**About (Intro)**

Regards! Thanks for visiting my website. My name is Raul Cruz. Currently, I am an Economics undergraduate student at the University of Houston. I am minoring in Finance and Construction Management. My expected graduation date is May of 2022. Also, I am currently looking for an internship opportunity to give my higher education experience a hands-on approach.

I enjoy interacting with people; this is one of the reasons I have worked for over four years in customer service and sales.

I moved a couple of years ago to Houston, Texas to pursue my undergraduate studies. It has been quite a ride; I have learned many interesting things not only in the classroom but out of it too.

I like being outdoors, running, play soccer, hike, get to know new places, and quality conversations with family and good friends.

**Why did I choose to study Economics?**

"You study Economics; so, you must know about the stock market…" This is one of the remarks I often get when telling somebody that I study Economics. It is interesting because explaining to people what Economics truly encompasses is certainly a reliable topic of conversation; I get to explain to them that Economics goes way above and beyond the stock market. I got personally interested in Economics during my high school years. Growing up in a country that changed its old currency for the Dollar really intrigued me as to the reason behind the adoption of another country's currency and the implications of such a decision. This is how my journey as an Economics student came to be; it is my eagerness to understand Economics and the phenomena it tries to explain.

Since then, I have learned several concepts and tools in the discipline that have expanded my knowledge in Economics. As a result, I have come to be interested in specific fields in Economics, as well as some applications of the discipline in the professional world.

**Interests:**

**-Market analysis and intelligence.**

Explaining the situation of a market using data, statistics, and intuition is interesting because it helps others, and me, to make informed decisions, one of the goals of Economics. Additionally, attempting to forecast future trends seems fascinating. I hold an interest in the retail, financial, construction, energy, and insurance markets.

**-Public Finance and its impact on society**

The impact of government in society with public finance affects our daily life and our decisions. Overall, I am interested in monetary and tax policies, public spending, and budgeting. Also, I am curious about the behavior of governments and societies to financial issues they have finite control over, such as remittances (which increase purchasing power without marginal increases in labor). Thus, aside from being interested in pure public finance; I am also interested in the impact that it has on us, the members of society. I look forward to work, or at least do any type of work, for a central bank at some point in my career.

**-Insurance and risk management.**

I am fond of the simple idea but powerful impact of the insurance industry. The way they mitigate risks by managing large amounts of assets mimics the Economic idea of limited resource allocation for efficiency. I am interested in the underwriting of insurance policies, insurance market analysis and product development, and asset management for the industry.

**-Data analysis.**

Nowadays, data is everywhere; it has become a revolution of its own within the technological revolution. Extracting and processing large amounts of raw data to communicate trends and findings is valuable for organizations and research in the professional world. Analyzing data helps to understand and explain a fast-changing world empirically. Data inquiry is one of the most useful tools economists, and analysts can learn. I plan to work as a data analyst at some point in my career. To this end, I am planning to take some data analysis classes, such as regression, data mining, and data programming, during my last semesters as an undergraduate student.

**-Asset, wealth and retirement investment and management**

The financial service industry intrigues me because it has concepts and terminology that motivates me to keep learning. Planning and executing investment solutions for a particularly desirable outcome. Overall, it is the shift from the conceptual (i.e. strategy) to the empirical to deliver results that sounds interesting to me.

**Research work and interests**

I am excited to start working on an undergraduate research project about the impact and implications of the change in currency in El Salvador in the summer of 2021. Other topics of my interest that I would like to research are the impact of remittances in Latin America and the inefficiency and implications that the incorrect labor allocation of professional migrants (i.e. not working in their field of expertise) causes to the U.S economy.

Additionally, during my second year in college, I worked on a research project regarding other interests of mine, architecture, and history. Specifically, I researched ancient roman construction and architecture and its legacy in our times. This first research project persuaded me to strive to research my major.

**Working experience**

I enjoy interacting with people; this is one of the reasons I have worked for over four years in customer service and sales. Along such time, I have learned to work in a fast-pacing environment, handle difficult situations with customers, and improve my soft skills. Also, I have become quite skilled in sales; I achieved the highest sale ($1080) in 2017 while working for Nautica.

**Pursuits:**

-Reading books

I am currently reading a fiction book called “El Hombre Duplicado (The Double)” by 1998 Novel Prize in Literature winner Jose Saramago. Also, I have a list of over two hundred to-read titles on diverse types of disciplines.

-Running

My personal best race record in a half marathon is two hours and ten minutes. I am currently off-season keeping a pace of 8 and a half minutes per mile. However, I will try to decrease it as I prepare for the upcoming races. My long-term goals are to run a marathon with a good personal record and finish a triathlon but overall have fun.

-Hiking

I love getting to know new outdoor places, especially with friends. I would like to go to the big state and national parks soon.

-Soccer

I have played soccer since I have use of memory. It has always been an interest of mine. I played during my first two years of college with Lone Star College Cy-fair. Nowadays, I mainly play with friends, but I am still open to amateur tournaments.

**What is next for me?**

-internship

-Economics blogging

-Study more math and quant courses

-graduating

-gaining some experience

-master’s degree

-Continue my research specifically on the inefficiency that the improper allocation of professional immigrants of the U.S generate) I would like to continue doing research even if it is not my main thing to do in my professional world.

-teaching

-Running a marathon

**Contact me, I would be happy to get in touch with you.**