



CAREER CENTER FOR WORKING PROFESSIONALS

Targeted Resume Writing



Career Center for Working Professionals
44 West Fourth Street, Suite 4-140
New York, NY 10012
212-998-0235

Introduction

A resume is one of the most important self-advertisements any executive or professional can own. It is your advance communication to generate interviews, to be distributed among prospective colleagues for review, and – the ultimate goal – recommendation to hire.

At its core, your resume is a *marketing* document designed to sell your background to a targeted reader. It is a *selected* summary of significant facts about you, outlining your professional and educational background. It should highlight key points which relate to your *future* employment objectives. Your resume should be tailored strategically to present the accomplishments, skills and experiences that relate specifically to the position you seek.

You should be looking toward the interview while composing your resume. How well you present past experiences in the resume is a measure of how well you will articulate these experiences in the employment interview.

REMEMBER, MORE IS NOT ALWAYS BETTER.

A resume should not present everything there is to know about you. It should present only those experiences that are relevant to the function and industry you are seeking to join in the future. It is not the reader's job to try to make sense of your resume: **you are responsible for making the connection of your past experience with your future goals.** It is also important to remember that the more you know about your audience, the easier it is to spell out your background in ways that catch the attention of that audience.

You also should not become overly concerned with the length of your resume. Although you may have learned that a resume should never exceed one page, today the general rule of thumb is:

- Those with five to ten years of experience can have either one or two pages.
- Those with more than ten years of experience usually have two pages.

Still, **some industries and/or companies prefer one-page resumes, regardless of how many years of experience you possess.** Therefore, it is vital for you to thoroughly research your target industry/company to determine its distinct preferences.

Whether one page or two, it's more crucial for you to cite – as high on the first page as possible – the experiences most relevant to the function and industry you are targeting.

THE BEST RESUME WILL NOT GET YOU A JOB.

A resume will only get you an interview. A well-constructed resume increases your chances of an interview in which you can facilitate a productive discussion of your experiences. However, a poorly constructed resume will be used to screen you out of the interviewing process.

Your resume should highlight key points which relate to your future employment objectives.

Write your resume for the reader, supplying the info he/she will find important to know.

CHRONOLOGICAL VS. FUNCTIONAL

The three most common resume formats are: the chronological, the functional and a combination of the two that falls somewhere in between. The basic difference between the first two is that the chronological resume (actually reverse chronological) stresses accomplishments and responsibilities tied closely to specific positions and employers. The functional resume, in contrast, features a profile of experience based on groupings of professional strengths or skills, regardless of particular jobs held while attaining them.

Surveys show that **most corporate executives and recruiters prefer the chronological resume format** because it does the best job of presenting an individual's direction, skills, accomplishments and promotion record.

The functional resume has recently fallen into general disfavor because it suggests that the writer has something to hide. Replacing it is a combination version that mixes some of the features of both – a resume that emphasizes on page one all career-wide accomplishments, responsibilities and skills, and includes on page two a chronology of employers with employment dates.

Most experts say candidates should avoid combination resumes. However, if you have a spotty work record – four jobs in six years, for example – a combination resume may help.

Even if you have good reasons for avoiding the chronological resume, you face a risk in using the functional style because it raises more questions than it answers. Combination resumes should be used only in situations where the “whole truth” – an all inclusive chronological format – will diminish chances of an interview.

THE TARGETED RESUME

Prospective employers with virtually identical openings often use sharply differing priorities with respect to their definitions of an “ideal” candidate. You will soon discover from your research of specific companies – or from a careful reading of several companies' openings for virtually identical jobs – a single resume is not going to be enough. The alternative: a targeted resume, adjusted to meet every job opportunity.

This strategy is relatively easy to implement. Just prepare a “master resume,” from which you can cut, paste and adjust as necessary, situation by situation.

CONTENT: BASIC ELEMENTS

CONTACT INFORMATION
SUMMARY
EXPERIENCES
EDUCATION
ADDITIONAL INFORMATION

ELEMENT ONE: CONTACT INFORMATION

Your name should appear in bold type and in capital letters at the top of the page. Centered is the most common layout, but flush left is acceptable as well. In either case, your **name needs to be equal or greater in stature to any other word on your resume**. If you choose to enlarge your name, it should only be one point larger than the body of the resume.

Your address may be listed directly underneath your name in plain type. Your cell phone number and personal e-mail address should follow. Your email address should follow a professional format (e.g. firstname.lastname@gmail.com or first initial.last name@gmail.com). After you have listed your contact information, draw a thick line across your resume from the left border to the right border. This will help guide the reader's eye, and prevent him/her from getting caught up in reading your address. The reader will begin reading your resume below the bar, where it counts.

The following are a few examples:

JOHN R. DOE 495 Amsterdam Avenue New York, NY 10025 Home: (212) 222-2222 john.doe@provider.com	
<hr/> <hr/>	
SUMMARY	Money market economist with background in commercial/investment banking; areas of expertise include financial futures markets, cash etc.

JOHN R. DOE 495 Amsterdam Avenue, New York, NY 10025 Home: (212) 222-2222 Office: (212) 222-2222	
<hr/>	
SUMMARY	Money market economist with background in commercial/investment banking; areas of expertise include financial futures markets, cash etc.

JOHN R. DOE	
495 Amsterdam Avenue New York, NY 10025	Home: (212) 222-2222 Office: (212) 222-2222
<hr/> <hr/>	
SUMMARY	Money market economist with background in commercial/investment banking; areas of expertise include financial futures markets, cash etc.

JOHN R. DOE 495 Amsterdam Avenue, New York, NY 10025 • (212) 222-2222 • john.doe@provider.com	
<hr/>	
SUMMARY	Money market economist with background in commercial/investment banking; areas of expertise include financial futures markets, cash etc.

ELEMENT TWO: SUMMARY

The Summary section appears below the bar, under your contact information. This section is designed to inform the reader in **the fewest words possible** who you are and why he/she might be interested in you. The Summary “hooks” the reader into the rest of the resume. One to five brief, powerful sentences will be enough.

The beauty of a summary is that it offers the advantages of a functional resume, with none of its disadvantages. You have the opportunity to combine and emphasize similar aspects of your work experience that may go back ten or more years.

This section also sometimes appears under the following headings: PROFILE, EXPERTISE, HIGHLIGHTS or QUALIFICATIONS.

To write the best Summary – for any opportunity – review your career and list all the skills, responsibilities and achievements you think will qualify you for your targeted position. Pare down your list to the top four to seven points, incorporating as many as possible that match the position you have in mind. Finally, combine those that are similar in scope or function, so that you wind up with a brief narrative that has a little flow to it.

Here are several examples:

SUMMARY	Experienced sales and marketing professional with a record of consistent accomplishment in pioneering and building profitable territories, exceeding planned revenue production and cost control goals, and developing and implementing strategic plans to penetrate uncharted markets.
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PROFILE	P&L responsibility for companies and divisions with up to \$100 million in gross revenues: financial management and capitalizations during critical growth phases, bridging R&D to full commercialization, building staff and designing operational systems to control growth.
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EXPERTISE	Financial Services Executive offering extensive background in Cash Management, Accounting, Portfolio Management, Client Services and Money Market Management.
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HIGHLIGHTS	Fourteen years of experience in financial and business planning, marketing, and controller functions for a manufacturer, an airline and a brokerage firm.
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SUMMARY
Operational and sales executive with 24 years' experience in four diverse industries. Extensive global market exposure, with emphasis in Europe and South America. Successful record conceptualizing and introducing new products and services. Strong strategic planning background, stressing acquisition and market diffusion, as well as production in diversified locations to increase profit margins.

