

# JOHN DOE

Address Here

(555) 555-5555 • john.doe@doe.com

## Education

### BRIGHAM YOUNG UNIVERSITY

*Bachelor of Arts, Honors Economics, Minors in Political Science and Business Management*

Provo, Utah

Class of 2004

- Graduated *magna cum laude* with University Honors – BYU's highest academic honor, awarded to less than 2% of class
- *GPA*: 3.94 overall, 4.00 in all business, statistics, and upper-level economics courses
- *Test Scores*: GMAT: 770 (top 1%, perfect 6 writing score); SAT: 1510 (top 1%, perfect 800 math score); ACT: 34 (top 1%)
- *Leadership*: President, Investment Banking Club – led teams of students in organizing speaker series and training seminars  
Program Director, BYU Student Government – led committees to plan campus activities for 30,000 students  
Senior Writing Fellow, University Writing Fellows – led teams of mentors to improve business student writing

## Experience

### GOLDMAN, SACHS & CO.

New York, New York

*Third Year Analyst, Investment Banking Division, Financial Institutions Group*

July 2006 – present

- Provide analysis and execution for M&A assignments for banks, insurance companies, brokers, and asset managers

*Analyst, Investment Banking Division, Public Finance and Infrastructure Group*

July 2004 – July 2006

- Specialized in highly structured debt financings, derivatives solutions, and public/private partnerships and in providing transaction coverage for governments, governmental authorities, and public and private institutions of higher education
- Provided ongoing analysis and investment banking coverage for three of the top five largest public issuers by volume: New York City, the Dormitory Authority of the State of New York, and the Commonwealth of Massachusetts
- Collaborated with universities and rating agencies to apply Goldman's concession model (\$1.83Bn Chicago Skyway sale and \$3.85Bn Indiana Toll Road sale) to student housing and parking facilities through off-balance sheet and off-credit structures
- Provided debt analyses to help win mandate from Massachusetts for \$760 Mn refunding and new money debt issuance
- Provided deal coverage for over \$1Bn of financings for universities including Harvard, Brown, and University of Virginia
- Analyzed leveraged financing options in advising Brown University on lowest cost methods for real estate purchase
- Built Excel optimization models to structure \$480 Mn of Nassau County debt issuances within budgetary constraints
- Designed Excel and VBA model to rigorously analyze complex State and City debt portfolios for savings opportunities
- Co-headed department training for over 50 analysts and associates to teach relevant modeling skills and banking concepts
- Ranked overall in top 25% of analyst class, receiving especially high reviews for technical and quantitative abilities

*Summer Analyst, Fixed Income Division, Credit Liability Management Group*

June – August 2003

- Assisted team of five professionals in analyzing, structuring, and soliciting new liability management business
- Drafted case studies and Excel models for client presentations and managed team announcements and reports

### FEDERAL TRADE COMMISSION, BUREAU OF ECONOMICS

Washington, DC

*Research Analyst, Antitrust and Consumer Protection Divisions*

April – July 2004

- Analyzed regulatory civil penalty trends, helping to facilitate rejection of *Do-Not-Spam Registry* by Bush administration
- Designed and performed study of residual insurance markets for Congress-mandated analysis of *FACT Act* effectiveness

### BRIGHAM YOUNG UNIVERSITY, DEPARTMENT OF ECONOMICS

Provo, Utah

*Research Assistant and Teacher's Assistant, Doctor Farrell E. Jensen*

January 2003 – April 2004

- Collaborated with former Department Chair to study informational efficiency of government agency bond markets
- Taught portfolio theory, capital market concepts, and Excel modeling in financial economics course of 40 students

## Volunteer Experience

### NEW YORK LATTER-DAY SAINT PROFESSIONAL ASSOCIATION

New York, New York

*President and Founder, Investment Banking and Finance Group*

August 2005 – present

- Founded and currently head organization to provide career enrichment opportunities to over 150 NYC LDS professionals
- Structured networking and mentoring programs and scheduled speakers from HBS, BYU, Vanguard, and the U.S. Senate

### THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS

New York, New York

*Counselor to the President, Harlem 2<sup>nd</sup> Ward Young Men's Program (Spanish)*

January 2005 – July 2006

- Lead 40 inner-city young men and facilitate their progress in religious knowledge and preparation for college attendance

*Mission Leader, Senior Zone Leader, and Trainer, New York New York North Mission (Spanish)*

September 2000 – August 2002

- Supervised 50 Spanish-speaking volunteer representatives in their daily work, personal development, and religious training
- Directed the expansion of proselytizing areas and the administration of Spanish congregations in Manhattan and The Bronx
- Trained inexperienced representatives in language fluency, ministry work, and leadership abilities and effectiveness

## Personal

- Speak, read, and write fluent Spanish
- Expedition Leader, Choice Humanitarian – co-led expedition to install water system for village of Chimaxyat, Guatemala
- Avid triathlete and marathon runner – Competitor, ING New York City Marathons 2004 and expected 2006

## Joe Schmo

Happy Valley USA

joeschmo@gmail.com

555-555-5555

### Education

#### Brigham Young University

Provo, UT

*Marriott School of Management – School of Accountancy*

- Candidate for Bachelor of Science Degree – Accounting, April 2007
- Multiple recipient of Dean's List award – Top 5% in class
- GPA: 3.63/4.00
- Study Abroad: Emphasis in Buddhism and Korean History, Spring 2004

South Korea

### Experience

#### Goldman Sachs

New York, NY

*Equities/FICC Summer Analyst – ABS Finance, Residential Whole Loan Finance, Summer 2006*

- Worked with Auto Finance team and members of Syndicate, Structuring, and Trading to underwrite approximately \$2 billion of asset-backed securities
- Participated in a financial restructuring presentation to senior executives of a large auto manufacturer
- Researched and completed a report used in committee finding mid-market target companies with securitizable assets
- Responsible for ABS/MBS portion of IBD Capital Markets presentation on structured products and securitization in emerging markets
- Assisted Commercial & Esoteric ABS team by developing client pitch materials, internal and external presentations, financial models and related research for ABS financing of LBOs and M&A situations

#### CBRE Investors

Los Angeles, CA

*Intern, Summer 2005*

- Researched and valued \$25 – 75mm in commercial real estate acquisition targets
- Inspected asset portfolios with clients and management analyzing purchase and sale proposals
- Involved in contract negotiations for retail acquisitions and attended all executive committee meetings
- Rotated through: Research, Managed Core Accounts (low risk, mild turnover, 7% IRR), Strategic Partners/Funds (high risk, high turnover, 30% IRR) and Accounting
- Consulted with and visited the Paris office to learn European operations involving purchases, leasing and accounting

#### CB Richard Ellis

San Francisco, CA

*Assistant Property Manager, Summer 2005*

- Member of team initiating expansion and development of the Presidio of San Francisco, the city's largest real estate project
- Restructured financial systems including recreating property databases, streamlining tenant rent schedules and billing, analyzing lease contracts, and managing incoming and outgoing tenant activity
- Audited accounting records to optimize reporting, thus maximizing rent income and eliminating extraneous tenant expenses

*Property Administrator, Summer 2004*

- Worked with executive team responsible for time sensitive execution of three major portfolio acquisitions
- Developed strategic market position analysis reports for top 30 target cities for senior management
- Conducted property inspections for portfolio compliance, and maximized returns through creative improvements

#### Brigham Young University Career & Counseling Services

Provo, UT

*Counselor, 2003 – 2005*

- Counseled students suffering from stress, anxiety, depression, sickness or disorders; Led time management training
- Worked with the department director managing the lab and doubled student/faculty attendance and technical efficiency

#### The Church of Jesus Christ of Latter-day Saints

Ivory Coast, West Africa

*Volunteer Representative, 2001 – 2003*

- Performed in leadership position held by 5% of volunteers, actively developing and directing training programs
- Initiated missionary work in Cameroon, structured finances, and managed real estate affairs
- Maintained 90+ hour work week schedule
- Taught values and principles gaining fluency in the French language, regularly involved in community service

