

NICHOLAS SAVIGNANO

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EDUCATION

University of Connecticut
Masters in Financial Technology

GPA: 4.0
Expected Graduation Date: May 2025

Loyola University Maryland
Bachelor of Business Administration in Finance and Minor in Information Systems

GPA: 3.8
Graduated: May 2018

SKILLS

Microsoft Office Suite: Proficient in Office, Excel, Word, Access, PowerPoint, Power BI, Azure, Teams, and Power BI
Financial Modeling: Expert in Excel-based financial projections, Financial Modeling (DCF, Sensitivity analysis, Scenario analysis), M&A modeling for evaluating complex financial decisions & managing risk, and experience in Financial Analysis & Reporting
Communication & Leadership: Strong interpersonal skills, team building, leadership, effective communication, and CRM tools
Analytical Expertise: Skilled in data cleaning, normalization, and EDA, with extensive experience in building, maintaining, and optimizing Machine Learning models, implementing RAG for LLMs, and proficiency in Python and SQL Server, R and JMP

EXPERIENCE

Carrington Mortgage, Senior Loan Officer.

Apr 2020 - Apr 2023

- Collaborated with underwriting and processing teams to assess and mitigate risk on mortgage applications, ensuring compliance with regulatory standards and maintaining financial stability across a diverse client base.
- Achieved top 1% ranking nationwide by expertly analyzing customer applications, conducting thorough assessments of creditworthiness, and presenting tailored financial solutions that improved both risk management and customer satisfaction.
- Designed comprehensive sales presentations for management on the rollout of a new mortgage product, coordinating cross-functionally with underwriting, sales, and operations teams to ensure seamless integration and operational alignment.
- Managed a portfolio of 200+ clients, maintaining a 100% customer satisfaction rate and improving branch performance.

NewDay USA, Loan Production Manager.

Nov 2018 – Apr 2020

- Led and managed a high-performing team of twelve loan officers, regularly collaborating with underwriting teams to ensure accurate risk assessments and compliance, while generating performance and risk reports for senior management.
- Played a pivotal part in the rollout of a new division by collaborating with senior management, underwriting, and processing teams on product pricing and features. Authored and implemented a nationwide script to help tell the story.
- Prepared and presented customized financial solutions for clients; consistently ranking in the top 1% nationwide.
- Drove significant production metrics, closing over 100 units and surpassing \$50 million in volume monthly.

CERTIFICATIONS

- Bloomberg Terminal: Bloomberg Market Concepts Certification
- JPMorgan Chase: Excel Skills Job Simulation
- Google: Data Analytics Professional Certificate
- Microsoft: Power BI, Azure Management & Security Solutions
- Licensed Producer for Life insurance and Health or Sickness Insurance
- Udeemy: Insurance Underwriting, Real Estate Modeling, Machine Learning

PROJECTS

Startup – in conjunction with UConn’s Innovation Lab.

Aug 2023 - Present

- Leadership: Led a multidisciplinary team to create a financial application in a cloud-native environment, collaborating with industry veterans to develop an MVP, and partnered with UConn's legal team to navigate regulatory landscape.

Bloomberg Global Trading Challenge.

Aug 2023 - Dec 2023

- Ranked in the top 50 nationwide by consistently monitoring global financial markets, performing detailed stock and industry analysis, executing real-time trades, and developing complex financial models to forecast and optimize portfolio performance.

Machine Learning Model for Predicting Credit Payment Delinquency

Aug 2023 - Dec 2023

- Developed a Machine Learning model to accurately predict credit delinquency, improving risk assessment and credit approval.

HONORS

Eagle Scout Award

Jan 2013 - Present

- Achieved Eagle Scout through a commitment to leadership and community service. Held multiple leadership roles within the troop, overseeing the scheduling of activities, designing educational lesson plans, and managing team-building exercises.
- Led various community service projects, enhancing local facilities, while fostering teamwork and civic responsibility.