

# Crystal Huang

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## EDUCATION

### Massachusetts Institute of Technology

Cambridge, MA

*B.S. in Finance & Artificial Intelligence | GPA: 4.6*

May 2025

Managerial Finance, Corporate Finance, M&A Private Equity, Tax and Business Strategy, Lab in Investments, Venture Capital

## EXPERIENCE

### Crédit Agricole Corporate and Investment Banking

Jun. 2024 – Aug. 2024

*ECM M&A Summer Analyst*

New York, NY

- Analyzed 8 deals in renewables, transportation, aerospace, and industrials; developed DCF models with revenue segmented by geography, and product / services; calculated levered and unlevered free cash flow; performed sensitivity analysis; created comparables and precedent transactions to be displayed in football field.
- Conducted research using Bloomberg, Dealogic, and broker notes to create market updates, including share price analysis, competitive landscape, key revenue drivers, industry trends, market size and growth.
- Automated repetitive processes, such as mass emailing potential investors for roadshows and generating tables to display convertible bond offerings at various share prices, by utilizing VBA and creating Excel macros.

### M&A Privatization Pitch for Railcar Leasing Company

- Projected DCF for a global railcar lessor with 3 revenue segments using broker notes; constructed sensitivity analysis; built comparables and precedent transactions; integrated all values into a football field analysis.
- Created pitch incorporating industry research, company overview, highlights, valuation, financing considerations.

### Amazon Web Services

May 2023 – Aug. 2023

*Partner Solutions Architect Intern*

Seattle, WA

- Integrated scattered data on clients' projected revenue and proposed solutions from data pool with QuickSight, Redshift, and SQL by configuring a relational database to organize the data for better analysis and reporting.
- Enable senior Partner Solution Architects to validate client solutions and make decisions on supporting clients within AWS Marketplace in half the time by creating interactive dashboards to present data from database.

### Questbridge Network Scholar Chapter at MIT

Feb. 2022 – Jun. 2023

*Finance Director*

Cambridge, MA

- Audited inventory records and budgeting material logistics to host events for over 250 individuals.
- Allocated semesterly budget to plan and coordinate events; maintain accurate accounting records.

### Coloring Lines

Mar. 2020 – Jan. 2022

*Business Owner*

Queens, NY

- Cultivated relationships with 30+ clients for custom design crochet products, resulting in 45% of monthly revenue.
- Increased visibility; gained over 6,000 followers; researched trends, developed social media marketing strategies.

## FINANCIAL PROJECTS

### M&A Proposal: Pearson and Duolingo (MIT)

Dec. 2023

- Identified synergies from cross-selling and bundling driven by % of customer assumptions, reducing redundancies, and economies of scale to construct an incremental cash flow model and calculate the NPV of proposal.
- Conducted a comparative deal analysis using Capital IQ to find a premium multiple to calculate offer price.
- Executed sensitivity analysis; evaluated financing methods; ultimately recommended against acquisition.

### Managed Mock Investment Portfolio for Mutual Fund (MIT)

Apr. 2023

- Analyzed companies including 20 investments within healthcare, consumer goods, entertainment; evaluated operating margins, quarterly revenue, beta values through Bloomberg to select stocks for portfolio construction.
- Achieved highest return in class of 40 students; developed optimization algorithm using Modern Portfolio Theory to rebalance portfolio every 6 months, aiming to maximize Sharpe ratio as performance metric.

## TECHNICAL SKILLS AND INTERESTS

**Programming Languages:** VBA, Python, JavaScript, C/C++, R, TypeScript, SQL,  $\text{\LaTeX}$

**Tools:** Bloomberg Terminal, Dealogic, MergerMarket, Microsoft Office Suite, Quicksight, Redshift, Tableau, Oracle

**Languages:** Mandarin, Cantonese, French, ASL

**Interests:** Mahjong, Badminton, Blackjack, Volleyball, Crocheting