ELEMENT THREE: EXPERIENCE

The heart of the resume is the organization and presentation of your employment history. When writing a chronological resume, your goal is to highlight your achievements and skills from prior position(s) that are most relevant to the position you're seeking. Describe your major responsibilities, but concentrate most heavily on accomplishments you can legitimately own or share.

... all the information in this section should support your new job

The accomplishments should be broken up into bite-size entities for the interviewer to spot and absorb quickly. The interviewee, on the other hand, should view each entry as the basis for a leading question by an interviewer, and should rehearse his/her responses accordingly.

Also, before you start writing, it is critical to remember that all of the information presented in this section should **support your new job objective**.

For each position you have had, you will need to:

- Include company name, city, state, dates of employment and position title.
- List dates of employment near the right margin.
- Express dates in terms of years 2009-2011, which is much easier to read than May 2009 - September 2011 (An advantage of the year format is that it hides some employment gaps without looking questionable.)

You will then need to identify the skill areas most important to the function you are now pursuing and organize your resume around these skills. What specific things have you accomplished in the last few years that illustrate your skills and abilities?

Begin each statement with an action verb

ACCOMPLISHMENTS

Accomplishments should be brief and precisely stated. Begin each statement with a strong action verb; the statement should specify the result or impact upon the organization and illustrate your contributions to the company/organization.

THE ACCOMPLISHMENT STATEMENT: Opportunity, Action, Result. Describe the OPPORTUNITY as a problem encountered. Describe the ACTION taken, including analysis of the opportunity, the planning and preparation, and the resources involved. Use action words and avoid words like "participated in" or "monitored". Describe the RESULTS obtained. Be sure to state if you presented your results to clients or senior management. Be specific and as quantitative as possible.

*Opportunity
Action
Result*

Your goal is to distinguish yourself by citing accomplishments and measurements of impact to those who explore your background and experience. Avoid being too general, e.g., laying claims, reducing costs, improving profits, increasing efficiency without a quantified measurement.

Quantify, when possible, by percentage

Be as specific and as quantitative as possible. Your goal is to distinguish yourself by citing accomplishments and measurements of impact to those who explore your background and experience. Avoid being too general, e.g., laying claims, reducing costs, improving profits and increasing efficiency without a quantified measurement.

Quantify, when possible, by percentages and numbers.

- **Quantify**, when possible, by percentages or numbers. If not possible, provide feeling for size and/or scope of accomplishment, e.g., "first," "revolutionized," etc.
- **Focus** on increases in sales, volumes, quality, profits, team productivity, technical/new program or product innovations, cost cutting and efficiency.
- **Highlight transferable skills** – this is essential for everyone, particularly career changers!
- **Don't exaggerate or misrepresent** your background, i.e., scholarships, club memberships, etc.

Examples of some areas in which you can expand upon your accomplishments:

- Improved quality, productivity, teamwork
- Increased sales, profits
- Reduced costs
- Planned/designed a program/training process to improve, reduce or change
- Decreased turnover, failures, breakdown, shrinkage, overtime, etc.

Examples of General Accomplishment Statements:

- Trained new employees in customer service, secretarial and telephone procedures which generated a 30% reduction in complaints.
- Initiated advanced assembly procedures to increase production 10% by reducing turn-around time from 5 to 4 days.
- Studied 30 bids and contracts from outside service companies totaling more than \$30,000,000 annually.
- Analyzed statistical reports to pinpoint overrun errors, saving \$500,000 annually in raw materials.
- Identified market share decline in cola beverage products.
- Designed and implemented new promotional point of sale displays which arrested share loss and one year later increased market share 6 points.

Here are three design examples:

EXPERIENCE		
XYZ CORPORATION , New York, NY		2010 – Present
<i>Supervisor, Systems and Financial Analysis</i>		
<ul style="list-style-type: none">• Successfully implemented politically sensitive departmental reorganization that consolidated all economic planning within controller's portfolio.• Initiated proposal to optimize manufacturing facility that, when implemented, will pay back in 18 months and realize savings of \$400,000 annually.• Achieved 200% productivity gain within planning unit by computerization of delivery fleet statistical reporting.		

PROFESSIONAL EXPERIENCE		
XYZ CORPORATION , New York, NY		2010 – Present
<i>Supervisor, Systems and Financial Analysis</i>		
<ul style="list-style-type: none">• Successfully implemented politically sensitive departmental reorganization that consolidated all economic planning within controller's portfolio.• Initiated proposal to optimize manufacturing facility that, when implemented, will pay back in 18 months and realize savings of \$400,000 annually.• Achieved 200% productivity gain within planning unit by computerization of delivery fleet statistical reporting.		

EXPERIENCE	XYZ CORPORATION , New York, NY	2010 – Present
<i>Supervisor, Systems and Financial Analysis</i>		
<ul style="list-style-type: none">• Successfully implemented politically sensitive departmental reorganization that consolidated all economic planning within controller's portfolio.• Initiated proposal to optimize manufacturing facility that, when implemented, will pay back in 18 months and realize savings of \$400,000 annually.• Achieved 200% productivity gain within planning unit by computerization of delivery fleet statistical reporting.		

ELEMENT FOUR: EDUCATION

Present graduate and undergraduate institutions in reverse chronological order, that is, most recently attended school first. Additional relevant course work or work seminars (non-degree) should *follow* your degree programs.

Include the name and location of the institution, your major, year of graduation (if you graduated less than 20 years ago), and all career-oriented scholarships and academic awards.

Here are a few examples:

EDUCATION

NEW YORK UNIVERSITY, New York, NY

Leonard N. Stern School of Business

MBA Candidate, Finance, 2010

- Specializations in Finance and Strategy
- President, Graduate Finance Association

NEW YORK UNIVERSITY, New York, NY

Leonard N. Stern School of Business

B.B.A., Accounting, 1996

EDUCATION

NEW YORK UNIVERSITY, New York, NY

Leonard N. Stern School of Business

M.B.A., Management, 2001

NEW YORK UNIVERSITY, New York, NY

Leonard N. Stern School of Business

B.B.A., Accounting, 1995

EDUCATION

NEW YORK UNIVERSITY, New York, NY

M.B.A., Finance (1999)

NEW YORK UNIVERSITY, New York, NY

B.B.A., Accounting (1993)

EDUCATION

M.B.A., Finance, New York University, 1999

M.S., Statistics, New York University, 1992

B.B.A., Accounting, *cum laude*, New York University, 1990

Certificate, Financial Management, AMA, 1994

ELEMENT FIVE: ADDITIONAL INFORMATION

You may use this space to highlight professional licenses/certifications, professional development courses, proficiency in foreign languages, or to account for time gaps on your resume. You also may want to include associations and affiliations, if they relate to the position you seek or show evidence of leadership/community involvement.

ADDITIONAL Fluent in Spanish and French
 Familiar with Dutch and Italian

AFFILIATIONS

American Institute of Certified Public Accountants
New York Credit and Financial Management Institute
Savings Bank Women

PROFESSIONAL CERTIFICATIONS

New York State Life Insurance License
New York State Insurance Broker's License

PROFESSIONAL DEVELOPMENT

Consultative Selling Skills (currently enrolled)
The Seven Habits of Highly Successful People (5-day course)
Total Quality Management (TQM)

- The material for this handbook was assembled from the following resources: *ASHER'S BIBLE OF EXECUTIVE RESUMES & HOW TO WRITE THEM* BY DONALD ASHER; *BARRON'S BETTER RESUMES FOR EXECUTIVES AND PROFESSIONALS*; *CareerPerfect.com*; and *RESUMES THAT GET JOBS* BY THOMSON•ARCO.