### Extracurricular Activities & Awards

- Director, **Investment Banking Club**, BYU, 2005 – Present
- Member, **Beta Alpha Psi Accounting & Finance Association**, BYU, 2005 – Present
- Awarded, **Multi-University Debate Champion**, Yeungnam University, South Korea, Spring 2004
- Member, **Golf Club and Polynesian Club**, BYU, 2003 – Present
- Awarded, **Eagle Scout**, Boy Scouts of America, 1999

### Other Skills & Experience

- ACL Audit/Financial Statement Analysis Software, Microsoft Excel, Access
- Mentor, **B.A.P. Mentor Program** for underprivileged children, BYU, 2005 – Present
- Member, **Kaizen Foundation** for charitable service, fundraising (orphanages), and donations (relief funds), 2004 – Present

### Interests

Golf, Skiing, Basketball, Travel, Cooking, Cycling, Surfing, BBQs, BYU Intramural Wheelchair Basketball Champion

## John Doe

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### EDUCATION

#### BRIGHAM YOUNG UNIVERSITY

PROVO, UT

##### *Bachelor of Science, Accounting*

4/2007

- Cumulative GPA: 4.00/4.00; ACT: 32/36 (99<sup>th</sup> Percentile); Current class rank: 1<sup>st</sup> out of 648 students
- Awarded the full-tuition *Brigham Young Scholarship* (merit-based), the *Ralph B. Stratford Scholarship* (awarded to 6 accounting students based on peer nominations), and the *Peery Institute CFA Scholarship* (merit-based)
- *Coursework:* Financial accounting and financial statement analysis, portfolio management, managerial accounting and strategic planning, information systems and internal control, audit and assurance services, tax law, economics, statistics, calculus, business composition

#### CFA INSTITUTE

- Passed CFA Level I Exam (received passing score in each of the 9 subject areas), Candidate for Level II Exam

### WORK EXPERIENCE

#### GOLDMAN SACHS

NEW YORK, NY

##### *Sales and Trading Rotational Summer Analyst*

Summer 2006

##### STRUCTURED EQUITY SOLUTIONS DESK

- Research equity-linked notes issued by competitors to analyze whether the firm should issue similar structures based on profitability, risk, marketability, taxation, and regulatory issues
- Create backtests to compare performance of structured notes to investment alternatives based on analysis of risk and return
- Assist in the development of marketing presentations to clients interested in OTC derivative products

##### REPO TRADING DESK

- Composed reports for upcoming economic data releases to inform money market professionals of the methodology, expectations, and significance of various economic indicators
- Developed program to calculate a competitive bid for the exclusive right to borrow specific securities from a large portfolio

#### GLOBAL FINANCIAL SERVICES

PLANO, TX

##### *Financial Analyst*

Summers '01, '02, '05

##### FIXED-INCOME RESEARCH

- Designed process to screen for prospects among 700 convertible bond arbitrage opportunities
- Created model for valuing and assessing the risk of arbitrage, which resulted in 3 deals pursued by management
- Issued purchase recommendations on sub-investment grade corporate bonds exhibiting risk/reward imbalances
- Performed analysis of S-2 forms and bond indentures to identify risk exposure

##### EQUITY RESEARCH AND TRADE EXECUTION

- Evaluated investments using equity valuation models, ratio analysis, and industry assessment templates
- Actively participated in firm's screening, research, valuation, and execution processes
- Extensive qualitative investment research of forms 10-K, 10-Q, and 8-K
- Performed inquiries of officers from companies identified as potential investments

##### STANDARDIZED OPTION RESEARCH AND TRADING

- Issued recommendations to hedge with calls, including the most advantageous strike price and exercise date
- Compared time value of options to the assessed volatility of underlying securities to identify pricing inefficiencies
- Sold covered call contracts to achieve a desired net exposure, and performed yield calculations to ensure that the required return was met

