Jessie Tang

Education

Rotman School of Management & Department of Economics, University of Toronto Toronto, Ontario
Master of Financial Economics *Expected June 2027*

- **Upcoming Relevant Courses:** Corporate Financing II (MBA), Options and Futures Markets (MBA), Econometrics (MA), Microeconomics (MA), Financial Economics (MA)

University of Waterloo Waterloo, Ontario
Bachelor of Mathematics, Major in Financial Analysis and Risk Management *Sep 2020 – May 2025*

- **Academics:** GPA 3.94/4.0
- **Awards/Scholarships:** Graduated with Dean's Honours, University of Waterloo President's Scholarship (2021)
- **Relevant Courses:** Investment Science and Corporate Finance (A+), Computational Methods in Business and Finance (A+), Quantitative Risk Management (A+), Fixed Income Securities (A+), Derivatives (A+)

Industry Certification

- FRM Level I & Level II *2025*
- Corporate Finance Institute (CFI): Fixed Income, Corporate Finance, DCF, Accounting *2025*

Professional Experience

Canada Life Toronto, Ontario
Financial Risk Analyst *Sep – Dec 2024*

- Expanded Commercial Real Estate Loans (CRELs) credit rating model in Excel from 9 to 21 levels, adding tenant diversification, tenant risk ratings, and LTV to improve credit risk granularity
- Built parameter-based cash flow model for Collateralized Loan Obligations (CLOs) in Excel to project equity tranche IRR under normal and stressed market scenarios
- Reviewed internal risk rating models by benchmarking Credit Rating Agency (CRA) methodologies and aligning factor definitions with Prudential Regulation Authority (PRA) standards

Canadian Imperial Bank of Commerce Toronto, Ontario
Business Analyst – Capital Market *Jun – Dec 2023*

- Automated manual cash settlement process using Excel VBA and SQL, improving daily productivity by 1 hour
- Supported benchmark rate transition by collecting, cleaning, and preparing legacy benchmark exposure data for regulatory filings and OSFI compliance
- Collaborated with hedge accounting team to conduct prospective hedge effectiveness tests, validating proposed interest rate shocks under different scenarios
- Modeled prepayment, default, and credit risks in Excel to refine hedge forecasts for variable rate mortgages

Gore Mutual Insurance Toronto, Ontario
Actuarial Analyst *Jan – Aug 2022*

- Built and validated GLM pricing models in R for homeowner and rental insurance as part of the pricing team, estimating pure premiums and applying models to over 10,000 policies
- Designed R Shiny interactive dashboards for senior management, visualizing severity, frequency, and loss ratios through user-selected time periods and data filters to support pricing analysis
- Conducted broker analysis to identify profitability gaps and provide insights for management decisions

Guangfa Securities Co., Ltd. Guangdong, China
Financial Analyst – Wealth Management *Apr – Aug 2021*

- Tuned parameters and backtested stock allocation model using Python and Wind financial database to refine stock pool selection and risk exposure
- Cleaned and organized sales data in Excel and prepared sales performance reports for 16 branches using PowerPoint

Extracurricular Activities

Securities Based Knowledge Competition – "Shareholders Coming" China
National Champion Team Member *Jul – Aug 2020*

- Selected as one of the top 4 students in Guangdong Province to represent the region at the national Securities Knowledge Competition (organized by CSRC & ISC)
- The team won the national championship, televised on Mango TV

Personal

- **Technical skills**: Excel VBA, R, SQL, Matlab, Regression Modeling, VaR
- **Languages**: Fluent in English, Mandarin, and Cantonese
- **Interests**: Exploring restaurants and local cuisines, Heavy bag boxing