Career Overview
Organizations face a wide array of risks in today’s rapidly changing and complex business environment. Operations can be disrupted by a variety of unanticipated factors, ranging from external forces like natural disasters and political risks to internal factors like faulty product design and flawed financial systems. CEOs make risky strategic decisions in an increasingly competitive marketplace where the cost of missteps is high. In recent years, firms have encountered new risks in the form of terrorism, global litigation, and the growing costs of human resources.

Employment Prospects
Corporations and non-profits have turned to enterprise risk management in an effort to protect themselves from the adverse consequences of all of these risks. Risk analysis touches a wide range of systems including management and control of risk and legal, political, economic, and property risk assessment. This rigorous program of study is designed to prepare students for careers in risk management, or risk analysis (including actuarial science, enterprise risk management, and real estate), and government agencies that demand quantitative and qualitative skills needed to meet modern risk assessment requirements.

Major Overview
Students in the Risk Management major are required to elect one of three options: Actuarial Science (ACTSC), Enterprise Risk Management (ERM), or Real Estate (REST). The added flexibility of selecting courses both within the department and outside the college enables students to meet personal and professional goals.

› Actuarial Science (ACTSC) Option
Stresses the application of mathematical and statistical concepts to the measurement of life and other risk contingencies, while at the same time giving students a broad understanding of the business environment.

› Enterprise Risk Management (ERM) Option
Prepares students to identify, quantify, and evaluate the regulatory, legal, financial, and contractual aspects of enterprise risk; the management of such risks; and the application of risk management techniques to control risk exposures in organizations.

› Real Estate (REST) Option
Designed for a wide range of professional opportunities in corporate real estate, counseling, commercial real estate brokerage, appraisal, investment, property and asset management, mortgage lending and banking, and development. The focus of the program is on real estate risk analysis and how to make wise real estate decisions in a world of risk and uncertainty.
**Minor Overview**

The Department of Risk Management coordinates two undergraduate minors.

- **International Business (IB)**
  Provides students with knowledge, skills, and experiences that prepare them for a business career that might include international responsibilities. Mastery of fundamental business concepts, coursework in international business, foreign language skills, and an approved study abroad experience each contribute to build perspectives about the challenges and opportunities of commercial activity in a global business environment.

- **Legal Environment of Business (LEBUS)**
  Presents students with a structured study of the statutory and common law governing the business environment. Students in this program have the opportunity to learn advanced legal subject matter, including business organization structures, employment law, property law, commercial transactions, intellectual property, environmental law, and government regulation.

**Risk Management Highlights**

Consider some of the other factors that help to enhance the environment for Risk Management students at the Smeal College of Business.

**Student Organizations**

Risk Management majors have access to a variety of discipline-specific student organizations including the Actuarial Science Student Club, the Enterprise Risk Management Association, and the Real Estate Association.

**Smeal Office of International Programs (SOIP)**

Housed in the Department of Risk Management at Smeal, the Office of International Programs annually coordinates study abroad programs for about 400 students at the college. From semester-long programs to six-week summer excursions, there are over 90 programs available throughout the world. Faculty-directed programs are available during summer semesters in several countries.

**Institute for Real Estate Studies (IRES)**

Part of a network of research centers at Smeal, the Institute for Real Estate Studies fosters discussion and research between the academic and business worlds and provides a focal point for real estate education at Penn State.

**Laboratory for Economics Management and Auctions (LEMA)**

The LEMA lab is used by researchers to simulate business activities such as markets and negotiations. Providing hands-on demonstrations of market principles and decision-making behavior, LEMA tests areas such as auctions, bargaining and dispute resolution, electronic markets, mechanism design, and decision support systems.

**Key Department Contacts**

- **Department Chair**
  Austin J. Jaffe
  ajj@psu.edu

- **Administrative Support Coordinator**
  Cindy Lorenzo
  cxl1@psu.edu

- **Actuarial Science Option Advisers**
  Ron Gebhardttsbauer
  rug16@psu.edu
  Zhongyi Yuan
  zuy11@psu.edu

- **Enterprise Risk Management Option Advisers**
  David Cather
  dac32@psu.edu
  Lisa Posey
  llp3@psu.edu

- **Real Estate Option Adviser**
  Austin Jaffe
  ajj@psu.edu
Career Overview
Individuals with real estate expertise succeed not only in the real estate industry, but also in production, finance, or financial services and in government agencies that demand quantitative and qualitative skills necessary to assess and analyze all aspects of risk associated with real estate investments.

Employment Prospects
With top-ranked faculty, the Real Estate option prepares students for success in an ever-changing environment. The program offers a wide range of professional opportunities in corporate real estate, investment and counseling, commercial real estate brokerage, appraisal, risk management, mortgage lending and banking, development, and governmental services.

The Institute for Real Estate Studies and the Penn State Real Estate Advisory Board provide students access to leading firms and executives for mentoring and internship opportunities. In addition, the student-run Penn State Real Estate Association provides outstanding leadership opportunities and networking events.