### INDIVIDUAL INVESTMENT EXPERIENCE

**Personal Investor:** Manage personal equity portfolio – Compound annual return of 19.94% from Jan 1, 2001 to the present. (documentation of return available upon request) Account has been managed by investing in a diversified basket of small cap equities using a covered call strategy

**BYU Investment Endowment:** Nominated as member of student group managing \$625,000 endowment. Selected as group's teaching assistant by fund manager. Responsible for developing screening process, valuation metrics, and investment selection criteria. Propose investment ideas to the group and evaluate others' proposals in making investment decisions

### ADDITIONAL INFORMATION

**Service:** Served for two years as a full-time volunteer representative for the Church of Jesus Christ of Latter-day Saints

**Computer:** Software expertise includes MS Office. Experience in creating financial models in Excel

**Activities:** President of the BYU Investment Banking Club. Participant in various piano competitions and performances. Eagle Scout. Member of the "North American Distance Sprinters" running team, voted "Best Team" four years straight by the 16,000 Hood-to-Coast 198-mile relay participants

# JOE SCHMO

ADDRESS HERE

PHONE: 555.555.5555 EMAIL: JOESCHMO@YAHOO.COM

## EDUCATION

### Brigham Young University – Provo Utah

April 2005

*Bachelor of Arts, Political Science*

- Minor, Spanish – ACTFL/ETS Rating: Advanced High
- GPA 3.5/4.0
- Pi Sigma Alpha – Political Science Honor Society
- Pre-Law Student Association – Board Member

## WORK & INTERNSHIP EXPERIENCE

### Citigroup Corporate and Investment Banking – New York, NY

May 2005 - Present

*Associate, Global Transaction Services*

- On a global basis, responsible for generating new GTS revenue, maintaining existing GTS revenue, and ensuring client satisfaction with GTS products and services
- Manage won deals to ensure rapid revenue realization.
- Maximize product penetration from existing business portfolio through sales of securities services, trade finance, and cash management products
- Leverage existing bank relationships to source new client prospects elsewhere within Citigroup (The Citigroup Private Bank, Smith Barney, GPM Leveraged Finance, Investment Banking Division)
- Actively manage cross-industry portfolio of fifty-seven clients ranging in size from \$50MM to \$13Bn
- Overall portfolio growth of 15% year-to-date, year-over-year
- Responsible for \$800M in business implemented, \$1.7MM worth of business in implementation, pipeline of \$2.3MM in prospect / negotiation phase (total AMU portfolio size = approximately \$26MM)

### JetBlue Airways – Salt Lake City, Utah

Summer 2004

*Intern, Legal Department*

- Participated in special projects mandated by VP of Legal Counsel dealing with comparative research of industry best practices
- Contract analysis, principles of corporate governance, and public relations strategy
- Aided in revision of airline's Contract of Carriage

### The Engage Now Foundation – Salt Lake City, Utah / Vilacayma, Bolivia

Summer 2003

*Intern / Expedition Leader*

- Organized and led a humanitarian expedition of 25 people to the Andean Region of Bolivia
- Responsible for recruiting, fundraising, technical planning, and overall execution of project
- Oversaw construction of community center, sanitation facilities and greenhouses. Together with expedition participants, established a temporary dental clinic and provided free dental work for the village. Distributed health and educational supplies under the auspice of the local government. Taught health and hygiene clinics essential to long-term effectiveness of the Foundation efforts

### BYU Department of Political Science – Provo, Utah

May 2003 to December 2005

*Teaching Assistant*

- Teaching assistant for course in international law
- Responsible for tutoring, grading exams and paper, running course at professor's request

*Research Assistant*

- Research, editing of manuscripts and data compilation in regards to international politics and economics

## LEADERSHIP & SERVICE

### La Paz Bolivia Mission – The Church of Jesus Christ of Latter-day Saints

July 2000 - July 2002

*Full-time Volunteer missionary*

- Focus on proselytizing, teaching of personal and family welfare principles, community service
- Organization and teaching of free English classes in several villages
- Volunteer English professor, Ingavi School, Yucumo, Bolivia
- During second year of service was responsible for coordinating efforts of 18 other missionaries

