

Maria Jose Amaya Varela

EDUCATION

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

- **Award:** Graduate Entrance Scholarship (\$4,000)
- **Upcoming Relevant Courses:** Corporate Financing II (MBA), Business Analysis and Valuation (MBA), Security Analysis and Portfolio Management (MBA), Energy and Regulation (MA), Econometrics (MA), Microeconomics (MA), Macroeconomics (MA)

University of Toronto Mississauga, Ontario
Honours Bachelor of Science, Specialist in Financial Economics and Minor in Sustainability Sep 2021 – Jun 2025

- **Academics:** cGPA 3.95/4.0, Certificate in Advanced Economics, Graduated with High Distinction
- **Awards:** University of Toronto Excellence Award (\$7,500), Dean's List Scholar, U of T Sustainability Scholar
- **Relevant Courses:** Corporate Finance I (A+), Applied Econometrics I & II (A+), The Economics of Financial Risk Management (A+), Environmental Economics (A+), Sustainability (A), Canadian Environmental Law & Policy I (A), Environmental Management (A)

INDUSTRY CERTIFICATIONS

- Corporate Finance Institute (CFI): Solar Financial Modeling, DCF Valuation Modeling, M&A Modeling 2025
- Bloomberg Market Concepts Certificate: Equities, Economic Indicators, Fixed Income, Foreign Exchange 2025
- Canadian Investment Funds Course (CIFC) 2019

PROFESSIONAL EXPERIENCE

Department of Economics, University of Toronto Mississauga, Ontario
Research Assistant May 2024 – Jun 2025

- Used Stata to estimate and forecast annual education costs at Peru's top 20 universities, analyzing price differentiation trends
- Processed panel data with 300,000+ observations in Stata and constructed perception indexes capturing shifts in student utility
- Categorized admissions streams for 136 public and private universities in Peru to evaluate structural admission inequalities
- Prepared presentations synthesizing econometric findings into clear education policy-focused recommendations

Desjardins Ontario Credit Union Mississauga, Ontario
Financial Advisor - Bilingual May 2019 – Jun 2025

- Recognized with two 'Coup de Coeur' awards for delivering consistent excellence and fostering cross-team collaboration
- Secured over \$1M in new investments (2024), driving a third consecutive year of superior performance
- Advised on a \$15M portfolio for 250+ clients, delivering tailored asset allocation, retirement and tax-optimized strategies
- Structured and underwrote over \$4M in new credit facilities (2024), coordinating with legal and administrative teams

Advisor Agent, Member and Client Experience - Bilingual Oct 2017 – May 2019

- Led weekly team meetings, presenting updates on new product and business trends to strengthen team performance
- Processed 100+ daily financial transactions and balanced operations, including cash management and cheque clearing
- Referred clients to business partners by identifying cross-selling opportunities, supporting branch growth

NOTABLE ACADEMIC PROJECTS

Leveraged Buyout Model (LBO): 3G Capital's \$9.42B Take-private of Skechers (NYSE:SKX) Jul 2025

- Built and presented a 5-year LBO model projecting IRRs under various revenue, margin and leverage scenarios to assess potential returns
- Conducted sensitivity analyses on EBITDA margins, exit multiples, and leverage to evaluate downside protection and upside potential
- Used Bloomberg, Capital IQ and Excel to create public comparable company analysis to benchmark valuation multiples

Ghana Investment Case Jul 2025

- Conducted macro and political risk analysis on Ghana, evaluating inflation trends, IMF debt restructuring, and monetary policy stability
- Assessed fundamentals of core real asset sectors (gold mining, oil & gas, agriculture) and their impact on GDP growth, exports and FX
- Built and pitched investment strategies leveraging valuation gaps, policy reforms and FX stabilization to capture return opportunities

The Effects of Political Corruption on Fossil Fuel Subsidies: A Global Scale Analysis Apr 2024

- Analyzed 2010-2021 panel data in Stata to examine the relationship between political corruption and fossil fuel subsidies
- Built and tested multiple regression models (FE, RE, FGLS, Heckman) with robustness checks to evaluate statistical significance
- Conducted robustness checks including lagged variables, and tested for cross-sectional dependence and heteroskedasticity

PERSONAL

- **Technical skills:** Familiar with Excel, PowerPoint, Bloomberg Terminal Services, Capital IQ, FactSet, Stata, MATLAB, and LaTeX
- **Languages:** Fluent in English, Spanish and French
- **Interests:** Salsa and bachata dancing, former ballet dancer, aerial silks