Resume Samples

The following sample resumes are provided as *examples* to better acquaint you with varying styles and formats, from which you can construct your own, personalized resume. We strongly discourage you from copying any part of these resumes verbatim. CCWP career counselors are available to give you feedback on your resumes.

Career Center for Working Professionals

- The material for these resumes was assembled from the following resources: *ASHER'S BIBLE OF EXECUTIVE RESUMES & HOW TO WRITE THEM* BY DONALD ASHER; *BARRON'S BETTER RESUMES FOR EXECUTIVES AND PROFESSIONALS*; *CareerPerfect.com*; and *RESUMES THAT GET JOBS* BY THOMSON•ARCO.

This is the recommended resume format for current students.

STERN RESUME FORMAT

SAMPLE RESUME

Stern e-mail account only!

Name: capital letters, bold type.

Plain type, left justified.

JANE DOE
210 Mulberry Street, Apt. 2B
New York, NY 10026
Tel: 212-555-1212
E-mail: jd200@stern.nyu.edu

Address, phone number, e-mail: plain type, centered.

Education:

NEW YORK UNIVERSITY

New York, NY

Leonard N. Stern School of Business, The Langone Program

Master of Business Administration Candidate, May 2010

Specialization in Finance and Global Business

- Member, Stern Women in Business and Graduate Finance Association
- Co-Chair, Stern Charity Ball

School name listed *under* NYU in bold type.

Company name: all capital letters, bold.

CORNELL UNIVERSITY

Ithaca, NY

Bachelor of Science, Chemical Engineering, May 2003

- Awarded Jeremy S. Barnum Scholarship for academic excellence and community service

Experience:
2006-2007

GLENDALE BURKE & ASSOCIATES, LLC

New York, NY

Project Manager

- Strategized with senior partners about viability of e-commerce consulting practice, including billing projections, industry penetration and modes of compensation.
- Prepared weekly briefings for team members on status of ongoing projects, new business development initiatives and billings-to-date.
- Collaborated closely with clients' Chief Technology Officers to map out internet/e-commerce strategies.
- Assisted Kenwood AutoParts, Inc., a \$15 million annual revenue used parts retailer, to devise an online strategy to move inventory procurement online, saving over \$3 million annually.

City and state: plain type, right justified. Abbreviate state.

Job title: bold type.

2004-2006

Senior Consultant

- Documented best practices, including proper roles, technology, processes, costs and metrics to create a knowledge database on online retailing.
- Instructed fellow consultants and clients in applied methodology and state-of-the-art coding language.
- Created matrix for analyzing profitability of clients and services offered, resulting in increased coverage of clients and 45% increase in client satisfaction.
- Led a \$200,000 project to complete technical analysis of clients order-processing system to determine functional deficiencies and repair defects.

Bullet point format. No paragraphs. No period marks at the end of bullet points.

Years: plain type, left justified. No months!

2003-2005

GRANT THORNTON, LLP

Pittsburgh, PA

Systems Consultant

- Developed a turnkey web module to enable small business clients to move online.
- Designed an application to enhance the interface between accounts payable and the purchasing department of a regional food processor, improving efficiency by 30%.
- Wrote manuals that enabled clients to become familiar with new applications.

Additional:

- Member, American Association of Management Consultants
- Fluent in Spanish

The word "Additional" should be on the same line as the first bullet point in plain. To get this aligned properly, tab out to where the bullet begins and insert the symbol for a bullet for this line only.

Font: 10 or 12 point, Times New Roman
All Margins: >= .5"

Left and Right Justified
One Page Only

JANE DOE
210 Mulberry Street, Apt. 2B
New York, NY, 10026
Tel: 212-555-1212
E-mail: jd200@stern.nyu.edu

EXPERIENCE:

XYZ ASSOCIATES, LLC, New York, NY 2007-2010
Project Manager (2009-2010)

- Strategized with senior partners regarding viability of e-commerce consulting practice, including billing projections, industry penetration and modes of compensation.
- Partnered with Auto X, a \$15 million annual revenue used auto parts retailer, to devise an online strategy to move inventory procurement online, saving over \$3 million annually.
- Collaborated closely with clients' Chief Technology Officers to map out internet e-commerce strategies.
- Developed affiliate and partnership programs with hardware and software providers to offer integrated solutions to clients, resulting in increased revenues.
- Prepared weekly briefings for team members on status of ongoing projects, new business development initiatives and billings-to-date.
- Consistently exceeded established account development and revenue generation goals.
- Received Peer Award for providing exceptional leadership to project team.

Senior Consultant (2007-2009)

- Led a \$200,000 project to complete technical analysis of client's order-processing system to determine functional deficiencies and repair defects.
- Created matrix for analyzing profitability of clients and services offered, resulting in expanded client coverage and 45% increase in client satisfaction.
- Documented best practices, including proper roles, technology, processes, costs and metrics, to create a knowledge database on online retailing.
- Developed computer model to analyze profitability of existing business. Application resulted in annual saving of \$300,000 in overhead and salaries.
- Trained fellow consultants and clients in applied methodology and state-of-the-art coding language.

ABC COMPANY, LLP, Pittsburgh, PA 2006-2007
Systems Consultant

- Developed a turn-key web module to enable small business clients to move online.
- Designed an application to enhance the interface between a regional food processor's accounts payable and purchasing departments, improving efficiency by 30%.
- Wrote training manuals that enabled clients to become familiar with new applications.
- Received ABC Award for ranking among the top 100 consultants worldwide.

MNO COMPANY, Philadelphia, PA 2004-2006
Systems Analyst

- Increased unit productivity by more than 100% through computerization of routine management reports.
- Participated in ongoing application development training.

EDUCATION:

NEW YORK UNIVERSITY, New York, NY
Leonard N. Stern School of Business

Master of Business Administration candidate, Finance and Management; May 2010

- Stern Scholar
- Member: Stern Women in Business and Graduate Finance Association

CORNELL UNIVERSITY, Ithaca, NY
Bachelor of Science, Chemical Engineering; May 2002

- Awarded Jeremy S. Barnum Scholarship for academic excellence and community service
- Treasurer: Cornell International Club

ADDITIONAL:

- Fluent in Spanish
- Member: American Association of Management Consultants
- Interests include travel, golf and community service

JANE E. DOE

495 Amsterdam Avenue, New York, NY 10025 • Home: (212) 222-2222 • jane.e.doe@iprovider.com

QUALIFICATIONS PROFILE

Performance-driven, insightful Investment Banker with a proven ability to achieve and exceed all business-development and revenue-generation goals in high-pressure environments.

- Skilled at consulting with clients to delineate and analyze their financial situations and develop strategic solutions to further their financial-planning goals.
- Relationship-development expertise that complements the ability to aggressively build solid client base and drive revenue growth.
- Comprehensive knowledge of and experience in leveraging numerous investment instruments in a variety of complex scenarios.

