Bao Ton

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EDUCATION

University of Illinois-Chicago (UIC), Chicago, IL Dean's List; Honor College; UIC Global Academic Scholarship.
Bachelor of Science in Finance GPA 3.8 ; Major GPA 4.0   *Expected May 2026*

WORK EXPERIENCE

Strategic Finance Intern, Payoo Vietunion Online Services Corporation, Ho Chi Minh, Vietnam   *May 2024 - Current*
- Researched, analyzed and provided reports, presentations of different Fintech (E-payment) markets (Vietnam, US, India) and companies (Square, Adyen, Stripes) financial health, business strategy and background to department managers for Payoo's strategic and investment purposes.
- Provided daily, weekly products performance reports for the QOS (Quality of Service control) team using Excel reducing approximately 10% workload for the team.

Accounting Intern, Greenfield & Associates LLP, Huntington Beach CA   *December 2023 - January 2024*
- Collected and checked invoices, bank transactions, purchase documents, sales documents, and accounts for arising financial transactions and bookkeeping for more than 10 clients using Quickbook online.
- Provided weekly and monthly PnL statements, account reconciliation for more than 10 clients (S corps, Individuals) using Quickbook and V-LookUp, Pivot table Excel
- Participated in tax consulting for a client to deduct income tax.

LEADERSHIP/VOLUNTEER EXPERIENCE

Volunteer leader at St. Julie Billiart Roman Catholic Church, Chicago, IL   *January 2024*
- Led a team preparing food and setting up for the fundraising Lunar New Year event night.
- Welcomed more than 100 guests and assisted in raising funds for Tin Thac Orphanage.

Volunteer in Chicago Cares projects, Chicago, IL   *April, June 2023*
- Participated in preparing, setting up and operating food pantry and food distribution to the residents of North Lawndale neighborhood.
- Participated in prepping for garden shows, greenhouses and the grounds at the Lincoln Park Conservatory.

ACADEMIC PROJECTS

Harvard Case study, The State of South Carolina   *February 2024*
- Calculated risk and return ratios (mean return, standard deviation) of multiple different stocks, bonds, treasury bills and portfolios from different periods of time using Excel.
- Analyzed the data given, calculated to predict the future market returns and propose an optimal investment portfolio with optimal choices of assets and weights of the assets.

University of Virginia Case study, Larry Puglia and the T. Rowe Price Blue Chip Growth Fund   *January 2024*
- Analyzed the data given, calculated to understand and explain the exceptional and consistent success of Puglia in the US stock market during the 1990s to 2016 period.
- Evaluated the investment opportunity in Puglia's Blue Chip Growth Fund in 2016 using given ratios, macroeconomic background and the Efficient Market Hypothesis.

Mortgage and Refinance Excel project   *September 2023*
- Built a mortgage amortization table for a $200,000 loan with an APR of 9% in 30 years to calculate required monthly payments using Excel.
- Built another mortgage amortization table to refinance for a possible change of APR after X months.

Capital Budgeting Excel project, University of Illinois-Chicago   *October 2023*
- Constructed a budgeting model to evaluate a hotdog stand business using Excel.
- The model took into account starting costs, annual operating costs, revenues and other information such as tax rate, cost of capital and depreciation to calculate NPV.

SKILLS and Related Courseworks

Languages: Bilingual in English/Vietnamese
Courseworks: Intro to Corporate Finance, Investment Finance, Managerial Finance, Quantitative Finance, Financial Accounting, Managerial Accounting, Intro to management information systems.
Computer: Google suite (Docs, Sheets, Slides, Drive, Forms and Meet), MS Office(Word,PowerPoint, Access), Excel (pivot table, V-lookup), Quickbook, SQL, Python