Option Overview
The Real Estate option features an innovative curriculum that allows students to tailor their coursework towards areas of greatest interest. Courses cover topics in real estate finance, law, investment valuation, appraisal processes, urban and regional economics, property development, and project management. In addition, students have the ability to select courses outside the college of business in areas such as landscape architecture, hotel administration, construction management and engineering, and urban economics.
Preparing to Enroll in the Major
Smale students select their majors at the start of the spring semester of their sophomore year. To qualify for Real Estate, you must complete all necessary entrance-to-major requirements, have at least a 3.20 GPA at the end of the fall semester of your sophomore year, and maintain that GPA through the spring of your sophomore year.

Real Estate Option Requirements
Take all of the following prescribed courses (15 credits). A grade of “C” or higher is required in all courses.

- **RM 301 (3)**
  Risk and Decisions
- **RM 330W (3)**
  Real Estate Risk Analysis
- **RM 450 (3)**
  Contemporary Issues in Real Estate Markets
- **RM (FIN) 460 (3)**
  Real Estate Financial Analysis
- **RM (FIN) 470 (3)**
  Real Estate and Capital Markets

Additional Courses
Select three credits from the following (3 credits). A grade of “C” or higher is required.

- **FIN 406 (3)**
  Security Analysis and Portfolio Management
- **RM 420 (3)**
  Property and Casualty Insurance
- **RM (B LAW) 424 (3)**
  Real Estate Law
- **RM (B LAW) 425 (3)**
  Business and Environmental Regulation
- **RM/I B 480 (3)**
  International Real Estate Markets

Select a Two-Piece Sequence (6 credits) from one of the areas below or complete a designated University minor.

- Accounting
- Actuarial Science
- Business Sustainability
- Corporate Benefits
- Economics
- Entrepreneurship
- Finance
- Hospitality Management
- Information Systems Management
- International Business
- Landscape Architecture
- Management
- Marketing
- Risk Management
- Supply Chain and Information Systems

Penn State is an equal opportunity, affirmative action employer, and is committed to providing employment opportunities to minorities, women, veterans, individuals with disabilities, and other protected groups. Nondiscrimination: http://guru.psu.edu/policies/AD85.html  U Ed BUS 14-76.  LD0614
Permanent Placement
Alexander Aghravi
48 Sycamore Drive Roslyn, NY 11576  Aghravialex@gmail.com  516-776-4440

Education
The Pennsylvania State University, Smeal College of Business
Bachelor of Science in Risk Management, Real Estate Option
Dean’s List – Spring 2014, Fall 2014

University Park, PA
Class of 2016
Cumulative GPA: 3.33

Work Experience
Aghravi Holding LLC.
Summer Intern
Long Island, NY
May 2015 - August 2015

- Assisted in the evaluation of potential properties and investments, to ensure beneficial and effective use of resources
- Coordinated efforts among contractors and stakeholders after catastrophic damage to ensure that reparations moved quickly
- Led an effort with Blue Sky Towers to add cell phone tower to building and increase revenue by $25,200 annually
- Maintained positive relationships with tenants to solve issues with apartments and ensure timely rent payments

New York Life Insurance Company
Summer Intern
Westchester, NY
May 2014 - August 2014

- Created turnkey business plan that provided an innovative solution to a real life business need
- Presented business plan to senior management
- Analyzed social media activity and assisted the field on their marketing strategies
- Identified new opportunities for the field to successfully reach prospective clients
- Procured and maintained relationships with key vendors and partners

Island Interiors Contracting LLC.
Junior Foreman
Long Island, NY
June 2012 - August 2012 & May 2013 - August 2013

- Supervised and managed construction projects throughout Brooklyn, Queens, Harlem and Bronx
- Purchased and organized all equipment and materials for the construction project

Leadership Experience
Alpha Epsilon Pi Fraternity
House Manager
State College, PA
December 2012 - Present

- Managed the in-house aspect of a 300,000-dollar budget with the help of the treasurer to pay for toiletries, cleaning supplies, construction, and repairs
- Worked with contractors to make a plausible business contract for the fraternity
- Raised over $43,000 for philanthropic events/fundraisers for charities such as THON, breast cancer, child abuse, Chabad and Hillel

Enterprise Risk Management Association
Member
State College, PA
August 2015 - Present

- Gained real world experience and knowledge about Risk Management outside the classroom

Penn State Real Estate Association
Member
State College, PA
August 2015 - Present

- Engaged in real estate networking events, real estate boot camp, and executive insights

Skills

- Holder of New York State real estate salesperson certification
- Excel - Supply Chain Management coursework and with prior internships
Blake Hazleton Bohlen

Summary
Motivated student and former college athlete seeking further experience in real estate.

Education
Pennsylvania State University
Major: Real Estate Risk Management
Minor: Entrepreneurship
GPA: 3.15

Florence International Studies Institute
Courses:
- Family Business in Italy
- Sports History & Culture
Summer 2015

Work History
Canvasser
B&B Realty Concepts
• Resource planning - planned out how much of what material is needed for building
• Construction on residential properties - replacing roofs and siding, painting, cleaning up.
• Knocked on doors selling jobs - went house to house doing sales and handing out flyers.