PROFESSIONAL EXPERIENCE

XYZ BANK, New York, NY 2005-Present
Investment Officer (2010 to Present)

Manage relationship-banking team, ensuring production of revenue levels and territory profitability. Lead team in investment product sales and delivery of customer relationship management techniques. Collaborate with clients to assess individual financial situations and develop strategic financial planning solutions. Oversee securities transactions, funds transfers, margin accounts and option trades.

- Consistently maintained 100% or better of established production goals; achieved 127% of 2001 business development goal set at \$10 million in assets.
- Recognized for outstanding professional acumen with national awards for annual production of XYZ Capitol and ABC mutual funds in 2001 and 2002.

Investment Consultant, Private Banking (2008 to 2010)

Served as key team member in the brokerage services of fiduciary, investment management, and private banking services to new and existing high net-worth clientele. Established and maintained strong relationships with fixed income investment clients to continually drive revenue growth.

- Surpassed customer retention and business development goals by building client base to more than 600 investors.
- Received Alliance Capitol Advisory Award for ranking among the top 200 advisors worldwide in new business development.

Financial Consultant (2005 to 2008)

Developed client base through network and seminar marketing. Ensured client retention by providing strategic investment recommendations based on evaluation of analyst reports covering fixed income and equity investing.

- Consistently exceeded established account development and revenue generation goals.

ABC INSURANCE COMPANIES, New York, NY 2002-2005
Registered Representative

Collaborated with legal and accounting counsel to develop marketing strategies for estate and business succession planning insurance. Created proposals exhibiting extensive detail in internal revenue code and estate tax law. Developed solid estate and tax code knowledge base.

- Executed strategic sales techniques resulting in a solid account base and consistent performance above quotas.

EDUCATION

New York University, Leonard N. Stern School of Business
 Master of Business Administration, Finance (2010)

New York University, Leonard N. Stern School of Business
 Bachelor of Science, Business Administration (2002)

PROFESSIONAL LICENSES

NASD Series 7, 6, 63 & 65

JANE E. DOE

495 Amsterdam Avenue
New York, NY 10025

Email: jdoe@iprovider.com
Cell: (212) 222-2222

SUMMARY: Five years of diversified marketing and advertising experience. Proven track record in increasing both market share and profitability, and demonstrated expertise in budget management. Highly adept at market analysis.

EXPERIENCE: **ABC-DEF, INC.**, New York, NY 2010 – Present
Account Executive

Supervised marketing and advertising of two major accounts:

HAIRCARE, INC.

- Developed and implemented \$10 million advertising budget.
- Created new product, “Le Monde,” and new color line, “Corsage D’Amour,” increasing both market share and profitability.
- Supervised research, media, creative, and production staffs.
- Designed media plans for placement of print and network advertising.
- Developed all necessary production estimates and cost analyses for advertising campaign.
- Prepared and presented product strategy statements to senior management.

STILL SPRITS, INC.

- Prepared and implemented \$3 million advertising budget.
- Planned, positioned and launched major new product “Bourbon Royal,” in response to market need, including packaging, pricing and merchandising.
- Developed promotional packages, point-of-purchase displays, and sales force incentive programs.

GHI AND JKL, INC., New York, NY 2008 – 2010
Senior Research Analyst

Formulated and implemented quantitative questionnaire to forecast marketing trends.

- Prepared and presented marketing recommendations to clients, based on survey findings.
- Predicted potential market share for new product entries, based on qualitative and quantitative analyses of consumer response.

EDUCATION: **New York University**, New York, NY
Leonard N. Stern School of Business
MBA Candidate, Marketing, 2010

- President, Graduate Marketing Association
- Member, Stern Women in Business

New York University, New York, NY
BA, Sociology/Economics, 2003

ADDITIONAL: Fluent in Spanish and French
Familiar with Dutch and Italian

JOHN R. DOE
495 Amsterdam Avenue
New York, NY 10025
Home: (212) 222-2222
john.doe@iprovider.com

PROFILE

Directed and trained an economic and financial planning group whose members function as internal consultants to senior management. Demonstrated expertise in financial analysis and management reporting; systems design and development; and productivity analysis and long-range asset and resource utilization. Group activities resulted in significant regional productivity improvements and direct expense saving exceeding \$500,000.

PROFESSIONAL EXPERIENCE

ABC OIL CORPORATION, Valley Forge, PA

2007 – Present

Supervisor, Systems and Financial Analysis (2010–Present)

Manage, train and develop group of eight MBA analysts responsible for systems development and financial planning to optimize return on investment. Review long-range resource requirements; coordinate management sciences activities.

- Successfully implemented politically sensitive departmental reorganization that consolidated all economic planning within controller's portfolio.
- Initiated proposal to optimize manufacturing facility that, when implemented, will pay back in 18 months and realize savings of \$400,000 annually.
- Achieved 200% productivity gain within planning unit by computerization of delivery fleet statistical reporting.
- Proposed centralization of internal and external computer activities with anticipated savings of \$40,000 annually.

Senior Financial Analyst (2009)

- Developed computer model to analyze profitability of existing business
 - Application resulted in a service station divestment program and district consolidation.
 - Annual saving of \$300,000 in overhead and salaries.
- Designed and implemented a control system to ensure efficient utilization of outside time-sharing vendors and internal operations; saving of \$5,000 annually.
- Restructured supervisory span of control within Credit Department to improve internal communications. As a result, firm priorities were established and past-due balances sharply reduced.
- Established credit appraisal systems for evaluating financial risk ultimately implemented by regional controller.

Staff Analyst (2008)

- Increased unit productivity by more than 100% through computerization of routine management reports.
- Monitored regional service station operations budget and introduced computerized reporting system that pinpointed variances and trends.
 - Provided sales management with improved tools for sensitivity analysis.

Controller Trainee (2007)

- Prepared budget forecast of \$11 million depreciation expense, 18 months in advance; actual expense was under projection, with variance of 0.2%
- Developed for new engineering maintenance centers control and monitoring procedures that reduced administrative workload and paper flow and established financial controls.

DEF, GHI & COMPANY, INC., Stamford, CT
Consultant (Part-time)

2005 – 2009

Performed statistical analysis for management consulting firm specializing in employee relations counseling.

JKL PIPELINE CORPORATION, Rochester, NY
Pipeline

2005 – 2007

Supervised 5 to 10 contracted hourly employees and was responsible for planning, organizing, directing and controlling a 5-month pipeline maintenance project. Surpassed management objectives.

EDUCATION

New York University, New York, NY
Leonard N. Stern School of Business
MBA, Corporate Finance, 2010

New York University, New York, NY
B.S., Operations Management, 1985

ASSOCIATIONS

Financial Planning Association
Institute of Management Consultants

JOHN R. DOE

495 Amsterdam Avenue
New York, NY 10025

Home: (212) 222-2222
Office: (212) 222-2222

SUMMARY

Money market economist with background in commercial/investment banking; areas of expertise include financial futures markets, cash markets, foreign exchange; interrelationships among domestic and foreign markets, and development of quantitative techniques as aids to trading.

CAREER HIGHLIGHTS

ABC-DEF, INC., New York, NY 2002 – Present
Vice President, Director of Research

PRODUCT DEVELOPMENT

- Futures parity table for various deliverable T-bonds for futures contracts.
- Hedge ratio table for cash/cash arbitrage, taking into account yield and maturity effects.
- Devised *new* formula for hedge ratio for T-bond spread vs. T-bill futures trades.
- Developed innovative weekly chart package for firm's trade/sales personnel, permitting "ahead of the pack" Fed's policy monitoring.
- Created Implied Repo Rate Table for deliverable T-bonds, taking into account accrued interest.

