



5 Courses

**Fundamentals of  
Quantitative Modeling**

**Introduction to  
Spreadsheets and Models**

**Modeling Risk and Realities**

**Decision-Making and  
Scenarios**

**Wharton Business and  
Financial Modeling Capstone**



Jul 10, 2025

**Al Rey Villagracia**

has successfully completed the online, non-credit Specialization

# Business and Financial Modeling

This learner has successfully completed all five courses in Wharton's Business and Financial Modeling Specialization, and has obtained the skills needed to create spreadsheet models to describe realities, build scenarios, and predict performance to inform business and financial decisions.

Robert Holthausen,  
Professor of Accounting  
and Finance, Richard  
Lambert, Professor of  
Accounting, Sergei  
Savin, Associate  
Professor, Richard  
Waterman, Practice  
Professor, Don  
Huesman, Instructor

The online specialization named in this certificate may draw on material from courses taught on-campus, but the included courses are not equivalent to on-campus courses. Participation in this online specialization does not constitute enrollment at this university. This certificate does not confer a University grade, course credit or degree, and it does not verify the identity of the learner.

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