

Carol You

EDUCATION

Rotman School of Management & Department of Economics, University of Toronto <i>Master of Financial Economics</i>	Toronto, Ontario <i>Expected June 2027</i>
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- **Upcoming Relevant Courses:** Corporate Financing II (MBA), Options and Futures Markets (MBA), Econometrics (MA), Microeconomics (MA), Financial Economics (MA)

University of Toronto <i>Bachelor of Business Administration</i>	Toronto, Ontario <i>Sep 2020 – Jun 2025</i>
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- **Academics:** cGPA 3.7/4.0
- **Scholarship:** Entrance Scholarship (CAD\$ 10,000)
- **Relevant Courses:** Business Data Analytics (A+); Financial Modeling and Trading Strategies (A); Investments (A+)

INDUSTRY CERTIFICATIONS

– Corporate Finance Institute (CFI) – DCF Valuation, M&A Modeling, Financial Accounting	2025
– Bloomberg Market Concepts – Equities, Fixed Income, Foreign Exchange, Economic Indicators	2022

PROFESSIONAL EXPERIENCE

University of Toronto Asset Management <i>Investment Analyst – Public Equities</i>	Toronto, Ontario <i>Jan 2024 – Dec 2024</i>
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- Monitored 20+ hedge funds and public equity funds by producing performance, risk and exposure reports
- Applied key metrics such as Sharpe ratio, tracking error, information ratio and downside deviation to evaluate manager performance
- Conducted research on Machine Learning hedge funds and GEM equities, to provide inputs to the asset allocation process
- Applied MSCI ESG Net Zero Investment Framework to analyze portfolio alignment with the goals of the Paris Agreement
- Used VBA to streamline the data cleaning process and enhanced analytical efficiency
- Evaluated alignment with ESG principles and investment philosophy by engaging with external investment managers

University of Toronto <i>Teaching Assistant of Macroeconomics and Financial Accounting</i>	Toronto, Ontario <i>Apr 2023 – Apr 2024</i>
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- Hosted office hours for 1000 students, providing comprehensive support and clarification on course materials
- Initiated prompt responses to student inquiries within 24 hours
- Assisted in grading research papers and exam papers, ensuring accuracy and consistency

RBC <i>Analyst – AML High Risk Client Management (Wealth Management Team)</i>	Toronto, Ontario <i>Sep 2022 – Dec 2022</i>
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- Assessed risk ratings for 100+ clients by analyzing their RBC profile and transactions
- Initiated and resolved 10+ RFIs, ensuring timely response, adjudication and reporting of issues identified
- Conducted enhanced due diligence for 30 high-risk clients, detecting potential risk-related concerns

KPMG <i>Staff Accountant (Audit)</i>	Toronto, Ontario <i>Jan 2022 – Apr 2022</i>
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- Performed audit work, including conducting walkthroughs with clients to assess internal controls
- Identified 3 significant audit misstatements in revenue transactions and proposed adjustments to revise financial statements
- Reviewed general ledger accounts to ensure financial statement disclosures were in compliance with IFRS

RELEVANT ACADEMIC PROJECT

<u>Argo Trading Project – Smart Order Routing (Python)</u>	2023
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- Used Python to develop an algorithm that discovers the best price and available liquidity for a given security across all exchanges
- Achieved 4th place out of 30 in simulated trading session

PERSONAL

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- **Technical skills:** Excel (v-lookup, pivot table), Bloomberg, Capital IQ, FactSet, eVestment, Python
 - **Languages:** English, Mandarin
 - **Interests:** Formula 1, Rock Climbing