RELATED PROFESSIONAL ACTIVITIES

- Lecturer to financial professionals under the auspices of the American Management Association and the Financial Executives Institute.
- Designed and implemented course on money markets for firm's trainees.
- Conducted weekly information sessions for firm's trade/sales personnel on Fed's monetary policy and economic developments and their impact on financial markets.
- Authored articles on short-term money market investments, use of financial futures, and SDRs for *Money Manager*, *Pension and Investment Age*, *Cash Flow Magazine*, and Lombard-Wall's in-house financial markets newsletter.

GHIJK TRUST COMPANY, New York, NY 1988 – 2002
Vice President, International Money Management Group (2000–2002)

- Conducted international cash management studies.
- Introduced innovative procedures
 - Quantitative technique useful to exposure management function
 - A new approach to evaluation of a firm's cash management phase, resulting in indicated potential savings to client of up to \$125,000 annually.
- Performed risk analyses of hedging decisions that utilized forward foreign exchange markets.

Vice President, Portfolio Investment Research Group (1995–2000)

- Performed trade-off analysis of borrowing/lending decisions for bank's international treasury management.
- Developed interest rate tracking models and forecasting techniques applicable to foreign exchange and foreign money markets as aids to traders.
- Organized seminar on fundamentals of portfolio management, including spread and risk analysis and interest rate forecasting, resulting in increased effectiveness of sales staff.

GHIJK TRUST COMPANY (cont.)***Senior Operations Research Officer******Operations Research Department*** (1988–1995)

- Supervised and motivated staff of analysts charged with research into aspects of portfolio management.
- Developed simulation models
 - for U.S. government bond market, used by Portfolio Manager for optimum bidding.
 - for federal funds market, as aid to managing bank's daily money position.
- Advised Pension Trust Department on portfolio performance evaluation techniques

LMN AIRCRAFT ENGINEERING CORP., Bethpage, NY 1985 – 1988
Research Mathematician

OPQ AIRCRAFT RESEARCH LABORATORIES, Hartford, CT 1983 – 1985
Senior Mathematician

RST INSTITUTE OF TECHNOLOGY, Hoboken, NJ 1980 – 1983
Research Engineer/Lecturer

EDUCATION

NEW YORK UNIVERSITY, New York, NY
 Leonard N. Stern School of Business
 MBA., Economics

UVW INSTITUTE OF TECHNOLOGY, Hoboken, NJ
 M.S., Applied Mathematics

XYZ INSTITUTE OF TECHNOLOGY, Hoboken, NJ
 B.S., Mechanical Engineering

LANGUAGES

Fluent in Russian and German
 Familiar with French and Serbian

MEMBERSHIPS

New York Association of Business Economists



THE RIGHT WORD IN THE RIGHT PLACE

THE RIGHT WORD IN THE RIGHT PLACE

The importance of transferable skills and measurable results in your accomplishment statement has already been addressed. Think of the statements as flags waving at the top of a fortress. Make sure you have a foundation for each statement that starts each phrase. Without fail, that word must be a strong, active-voice verb. Look over the following lists of suggested verbs, and use them in your resume.

Action verbs that address your ***planning skills*** include:

Conceived	Formulated	Projected
Created	Initiated	Reorganized
Designed	Innovated	Revised
Developed	Instituted	Scheduled
Devised	Invented	Solved
Engineered	Justified	Systemized
Established	Laid out	Tailored
Estimated	Organized	Transformed
Experimented	Originated	
Formed	Planned	

Action verbs that address your ***skills in directing employees*** include:

Administered	Determined	Ordered
Approved	Directed	Prescribed
Authorized	Guided	Regulated
Conducted	Headed	Specified
Controlled	Instructed	Supervised
Decided	Led	Trained
Delegated	Managed	

Action verbs that suggest that you have ***skills in assuming responsibility*** include:

Accepted	Classified	Gathered
Achieved	Collected	Halted
Adopted	Compiled	Handled
Arranged	Constructed	Improved
Assembled	Described	Implemented
Assumed	Developed	Initiated
Attended	Doubled	Installed
Audited	Established	Integrated
Built	Evaluated	Maintained
Checked	Experienced	Made

Action verbs that suggests that you have **skills in assuming responsibility** include (cont'd):

Operated	Received	Transacted
Overcome	Reduced	Tripled
Performed	Reviewed	Used
Prepared	Simplified	Utilized
Produced	Sold	

Action verbs that embody an **ability to provide effective service** include:

Carried out	Explained	Provided
Committed	Facilitated	Purchased
Delivered	Furnished	Rewrote
Demonstrated	Generated	Sent
Earned	Inspected	Serviced
Exchanged	Installed	Submitted
Expanded	Issued	Transmitted
Expedited	Procured	Wrote

Interactive skills with people are suggested by the use of these action verbs in your accomplishment statement:

Advised	Coordinated	Negotiated
Aided	Counseled	Participated
Apprised	Helped	Promoted
Clarified	Informed	Recommended
Conferred	Inspired	Represented
Consulted	Interpreted	Resolved
Contributed	Interviewed	Suggested
Cooperated	Mediated	Unified

Finally, your **analytical/research skills** merge with the use of these action verbs:

Analyzed	Evaluated	Reviewed
Assessed	Familiarized	Searched
Calculated	Investigated	Studied
Computed	Observed	Verified
Correlated	Proved	
Discovered	Researched	

RESUME CHECKLIST

- Have I identified the skill areas most important to the function I am pursuing?
- Have I determined which of my accomplishments/experiences I need to include in order to support my *future employment objectives*?
- Did I strategically present accomplishments, skills and experiences that relate specifically to the position I seek?
- Did I highlight all relevant or transferable skills?
- Does each statement/bullet point:
 - begin with a strong action verb?
 - specify the result or impact upon the organization?
 - illustrate my contributions to the company/organization/project?
- Did I quantify wherever possible, by percentages or numbers?
- Is my resume targeted and customized to the specific position I seek?
- Does my resume speak the truth?

SKILLS LISTS BY FUNCTION

Business Development and Strategic Planning	27
Consulting	29
Corporate Finance	30
General Finance	32
General Management	33
Marketing	34
Marketing—Financial Services	36
Not-for-Profit	37
Operations	38
Private Client Services, Banking and Wealth Management	39
Product Management	40
Real Estate Finance	41
Research—Buy Side	42
Research—Sell Side	43
Risk Management	44
Sales—Financial Services	45
Structured Finance	46
Trading	47

SKILLS FOR BUSINESS DEVELOPMENT & STRATEGIC PLANNING

Analytical

- Perform data analyses to drive insights and inform recommendations (e.g., financial modeling, cost / profitability analysis)
- Conduct primary, secondary research and competitive analyses (e.g., product, financial performance, market positioning, etc.)
- Analyze business opportunities

Business Development/Strategy

- Financial analysis
- Develop/implement strategy
- Project management
- Create and draft proposals/reports
- Present
- Plan
- Negotiate/close deals
- Evaluate and assess
- Marketing experience
- Management

Creativity

- Problem solving
- Ability to generate new ideas
- Quick thinker/independent thinker
- Entrepreneurial initiative

Relationship Management

- Ability to sell an idea to get buy-in from critical players
- Develop/build/manage client relationships
- Strong communication skills (oral, written)
- Leadership qualities
- Ability to work effectively on a team
- Personable/high energy

