock recommendation
- Responsible for Information Technology, Communications, and Industrials sectors
- Dedicated an average of 20-40 hours per week to fulfill fiduciary responsibilities
- Pitched GOOG, INTU, and ODFL, producing a 10-page analyst report and pitch deck for each; all were approved and added to the fund

VOLUNTEER WORK

Volunteer Income Tax Assistance (VITA)

Poughkeepsie, NY

Volunteer

February 2025 - Present

- Assist low-to-moderate-income individuals and families in preparing and filing tax returns
- Provide guidance on tax deductions, credits, and filing requirements to maximize client refunds
- Utilize IRS-certified tax software to ensure compliance with federal and state tax regulations

St. Augustine Food Pantry

Milton, NY

Volunteer

September 2019 - Present

- Assist food pantry staff to distribute food and essential items to those in need, volunteering 2-4 hours monthly