



# Paul Saperstone



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**Full Stack Software Development skills:** acquired at Wyncode Academy ; April to June 2016

**Languages:** Ruby, Javascript, HTML, CSS

**Frameworks & Databases:** Ruby on Rails, Sinatra, jQuery, Bootstrap, MySQL

**Concepts:** Agile Development, Git/GitHub, Object Oriented Programming, pair programming

**Projects:** mini Hackathons, team Capstone project

## KEY SKILLS

- Valuation Analysis
- Income Statement, Balance Sheet, and Cash Flow Analysis
- Advanced MS Excel
- Factset, Bloomberg

## KEY STRENGTHS

- Problem Solving
- Business Process understanding
- Team Player
- Strategic thinking

## EDUCATION

CORNELL UNIVERSITY, Ithaca NY

- MBA, Finance, Johnson School of Management, 1994

CLARK UNIVERSITY, Worcester MA

- BS, Computer Science, 1987



[www.linkedin.com/in/psaperstone](http://www.linkedin.com/in/psaperstone)



[github.com/psaperstone](https://github.com/psaperstone)

## PROFESSIONAL CAREER HIGHLIGHTS

### FINANCIAL ANALYST - Consultant

Clients – Goldman Sachs, JP Morgan Chase, Bank of America, Citigroup  
June 2009 to March 2015

**Provided** mortgage service subject matter expertise related to distressed consumer mortgage assets on various high profile assignments including the National Mortgage Settlement with the Federal Reserve, and the Trouble Asset Relief Program (TARP). Responsibilities included maximizing economic returns on a \$250b mortgage portfolio at Citibank, managing loan modification teams of a \$150b consumer mortgage portfolio at JP Morgan Chase, and complying with Fed requirements on a \$195m Consent Order agreement at Goldman Sachs.

**Created** and implemented various business process solutions to complex problems to meet the profit goals of the client while complying with multiple State and Federal requirements, which required understanding complex documents and the need to conduct detailed research on a regular basis.

### TECHNOLOGY ANALYST

State Street Research, John Hancock Funds, Thomas Weisel Partners  
July 1994 to August 2003

- + Performed investment analysis for 9 years covering multiple technology sectors including: Enterprise Software, Internet Infrastructure Software, Security, Computer Hardware, Storage, Networking & Telecommunication Equipment, Semiconductors, and Semiconductor Capital Equipment.
- + Investment research consisted of meeting 100's of company managements including C-Level executives, product managers and their business lines, establishing and maintaining industry contacts, and developing relationships with all mentioned sources and including Wall Street analysts through frequent communication and in person meetings.
- + Responsible for producing and presenting industry reviews.
- + Occasionally participated in private equity opportunities.