IMPORTANT TASKS

- Identify and prioritize growth opportunities
- Stay ahead of industry and competitor actions and have a thorough understanding of product and service offerings, pricing and marketing strategies
- Develop and manage project work plans and implementation plans for pursuing new opportunities
- Create marketing strategies
- Perform necessary analysis in support of business development efforts and management (e.g. financial modeling and primary market research)

- Develop terms and terms sheets; develop negotiation strategy; lead and/or participate in negotiations
- Lead / manage contract development and due diligence processes associated with new alliances
- Secure buy-in and necessary approvals and manage related communications
- Streamline organizational structures and operational processes
- Lead strategic planning / implement best business practices
- Generate sales leads and improve sales by identifying new market segments, new sales channels, and related products or services in the marketplace that can be combined into synergistic offerings

SKILLS FOR CONSULTING

Analytical

- Perform competitive analysis
- Perform extensive process and data analysis
- Analyze processes, client issues, findings and proposals
- Research various issues and synthesize findings
- Be detail-oriented

Interpersonal

- Work on project teams and cross-functional teams
- Manage client relationships (often with middle and senior management)
- Present and communicate ideas effectively both informally and formally
- Listen actively and ask critical/probing questions

Leadership

- Lead (initially or eventually) an engagement team
- Initiate new ideas, self-manage and operate independently
- Manage projects, including understanding each step in project execution

Problem Solving

- Create and frame solutions to clients' problems
- Enhance processes to add significant value to client
- Provide/recommend valuable insights to clients
- Form and test hypotheses around business problems
- Recommend actions and implement focused improvement methods
- Think creatively, independently and outside of the "box"

Additional

- Strong academic performance
- Strong writing skills for writing client reports
- Ability/interest in operating in ambiguous environments

IMPORTANT TASKS

- Define scope, recommend approach, and manage execution of major strategic planning projects for clients
- Codify frameworks and methodologies for approaching major strategic issues, both leveraging existing corporate intellectual capital and developing innovative concepts
- Apply various quantitative methods to analyze and interpret information from multiple data sources
- Critically review results seeking opportunities to optimize business performance and provide actionable recommendations to clients
- Target potential clients and expand current accounts by evaluating business needs
- Present creative solutions to clients and generate buy-in

SKILLS FOR CORPORATE FINANCE

Financial and Analytical

- Value and model companies using WACC, Free Cash Flow, Sensitivity and Projection analysis
- Analyze financial statements quantitatively and qualitatively
- Understand relative valuation and how individual companies interact in the broad market
- Analyze/investigate corporate client, industry, and type of security appropriate for financing
- Analyze financing and investment choices open to the firm
- Project future consequences from strategic financial decisions of the firm
- Measure program performance against the goals of the firm
- Analyze firm positioning relative to financial markets
- Understand business patterns to drive decision-making

Interpersonal

- Present and communicate ideas effectively both informally and formally; sell your ideas
- Work on project teams and cross-functional teams

Additional

- Work efficiently under pressure and manage multiple deadlines
- Initiate new project ideas and be innovative
- Be detail-oriented
- Previous banking or mergers and acquisitions experience is a plus
- Possess energy/stamina

IMPORTANT TASKS

- Collect and assess financial data needed to issue financial statements in accordance with government regulations
- Gather industry and business data to understand market conditions, economics forecasts, and trends
- Work with a team on various analytical and statistical projects using graphs, tables, spreadsheets, and statistics ratios
- Recommend long or short views on suitable equity positions
- Prepare written ratings reports
- Analyze new credit requests and make credit recommendations
- Analyze revenue and expenses to ensure effective use of capital
- Advise businesses about project costs
- Identify and implement capital investments and structural deals to ensure company growth
- Perform analysis of bank-wide financials on a profitability measurement, plan and general ledger basis
- Perform analysis of income statements, balance sheets, and net interest margins
- Translate operating plans and forecasts into financial plans and projections to ensure that the organization achieves its financial targets, recommending appropriate corrective action as needed
- Provide timely explanations of variances between actual results and forecasts/budgets and direct management attention to corrective action where necessary

- Evaluate proposals around pricing, marketing and distribution of products as they are brought to market

SKILLS FOR GENERAL FINANCE

Analytical

- Analyze financing and investment choices open to the firm
- Project future consequences from strategic financial decisions of the firm
- Measure subsequent program performance against the goals of the firm
- Review monthly, quarterly and yearly operating results of the firm
- Analyze past performance of projects to recommend changes/improvements

Financial

- Value and model projects using WACC, Free Cash Flow, Sensitivity and Projection analysis
- Manage credit risk of firm
- Analyze financial statements quantitatively and qualitatively
- Understand managerial accounting and the impact it has upon firm positioning

Interpersonal

- Interact and influence all levels of staff from line through senior management
- Initiate new project ideas and be innovative
- Be detail-oriented in project work
- Present and communicate ideas effectively both informally and formally
- Work on project teams and cross-functional teams

Additional

- Strong accounting skills, M&A experience and/or credit training are a plus
- Be results-oriented
- Translate operating plans and forecasts into financial plans and projections to ensure the organization achieves its financial targets, recommending appropriate action

IMPORTANT TASKS

- Collect and assess financial data needed to issue financial statements in accordance with government regulations
- Gather industry and business data to understand market conditions, economics forecasts, and trends
- Analyze revenue and expenses to ensure effective use of capital
- Advise businesses about project costs
- Identify and implement capital investments and structural deals to ensure company growth
- Perform analysis of bank-wide financials on a profitability measurement, plan and general ledger basis
- Translate operating plans and forecasts into financial plans and projections to ensure the organization achieves its financial targets, recommending appropriate corrective action as needed
- Provide timely explanations of variances between actual results and forecasts/budgets and direct management attention to corrective action where necessary

SKILLS FOR GENERAL MANAGEMENT

Analytical

- Strong analytical / problem solving skills
- Strategy thinking and planning

Communication

- Ability to effectively communicate on different levels (e.g. top management, peers and clients/customers)

Interpersonal

- Interpersonal skills
- Entrepreneurial ability in a business initiative or large project
- Team orientation
- High level of flexibility
- Self starter
- Ability to work comfortably in international settings

Leadership

- Outstanding leadership capability
- Quantitative skills

Management

- Proven ability to manage projects and people

IMPORTANT TASKS

- Develop strategy and concepts, implement projects, work in cross-functional and international teams
- Conduct competitive / industry analysis
- Identify business opportunities, leverage creativity and entrepreneurial freedom
- Provide project leadership in matrix teams
- Conduct market studies, research competitive intelligence reports and analyze results
- Develop and recommend strategies for various businesses under the corporate umbrella

SKILLS FOR MARKETING

Analytical and Quantitative

- Analyze marketing plans and programs
- Analyze and interpret market data/market trends
- Perform competitive analysis
- Forecast revenues and develop budgets
- Analyze Profit & Loss (P&L) statements

Communication

- Present product programs to senior management
- Communicate with different types of individuals within the organization
- Negotiate contracts with vendors and advertisers
- Resolve conflict

Management and Leadership

- Organize and manage multiple tasks/assignments and meet deadlines
- Execute trade and consumer promotions
- Manage and/or monitor budget
- Initiate new creative ideas
- Lead cross-functional teams
- Find new solutions to problems

Teamwork

- Participate in cross-functional teams
- Build consensus

Additional

- Be results-oriented
- Show enthusiasm and initiative
- Be comfortable making decisions with incomplete information

