# DANIEL SCHWINDT

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## Education

**University of Maryland**　　　　　　　　　　　　　　　　　　　**August 2021 – May 2023**
*Master of Arts in Economics*　　　　　　　　　　　　　　　　　　　　　*College Park, MD*
GPA: 4.0/4.0

**Wake Forest University**　　　　　　　　　　　　　　　　　　　　**August 2011 – May 2015**
*Bachelor of Science in Mathematical Economics*　　　　　　　　　　　　*Winston-Salem, NC*
GPA: 3.97/4.0

## Experience

**University of Maryland**　　　　　　　　　　　　　　　　　　　**July 2023 – August 2023**
*Instructor*　　　　　　　　　　　　　　　　　　　　　　　　　　　　*College Park, MD*
- Designed intensive 6-week Summer undergraduate course on macroeconomic theory and policy.
- Prepared and delivered twice weekly two hour lectures to class of 25 students.
- Created series of fifty 10-20 minute videos reviewing topics such as the Phillips Curve and monetary policy tools.

**Morgan Stanley**　　　　　　　　　　　　　　　　　　　　　　**April 2017 – May 2021**
*Market Risk Associate*　　　　　　　　　　　　　　　　　　　　　　　*New York, NY*
- Designed and analyzed six quarterly market scenarios for capital planning, risk management, and climate frameworks.
- Presented scenario design and risk identification results to senior risk department and business leadership, including the Heads of Market Risk and Risk Capital Planning.
- Performed statistical analysis in R on market data containing 10,000+ variables to inform scenario design decisions.
- Developed and implemented interpolation techniques for yield curve stress scenarios in Excel.

**Federal Reserve Board**　　　　　　　　　　　　　　　　　　　**June 2015 – April 2017**
*Research Assistant*　　　　　　　　　　　　　　　　　　　　　　　*Washington, DC*
- Researched the effects of Basel announcements on bank lending in SAS and Stata using loan-level panel datasets.
- Lead team of 8 research assistants in data visualization process for CCAR Scenario Evaluation Team policy memos.
- Analyzed regulatory macroeconomic stress test scenarios in Eviews, Stata, and Excel, resulting in FEDS Note publication (link) measuring scenario severity.
- Calculated delinquency and loan default rates for key sectors as part of quarterly policy memo to Board of Governors.

## Projects

**Heterogeneous Bank Portfolios and the Business Cycle** | *R*　　　　　　　　**August 2023**
- Researched the effects of monetary policy and low-for-long interest rates on bank portfolio heterogeneity
- Developed novel distance-based measure of bank portfolio heterogeneity using commercial bank balance sheet data (2 million bank-quarter observations).
- Tested hypotheses using vector auto-regression, local projection, and distributed lag techniques.

**The Relationship between the Macroeconomy & the Yield Curve** | *EViews*　　　**December 2022**
- Researched the influence of macroeconomic factors on the U.S. Treasury yield curve (1976-2007)
- Utilized latent factor model to summarize yield curve into level, slope, and curvature factors.
- Estimated Vector Autoregressive and Error Correction models using EViews.

## Leadership / Extracurricular

**Economics Graduate Student Association**　　　　　　　　　**January 2023 – Present**
*Executive Committee Member*　　　　　　　　　　　　　　　　*University of Maryland*
- Meet with Department Chair and Director of Graduate Studies once per semester to communicate and discuss graduate student issues and policies.
- Organize 3-4 social events per semester for 150+ graduate students, fostering a collaborative student environment.

## Technical Skills & Certifications

**Languages**: MATLAB, R, Stata, Python, Dynare, SAS, SQL, EViews
**Technologies/Frameworks**: Linux, GitHub, WordPress
**Microsoft Office**: Excel, Word, PowerPoint
**Finance**: Financial Engineering & Risk Management (I: March 2021, II: May 2021) [Columbia University, Online]