

Xiao Zhong

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EDUCATION

- Ph.D. in Finance (ABD)**, University of Utah David Eccles School of Business (DESB) Expected June 2021
- GPA: 3.97/4.00; Marriner S. Eccles Institute Outstanding PhD Student
- M.S. in Finance**, Johns Hopkins University Carey Business School Aug 2012 - Dec 2013
- GPA: 3.77/4.00; Distinction and top 5% in graduating class; Howard E. Cooper, Jr. Memorial Scholarship
- B.A. in Business English (International Finance)**, Guangdong University of Foreign Studies Sep 2008 - Jun 2012
- GPA: 3.89/4.00 (Cum laude); Direct admission w/o College Entrance Exam & graduated 1st in the program
- China National Scholarship; University Top Scholarship; Outstanding Student Leader

PROGRAMMING & RESEARCH EXPERIENCE

- Courses/curriculum in Coding and Programming** Jan 2021 - present
- Self-taught and completed: Udacity's *Introduction to Python Programming*; Codecademy's *Learn JavaScript*; Stanford Code in Place 2021
- Self-learning in process: freeCodeCamp JavaScript curriculum; The Odin Project; UC Berkeley's CS61A: Structure and Interpretation of Computer Programs
- Graduate Research Assistant**, University of Utah August 2016– present
- Conduct independent and joint research in areas including (but not limited to) corporate investment and financing decisions, corporate governance, executive compensation, firm innovations, private equity, market structure, etc.
- Write programs using SAS, Stata, Python, and R for data analysis, textual analysis and regression analysis

PROFESSIONAL EXPERIENCE

- Instructor of Probability and Statistics**, *DESB PhD Summer Bootcamp* Jul 2019 - Aug 2019
- Taught introductory Stata to incoming PhD students
- Instructor of Intermediate Corporate Finance**, *DESB, University of Utah* Aug 2019 - Dec 2019
- Independently taught the undergraduate-level semester-long course on Intermediate Corporate Finance
- Associate Financial Planner**, *Blue Ocean Global Wealth, Gaithersburg, MD* Dec 2012 - Feb 2015
- Composed and synthesized written financial plans for more than 150 clients and prospects
- Analyzed trends and risks in global markets based on quantitative and qualitative models to support capital allocation and research from a holdings, return, and due diligence perspective
- Led and mentored advanced teams for research and analysis of investment cases, white papers, and keynote presentations covering various financial planning topics
- IT Project Assistant**, *Blue Ocean Global Technology, New York, NY* Dec 2013 - Feb 2015
- Served as liaison between clients and engineering team and provided first line support for IT issues
- Assisted project manager in ensuring swift resolution of client issues by phone, remote assistance, and ticket system
- Documented all troubleshooting steps and updated internal knowledgebase with issue resolution details
- New Business Development Intern**, *FINCA International, Washington DC* Jan 2013 - May 2013
- Assisted the Director of Development with a wide range of microfinance projects including "Village Banking" program
- Maintained a database of 10,000+ donors to keep constant communications in support of fundraising

- Conducted research into the dynamic microfinance sector and closely tracked the trend to advise strategic change in the organization

Treasury Solutions Intern, Global Transaction Services, Citibank, Shenzhen

Nov 2011 - Mar 2012

- Served corporate clients in business financing such as cash pooling, L/C issuing, Bank Draft discounting, securities and fund management; helped increase seasonal sales by \$1million in bank products
- Maintained close contact with corporate clients and attained 100% customer retention rate

Research Assistant, China International Futures Co. (CIFCO) Research Institute, Beijing

Aug 2011 - Nov 2011

- Assisted researchers in complex data and trading strategies analysis using Bloomberg & proprietary systems
- Drafted trend analysis report published in quarterly CIFCO magazine

Wealth Management Intern, ING, Hong Kong

Feb 2011 - Mar 2011

- Closely tracked customer profile and advised investment portfolio changes in accordance with market trends
- Developed comprehensive pricing proposal for ING's new insurance product and successfully delivered final reports to management; attained top 10% in performance assessment among all interns

SERVICE TO PROFESSION

Volunteer, Financial Planning Association of Colorado & National Capital Area

June 2013 – Dec 2015

- Assisted with membership retention efforts and new member welcome program that included quarterly e-newsletter, mailings, telephone campaign, etc. and executed monthly membership campaign designed to reacquaint members with benefits available

HONORS & AWARDS

Graduate Student Travel Grant Award, Sep 2019, by University of Utah

Ph.D. Student Travel Grant, Aug 2019, by American Finance Association

Marriner S. Eccles Institute Outstanding PhD Student, Sep 2018, by DESB University of Utah

CFA Institute Scholarship, Dec 2013, by CFA Institute

FPA Diversity Scholarship and Travel Grant, Oct 2013, by Financial Planning Association

Howard E. Cooper, Jr. Memorial Scholarship, Jan 2013, by Johns Hopkins University

China National Scholarship, Oct 2010, by Ministry of Education of China

TOEFL Scholarship, Jul 2012, by Educational Testing Service (ETS)

Excellent Graduation Thesis, Jun 2012, by Guangdong University of Foreign Studies

University First Class Scholarship, Oct 2009/2010/2011, by Guangdong University of Foreign Studies

SKILLS & CERTIFICATIONS

Programming: Python, JavaScript, HTML, CSS

Data Analysis: SAS, Stata, R, Matlab

Professional: CFA Charterholder Candidate (Passed all three levels of the CFA exam)

Certifications: SAS Certified Advanced Programmer for SAS 9

Standardized Tests: TOEFL iBT: 117/120 (speaking: 29); GMAT: 760+AWA5.5

AFFILIATION

Tech: Women Who Code, WomenTech Network

Finance: American Finance Association, Financial Management Association, CFA Institute, Financial Planning Association