IMPORTANT TASKS

- Lead external communication for client-based promotional programs
- Understand needs, preferences, and constraints that define target consumers or niche market
- Build deeper and more profitable customer relationships through analysis (segmentation, customer profiling, customer life-cycle management, i.e., acquisition, cross-sell, up-sell and win-backs)
- Perform advanced analysis to improve effectiveness of off-line and on-line marketing programs
- Provide support as well as strategic direction for developing and enhancing sales promotions (stimulate incremental sales, reduce costs and extend member life span)
- Develop and implement a marketing and communication strategy to be implemented through advertising, direct mailing, printing, trade shows, design and layout of catalog material, sales kits, advertising creative, copy writing/editing, event support, newsletters, online promotions/mini-sites and sweepstakes

- Identify, assess and analyze new product opportunities and concepts and lead project teams in the development and commercialization of potential new product opportunities
- Oversee and manage brand equity (positioning, advertising, consumer promotion and pricing)
- Set strategic direction (annual marketing plan, on-going business reviews, product formulation, product specifications, production, product availability and quality)
- Manage brand financials including P&L, budget development and variance reconciliation
- Identify, sell, and execute incremental business opportunities

SKILLS FOR MARKETING - FINANCIAL SERVICES

Analytical—Quantitative and Qualitative

- Analyze marketing plans and programs
- Analyze and interpret market data/market trends
- Perform competitive analysis
- Forecast revenues and develop budgets

Communication and Team Skills

- Ability to conceptualize and sell ideas internally
- Ability to negotiate, communicate and present
- Team player with good interpersonal skills

Creativity

- Innovative
- Initiate new creative ideas

Management and Leadership

- Organize and manage multiple tasks/assignments and meet deadlines
- Ability to manage projects effectively

IMPORTANT TASKS

- Conceptualize creative marketing strategies and campaigns
- Manage projects from inception through creation and implementation
- Increase profitability and success of business through marketing campaigns
- Identify new market segments
- Develop new programs and products
- Evaluate cost benefit and return on investment for marketing initiatives
- Collaborate with cross-functional groups to leverage organizational synergies to execute programs
- Manage external and internal relationships
- Manage new product launch implementation
- Manage profit and loss
- Analyze consumer spending data and make recommendations

SKILLS FOR NOT-FOR-PROFITS

Analytical

- Strong analytical / problem solving skills
- Quantitative skills

Communication

- Ability to communicate effectively on different levels (e.g. top management, peers and customers) in both oral and written form

General

- Passion for the mission of the organization
- Demonstrated entrepreneurial ability in a business initiative or large project/ experience in an entrepreneurial culture
- Hands-on
- High level of flexibility/ ability to manage constant change
- Willingness to accept responsibility
- Self starter
- Team orientation
- Foreign language skills a plus, depending on population served by organization
- Functional experience in related role (general management, operations, finance, development, IT)

Leadership/Management

- Proven ability to manage projects and people

IMPORTANT TASKS

- Develop strategy and concepts, implement projects, work in cross-functional teams
- Conduct competitive / industry analysis
- Identify opportunities, leverage creativity and entrepreneurial freedom
- Provide project leadership in matrix teams
- Conduct market studies, research competitive intelligence reports and analyze results
- Manage relationships with lending institutions, investment managers, insurers, auditors and government agencies
- Provide high-level, proactive financial expertise and leadership
- Assess the objectives and resource needs, including staffing and funding, and identify growth areas
- Manage systems for ensuring financial integrity, including internal controls and compliance with all governmental and industry standards
- Analyze financing and investment choices
- Project future consequences from strategic financial decisions
- Measure program performance against goals

SKILLS FOR OPERATIONS

Analytical and Quantitative

- Contribute to the development of methods to improve processes, reduce risks, increase controls and/or increase customer satisfaction
- Process and control firm operations and/or client transactions
- Document process flows and create procedure manuals for the functions performed
- Research and troubleshoot problems within specific area of expertise

Interpersonal

- Attention to quality and meticulous nature
- Able to see the big-picture in the overall business strategy
- Political savvy
- Share knowledge of processes and systems

Management

- Ability to drive implementation of solutions to completion
- Adaptability

Technical

- Familiarity with distribution center operations, transportation, supplier operations, operations management, cost-benefit analysis, process improvement, and logistics strategy

IMPORTANT TASKS

- Define and articulate business processes
- Perform analysis on any aspect of the supply chain
- Evaluate vendors and potential supply chain partners
- Research industry best practices
- Communicate goals to cross-functional teams
- Develop strategies to cut costs, improve quality, and improve customer satisfaction
- Examine opportunities to streamline production, purchasing, warehousing, distribution, and financial forecasting
- Ensure projects are implemented according to agreed on-time and cost metrics

SKILLS FOR PRIVATE CLIENT SERVICES, PRIVATE BANKING AND PRIVATE WEALTH MANAGEMENT

Analytical and Quantitative

- Help clients develop wealth and investment management strategies to match their goals and risk tolerance levels
- Identify investment opportunities to help clients reach their objectives
- Read and analyze spreadsheets and earnings reports
- Crunch numbers into financial models and projections

Communication

- Exceptional written and communication skills

Creativity

- Innovative
- Create new ideas for business development

Interpersonal

- Committed to working with and advising clients and ability to create long-term relationships
- Ability to create long-term relationships with teams
- Entrepreneurial spirit

Management

- Risk taking abilities
- Quick and accurate decision making skills

IMPORTANT TASKS

- Identify and develop new business opportunities
- Analyze financial spreadsheets and earnings reports and convert information into financial models and projections
- Provide investment advice and portfolio management to high net worth individuals
- Present capabilities and strategies to clients and prospects
- Coordinate client and team meetings
- Coordinate execution of solutions with key financial product groups
- Manage and administer the assets of major institutional investors such as pension funds, endowments, financial institutions, corporations and governments
- Develop and manage relationships with wealthy individuals and family groups, advising them on ways to build and protect their financial assets
- Complete projects and presentations on various products, market strategies, key transactions and research analysis for various business units
- Work closely with professionals throughout the organization, including senior private client services management, group heads, investment bankers, research analysts, product specialists and fellow associates
- Create marketing strategies to bring in new assets

SKILLS FOR PRODUCT MANAGEMENT

Communication

- Ability to communicate with all areas of the business and talk effectively to cross-functional teams

Creativity

- Identify new ways to increase profitability of existing products and develop new products for the business
- Possess a unique blend of business and technical expertise
- Ability to be a big-picture thinker and make ideas into reality
- Find innovative solutions for the broader market

Management

- Guide a team that is charged with a product line contribution as a business unit

IMPORTANT TASKS

- Manage the entire product line life cycle from strategic planning to tactical activities
- Specify market requirements for current and future products by conducting market research supported by on-going visits to customers and non-customers
- Drive a solution set across development teams (primarily Development/Engineering and Marketing/Communications) through market requirements, product contract and positioning
- Develop and implement a company-wide go-to-market plan working with all departments to execute
- Analyze potential partner relationships for the product

SKILLS FOR REAL ESTATE FINANCE

Analytical

- Strong analytical skills and familiarity with NPV, IRR, ROI, ROE

Communication

- Excellent verbal and written communication skills

Interpersonal

- Strong interpersonal skills

Technical

- Financial modeling experience
- Successful experience using comprehensive risk simulation models in a financial institution or classroom simulation of similar complexity
- Experience in performing cost analysis of financial products and services
- Strong organizational skills and ability to coordinate several projects and processes concurrently
- Exposure to real estate or project management software is a plus