### Boy Scouts of America

1996

- Recipient, Eagle Scout Award

### New York LDS Institute of Religion

2005-Present

- Volunteer teacher for NYU and Columbia University Students

## INTERESTS

- Snowboarding, traveling, humanitarian work, international politics

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PHONE NUMBER • EMAIL ADDRESS GOES HERE

# JOHN DOE

## EDUCATION

- Texas A&M University – (2003-2006)** *College Station, TX*  
Bachelor of Business Administration in Finance  
Expected Graduation May 2007  
GPA 3.964/4.0
- Italy Summer Study Abroad Program (2005)** *Castiglion Fiorentino, Italy*  
▪ Studied Art History and Early Italian Music while traveling Italy to experience art and culture.

## PROFESSIONAL EXPERIENCE

- Goldman, Sachs & Co. – (2006)** *New York, NY*  
*Summer Financial Analyst*  
▪ FICC summer intern staffed on the Residential Whole Loans desk.  
▪ Conducted mortgage originator analysis while contributing daily to live Alt-A mortgage securitizations.
- U.S. Department of the Treasury – (2005)** *Washington, D.C.*  
▪ Interned in the Scheduling Office of Secretary John W. Snow and assisted the Chief of Staff.  
▪ Worked with Liaison for Public Affairs to coordinate engagements and host distinguished guests.
- Office of President George H. W. Bush – (2005)** *Houston, TX*  
▪ Assisted President Bush and his staff with publications, correspondence, and public relations.  
▪ Worked with full-time staff to coordinate Bush-Clinton Fund Tsunami relief efforts.
- Howe/Wood & Co. – (2004)** *Hurst, TX*  
▪ Assisted real-estate development and brokerage firm on commercial and residential projects.  
▪ Developed business tactics including personal relations, maintenance, accounting and ethics.
- Kanakuk Kamps – (2004)** *Lampe, MO*  
▪ Counselor at High School age summer sports camp.  
▪ Gained valuable leadership and teamwork experience.
- FOX Sports Net – (2001-2005)** *Dallas, TX*  
▪ Served as Official Stats/ Talent Stats/ Fox Box position for NCAA broadcasts.

## LEADERSHIP EXPERIENCE

- Aggie Men's Club (AMC) – (2003-2005)**  
*President/Service Chairman*  
▪ Elected to lead the members of this alternative fraternal organization that promotes Christian fellowship, brotherhood, and service throughout the next year.  
▪ Organize, facilitate, and schedule two service projects per semester while offering community service opportunities to the general membership.
- MSC Abbott Family Leadership Conference (AFLC) – (2004-2005)**  
*Director of Operations*  
▪ Explore with corporate executives the relationship between ethics and leadership.  
▪ Coordinate travel, lodging, and operational tasks associated with AFLC.
- Student Government Association Development Team – (2004-2005)**  
*Events Coordinator*  
▪ Committee within Student Government Association directed towards fundraising and maintaining involvement of former SGA members in current SGA affairs.  
▪ Responsible for coordinating and supervising SGA and Development Team events.
- Conference on Student Government Association (COSGA) – (2005)**  
*Delegate*  
▪ Largest student-run conference in the nation, hosted by Texas A&M Student Government.  
▪ Represented Texas A&M SGA among 650 delegates from over 150 Universities.
- Freshman Leadership Organization – (2003-2004)**  
*Fish Aide*  
▪ Exclusive leadership training program for freshman students.  
▪ Work closely with Student Body President and other senior student government leaders.

## SERVICE

- HOSTS (Helping One Student To Succeed) – Volunteer as a reading mentor – (2004)**  
**Big Event – Largest student-run one day service project in the world – (2004-2006)**  
**GLOW – Texas A&M's first ever night-time 5K philanthropy – (2005-2006)**  
**Still Creek Boys' Ranch – Volunteer manual laborer – (2003-2005)**  
**Special Olympics – Volunteer – (2002-2006)**

## HONORS

Texas A&M Honors Program, Mays Business Honors, Dean's List Honor Roll, McFadden Scholarship recipient, General Motors Scholarship, '05-'06 & '06-'07 Herman F. Heep Academic Award Scholarship, Texas Scholar, Salutatorian with Distinguished Achievement Honors, International Education Fee Scholarship.

