**Max Chen**

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**EDUCATION**

**Program*: Master of Science in Financial Engineering***

**Stevens Institute of Technology,** Hoboken, NJ 8/14~12/15

**Program*: Bachelor of Arts in Finance***

**California State University of Fullerton,** Fullerton, CA 1/11~6/13

**EXPERIENCE**

**Fannie Mae,** Washington, DC 2/16~5/16

*Financial Data Analytic Intern*

* Interpret data from primary and secondary sources using statistical techniques and provide ongoing reports using R
* Worked with other members to complete special projects and achieve project deadlines
* Writing Netezza and Oracle SQL scripts to manipulate data for data loads and extracts
* Created visualization dashboards to translate broad and deep sets of data into easily digested using Shiny and Tableau

**Accenture,** Hoboken, NJ 9/15~12/15

*Internship*

* Planned and executed research and development on household wealth prediction model
* Transformed and cleaned, and loaded data from Census Bureau through R with SQLite package
* Perform a preliminary analysis of the distribution of the Household net worth as well as of the total number of Households by key attributes
* Implemented stepwise regression to choose variables that are significant predictors to our models
* Built an interactive tool using ”Shiny” package in R where individual person or relative companies to estimate individual wealth level, or estimate the wealth of certain location

**Dataframe,** Chino, CA 3/14~7/14

*IT Consultant/Network Administrator*

* Provided advice and support to all users including printing, software and hardware related issues
* Maintained and Troubleshot desktop and server hardware & software
* Installed, maintained, updated and support of all applications, systems and communications software
* Troubleshot network, systems and applications identifying and correcting malfunctions and other operational issues

**Rising Real Estate Group,** Brea, CA 9/12~12/12

*Real Estate Coordinate Intern*

* Prepared due diligence on residential properties to minimize the risk of default
* Analyzed competitor’s marketing and sales materials to determine if properties has positive return on equity
* Performed data entry by inserting customers data into the contact management systems
* Meet with potential clients to discuss real estate acquisition proposal

**East West Bank,** Walnut, CA 1/11~8/11

*Customer Service Representative*

**ACADEMIC PROJECT**

**Fannie Mae,** Washington, DC

*Prepayment Model with Machine Learning*

* Cleaned data from Netezza data warehouse using Netezza SQL scripts and loaded data into R
* Applied principal component analysis technique to transform data and reduce data demission
* Built prepayment probability model with logistic regression and random forest
* Developed a interactive tool through shiny where user can fill in the information and derive loan prepayment rate

**Stevens Institute of Technology,** Hoboken, NJ

* Implemented various models such as BS, Vasicek etc. to derive option value and underlying asset value
* Perform sensitivity analysis on the parameters of the models
* Optimization of Monte Carlo Simulation in parallel computation in C++
* Estimation of value at risk and conditional value at risk using C++

**California State University,** Fullerton, CA

* Provided budget analysis, plan/forecast models, variance analysis and strategic planning
* Developed discounted cash flow models, “what if” scenario assessments and sensitivity tests
* Analyzed financial statements from the perspective of the financial analyst and creditor to evaluate company’s financial performance by using financial ratios

**CERTIFICATE**

* Bloomberg Equity Essential 8/14
* Rice University, An Introduction to Interactive Program in Python 12/13

**SKILLS**

* R, Shiny, SQL, C++, Python, Bloomberg, MS Office (Excel, Word, PowerPoint, Outlook), Argus, Internet Savvy, Windows
* Fluent in English and Chinese