IMPORTANT TASKS

- Perform financial modeling and analysis of real estate transactions
- Review and evaluate leases and other real estate documents
- Assist in real estate negotiations
- Collect data and perform market analysis
- Perform assessment, measurement and analysis functions using simulation models to measure current and planned exposures of net income and capital to risk
- Prepare monthly reports, balance sheets, income statement forecasts, projections regarding interest rate spreads, ratios, GAAP analyses, and rate shock analyses
- Reconcile forecasts of net income and the market value of portfolio equity with operating results and report the variances and reasons
- Perform cost benefit and break even analyses of products, services, programs and assets presently in place and/or proposed

SKILLS FOR RESEARCH – BUY SIDE

Analytical

- Research and evaluate companies
- Research market and industry trends
- Ability to synthesize data and quantify investment potentials
- Formulate levels of risk
- Conduct company analysis
- Evaluate financial standing of investments and financial statements

Communication

- Excellent verbal and written communication skills
- Ability to effectively and clearly pitch investment ideas

Decision Making

- Buy/sell ideas and recommendations, and participate in decision making

Interpersonal

- Maintain contact with investment banks and corporate representatives
- Self-confidence/independent creative thinker

Management

- Manage investment exposures within a controlled risk framework

Additional Skills and Background

- Attention to detail and well-organized
- Accounting background
- Curiosity

IMPORTANT TASKS

- Determine investment potential and how well it coincides with firm's strategies
- Provide portfolio managers with potential investment recommendations

SKILLS FOR RESEARCH – SELL SIDE

Analytical and Quantitative Research

- Analyze individual company data, industry trends, and macro-economic factors
- Financial modeling (Excel)
- Ability to synthesize data
- Equity valuation
- Forecast earnings & stock prices
- Interviewing skills (research)

Communication: Written and Oral

- Write research reports and updates on companies and industries
- Presentation and marketing skills, communicate research ideas and recommendations to institutional clients directly and through sales force
- Prepare written material for morning calls

Additional Skills and Background

- Accounting knowledge
- Attention to detail
- Comfortable giving an opinion
- Interpersonal skills: working with clients and sales force
- Involved in personal investing or mock portfolio

IMPORTANT TASKS

- Conduct original research developing and enhancing stock selection models
- Work with active Equity Portfolio Managers to test the latest thinking on stock selection, asset allocation, industry forecasting, risk management and optimization
- Conduct financial analyses and valuations of companies, analyze corporate strategies, and develop insights into the capital market's perspective of a company
- Work with client service teams to identify and evaluate critical financial and strategy issues
- Create and maintain financial models
- Write company and industry reports and notes for distribution to institutional and retail clients
- Market recommendations to institutional clients
- Speak to senior management to obtain company and industry information
- Develop models for stock selection, sector allocation, performance attribution and risk analysis
- Perform fundamental and valuation analysis and recommend long and short views

SKILLS FOR RISK MANAGEMENT

Analytical

- Strong analytical skills
- Ability to seek pertinent data, challenge assumptions and consistently execute while building strong relationships with functional teams
- Technical skills

Interpersonal

- Leadership and enthusiasm to further develop leadership potential
- Ability to make disciplined decisions
- Exceptional interpersonal and relationship building skills
- Flexibility and adaptability to change

IMPORTANT TASKS

- Identify, assess, monitor and control the risks that are inherent in transactions
- Conduct underwriting, portfolio analysis and management, deal structuring, statistical modeling and mastery of various risk processes and tools
- Examine various risk management techniques and select best techniques to mitigate risk
- Evaluate new trade and deal structures
- Establish proper risk controls and limits on business activity
- Assess pricing and valuation models
- Develop risk measurement and analysis methodologies
- Build stress testing tools and event risk analysis tools
- Develop integrated risk reports for senior management
- Prepare counterparty credit reviews and portfolio reviews
- Analyze potential credit risk exposure for various derivative transactions

SKILLS FOR SALES—FINANCIAL SERVICES

Analytical

- Read, listen and interpret research reports from inside the firm
- Evaluate competition and effectively market firm against competition

Financial

- Understand how financial markets operate from a broad perspective/relative to marketplace
- Communicate important quantitative investment criteria to client base

Interpersonal

- Persuade and influence decision-making
- Advise clients and other constituents on investment decisions
- Manage and expand client base to increase profitability
- Work efficiently under pressure
- Handle multiple tasks effectively at one time
- Excellent verbal and written communication skills
- Ability to effectively listen to clients

IMPORTANT TASKS

- Market securities to corporations, financial institutions, pension or money market funds
- Work closely with marketing departments to ensure that product gets to clients in an efficient manner
- Operate in a high volume, fast environment, where the ability to respond effectively under pressure is critical to assessing a customer's financial needs in a changing economic, political and legislative environment
- Market to institutional investors and serve as liaison between clients and traders
- Represent firm to institutional buyers of fixed income securities, such as pension funds, mutual funds, insurance companies, money management firms and hedge funds
- Build and maintain the trust of clients and create solutions to their investment needs
- Interact with clients as well as other colleagues within the firm
- Establish and maintain a wide-reaching customer base
- Initiate transactions to help clients achieve their investment goals while generating revenue for the firm

SKILLS FOR STRUCTURED FINANCE

Analytical and Financial

- Strong analytical ability (engineering, applied sciences, exact sciences, business degree with sufficient mathematical and analytical focus)
- Strong financial statement analysis, accounting and modeling skills for portfolio valuation
- Analyze high volume legal documents
- Creative problem solving abilities and strategic thinker
- Good business acumen

Interpersonal and Leadership

- Ability to lead and participate in a team
- Ability to interact with clients and coordinate interaction with parties during the transaction process
- Good client service skills
- Work independently

Marketing and Sales

- Excellent written and oral communications skills – present to current and potential clients
- Marketing and sales experience
- Negotiate effectively and ability to influence constituencies
- Persuasively build and articulate a business case

IMPORTANT TASKS

- Conduct financial modeling, mathematical analysis and portfolio valuation
- Interaction with issuers, investment bankers, investors, attorneys and rating agencies
- Analyze credit, structure, cash flow and legality of structured finance
- Structure transactions, due diligence, documentation and assist in closing of transactions
- Create pricing models involving equity, senior debt, partnerships and preferred stocks and evaluate the financial viability of involved companies and industries
- Conduct industrial and regional analysis to identify trends and changes in competitive market positions
- Prepare pitch book materials and market update presentations (mid-management)

SKILLS FOR TRADING

General

- Work efficiently under pressure
- Handle multiple tasks at one time
- Decisiveness

Financial

- Understand how financial markets operate from a broad perspective/relative to marketplace
- Assess and/or initiate risk positions for various markets
- Understand various products on a macro and micro level

Interpersonal

- Ability to manage people effectively
- Ability to work independently and with little supervision
- Act as liaison between multiple parties
- Analyze and improve information flow among traders on desk

IMPORTANT TASKS

- Execute trades and track orders
- React effectively in a constantly changing environment, operating as a market maker, while buying and selling for the firm's portfolio
- Gather and assess information from economic reports, market fluctuations and political situations and use that information to analyze the impact on the markets
- Develop quantitative models for equities or fixed income trading
- Execute statistical arbitrage
- Construct market neutral portfolios