Thuy (Tyler) Hoang

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SUMMARY

Fixed Income & Portfolio Management candidate with deep expertise in credit analysis, DCF modeling, and Python-driven data pipelines. CFA Level I candidate (Aug 2026) and MS Financial Analytics student (CSULB) with a proven track record of engineering custom valuation tools and executing independent credit research.

EDUCATION

M.S. Financial Analytics *Expected Aug 2026*

GPA: 3.75 • California State University, Long Beach

Relevant Coursework: Derivatives, Fixed Income Securities, Equity Valuation, Quantitative Analysis, Financial Reporting & Analysis

B.A. Business Administration / Finance

GPA: 3.75 • California State University, Fullerton

A.A. Business Administration

GPA: 4.0 • Orange Coast College

SELECTED PROJECTS

Prism — Equity & Credit Research Dashboard *Spring 2026*

- **Engineered a FastAPI + Next.js dashboard** automating equity and credit research pipelines, cutting manual data prep 40% and eliminating look-through errors across all valuation outputs.
- **Built custom enterprise value and net debt bridge algorithms** from scratch, parsing raw 10-K/10-Q filings into SEC taxonomy for precise DCF and EV/EBITDA across 50+ peer companies.

Boeing Independent Credit Analysis *Fall 2025*

- **Executed independent credit analysis** on Boeing, modeling interest coverage (−3.48x) and a $17.8B debt maturity waterfall to identify severe near-term refinancing risk across 2025–2029.
- **Quantified credit risk premium** at a 178 bps spread over Treasuries — a 64 bps widening vs. the BBB- peer average — driven by deteriorating liquidity and negative operating cash flow.

PM New Product Valuation (FIN 600) *Fall 2025*

- **Developed a 14-year FCFE DCF model** for a consumer product extension, forecasting revenue, margins, and WACC (6.90%) to a $2.59B NPV and 45% IRR under base-case assumptions.
- **Stress-tested valuation** across EBIT-margin and cost-of-sales scenarios, validating project viability and recommending debt-equity financing within leverage constraints.

WORK EXPERIENCE

JPMorgan Chase • Associate Banker *Oct 2024 – Present*

- **Forecast cash demand and rebalanced vault reserves** across 2,000+ monthly branch transactions, maintaining zero discrepancies in daily liquidity and ATM operations.
- **Applied BSA/AML/KYC controls** through identity verification and suspicious-wire flagging, sustaining a 100% audit-ready operational environment.
- **Grew referral-driven deposits 15% month-over-month** by analyzing deposit behavior to surface money market and CD opportunities.

Financial Representative | Modern Woodmen of America *Jun 2024 – Oct 2024*

- **Grew assets under management across 3 client portfolios** by delivering customized retirement and wealth plans aligned to each client's risk profile and lifestage goals.
- **Shortened sales cycles** by refining consultative outreach across full engagement cycles—from cold prospecting through needs assessment and close.

CERTIFICATIONS

CFA Level I Candidate — CFA Institute *Exam: Aug 2026*

Securities Industry Essentials (SIE) — FINRA *Passed*

Google AI Essentials — Google *Passed*

SKILLS

Programming: Python (pandas, NumPy, scikit-learn, TensorFlow, statsmodels), JavaScript, SQL, Git, Linux

Financial Modeling: DCF/FCFE, EV/EBITDA, CAPM, WACC, Monte Carlo Simulation, Options & Derivatives, Credit Analysis

Tools: Bloomberg Terminal, FastAPI, Next.js, Tableau, PowerPoint, Advanced Excel

Languages: English (Native), Vietnamese (Fluent)