Home Address:  
My Street  
My Town & State

**JOHN DOE**  
johndoe@school.edu  
Phone number here

School Address:  
My Street  
My town & State

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## EDUCATION

### HARVARD UNIVERSITY

Cambridge, MA

- Bachelor of Arts with Honors in Social Studies expected in 2007.
- Overall cumulative GPA: 3.6
- Coursework in political science, economics, statistics, corporate finance, history, and social and political theory.
- Member, Institute of Politics.
- Contributing writer, Harvard *Crimson* editorial board.
- Pitcher and Outfielder, Harvard Junior Varsity Baseball.

### MARET SCHOOL

Washington, DC

- Graduated June 2003, 3<sup>rd</sup> in a class of 69 with a cumulative GPA of 3.90/4.0.
- SAT I: 1600
- National Merit Finalist and Scholarship Award Winner; AP Scholar with Distinction; Cum Laude Honors Society; awarded top senior honors in the Humanities and Classics departments.
- News Editor of *Woodley Leaves* Newspaper.
- Co-Captain of Varsity Baseball team and Varsity Golf team; All-league in baseball senior year.
- Founding member of the *Alpha Males*, an a cappella group still active at the school.

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## EXPERIENCE

### GOLDMAN, SACHS & CO.

New York, NY

*Fixed Income, Currencies, and Commodities Summer Analyst—Residential Whole Loan Finance*

*June-August 2006*

- Researched and analyzed mortgage bond performance and collateral statistics and helped prepare documents for loan purchases as well as live mortgage securitizations and bond underwritings.
- Prepared profiles of mortgage originators and bond issuers for potential investors.
- Researched and prepared presentations to help the firm develop strategies for securitizing and underwriting new products such as home equity lines of credit and reverse mortgages.

### EMERGING MARKETS PRIVATE EQUITY ASSOCIATION

Washington, DC

*Undergraduate Intern*

*June-September 2005*

- Helped plan and carry out research to catalog and track every emerging-markets private equity fund world-wide.
- Researched industry firms to expand and update an advertising database of over 1000 individuals.
- Prepared presentations for the Executive Director to give at meetings and conferences.
- Followed industry publications to compile a weekly news round-up and assess market conditions.

### HARVARD UNIVERSITY DEPARTMENT OF GOVERNMENT

Cambridge, MA

*Research Assistant for Professor William G. Howell*

*November 2004-Present*

- Used online databases and print resources to research a number of topics including the American presidency, presidency scholarship, and the domestic politics of international conflict.
- Research is included in Professor Howell's articles and books, including the 2006 first-quarter issue of *Presidential Studies Quarterly* and the forthcoming *When Dangers Gather: Legislative Checks on Presidential War Powers*.

### HARVARD LAW SCHOOL FUND

Cambridge, MA

*HLS Phonathon Student Caller*

*December 2004-September 2005*

- Called Harvard Law School alumni and encouraged them to contribute to the fund; personally raised over \$7,500 to be used for the day-to-day operations of the Law School.
- Developed and exercised communication skills by engaging alumni and quickly formulating responses to questions.

### GRASSROOTS CAMPAIGNS, INC.

Washington, DC

*Field Manager*

*May-August 2004*

- Canvassed area neighborhoods seeking donations for a major political party; personally raised over \$10,000.
- Received promotion to Field Manager from Canvasser for fundraising skills and leadership potential.
- Managed, oversaw, and assigned daily tasks to groups of up to six Canvassers.

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## PERSONAL

**Interests:** Sports (golf, baseball, squash, tennis), piano, crossword puzzles, reading.

**Computer:** Proficient in Microsoft Word, Excel, PowerPoint, Outlook; familiar with Access; proficient in Bloomberg.