Bus Boy
Miller Place Inn
2010-2012
• Worked weddings, bar/bah mitzvahs, sweet 16’s
• Set up tables and chairs for multiple events a day
• Welcomed and seated guests
• Cleared empty plates, filled waters, and delivered food

Personal Trainer
• 1 on 1 soccer training to younger players
• Provided training with footskills, shooting, and fitness

Awards
2011-2012 - Soccer - Captain- Port Jefferson High School class C New York State Champions
2012- Soccer - All Region, All state, All county, All Long Island, League MVP, Suffolk County player of the year.
Port Jefferson all time leader in goals and assists
2012- New York State Championship finals MVP

Skills
Proficiency with Mac and PC platforms, Microsoft Word, Excel, PowerPoint, Facebook, Twitter
Liam P. Burke

Current Address
132-½ East Prospect Ave
State College, PA 16801

lpb5065@psu.edu

Permanent Address
32 Durham Street
Nashua, NH, 03063

(603) 459-5228

EDUCATION

The Pennsylvania State University
Smeal College of Business
Bachelor of Science, Real Estate Risk Management
Dean’s List: Fall 2013
Richard D. McDonough Foundation Scholarship Recipient (4 Years)

University Park, PA
Class of May 2016
Cumulative GPA: 3.29

RELEVANT EXPERIENCE

BAE Systems, Nashua, NH
Finance Intern
May 2015-August 2015

- Assisted senior management in the research and analysis of a business case addressing the need for expansion
- Supported Product Line and Program Family leadership by creating financial salient reports in Excel and attending Product Line reviews and Program Management Meetings
- Improved reporting and analysis for F-35 Sustainment programs by converting and consolidating 24 Hyperion tier codes into 6 tier codes
- Analyzed and reported variances to the plan and prepared revised forecasts and recovery plans for review by management

Nuance Communications, Burlington, MA
Tax Specialist Intern
May 2014-August 2014

- Coordinated with three senior staff members in order to prepare Federal and State tax returns
- Analyzed and prepared quarterly estimated state tax payments for about 15 entities in various states
- Researched state compliance rules and payment thresholds for corporate income and franchise taxes and reported to senior analyst
- Organized, researched, and responded to state tax notices by communicating with the Departments of Revenue for different states
- Participated in weekly tax planning meetings with the VP of Corporate Tax

LEADERSHIP & ACTIVITIES

BAE Systems, Nashua, NH
Project Manager, Finance & Contracts – 2nd Place
June 2015-July 2015

- Managed and led a team of five members throughout a seven week long project
- Negotiated with project coordinators to drive down cost by $2 million and improve our delivery schedule
- Presented final project to upper management and high level executives to 100 person auditorium

Penn State Real Estate Society, University Park, PA
Member
February 2014-Present

- Attended meetings to learn about current trends in real estate as well as network with professionals in the industry
- Selected to be a member in Penn State’s Real Estate Boot Camp program including ARGUS training and case study analysis

Penn State Investment Association, University Park, PA
Member – Energy Sector
Spring 2014

- Assisted with current financial decisions in oil and natural gas companies
- Researched and reported energy companies for the Nittany Lion Fund, LLC, dealing with over $4 million

The Overlook Golf Club, Hollis, NH
Golf Cart Manager/Customer Service Representative
August 2009-August 2013

- Collaborated with six other employees to plan and organize golf tournaments of 100-150 people every other weekend
- Trained five new employees to work in the pro shop

RELEVANT SKILLS
Microsoft Office Suite (Proficient), Oracle, Hyperion, ProjectData
**EDUCATION**

**The Pennsylvania State University**  
*Smeal College of Business*  
Bachelor of Science, Risk Management - Real Estate Option  
IES Abroad  
University Park, PA  
Class of May 2016  
Cumulative GPA: 3.37 | Major GPA: 3.62  
*Rome, Italy*  
Spring 2015

**PROFESSIONAL EXPERIENCE**

<table>
<thead>
<tr>
<th>Company</th>
<th>Location</th>
<th>Position</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Silverstein Properties</strong></td>
<td>New York, NY</td>
<td>Summer Associate, Acquisitions</td>
<td>Summer 2015</td>
</tr>
<tr>
<td><strong>Context Asset Management</strong></td>
<td>Bala Cynwyd, PA</td>
<td>Summer Analyst, Investments and Marketing</td>
<td>Summer 2014</td>
</tr>
</tbody>
</table>

- **Silverstein Properties**: Utilized Excel and Argus to develop pro forma financial analyses for potential office, retail, residential, and hotel acquisition and development projects.
- **Silverstein Properties**: Assisted acquisitions team in conducting property-level due diligence and drafted investment committee memorandums.
- **Silverstein Properties**: Authored a white paper comparing the current influx of Chinese capital in the New York City real estate market to the influx of Japanese capital in the mid-to-late 1980’s.
- **Silverstein Properties**: Tracked sales performance and updated pricing amendment reports for condominium projects totaling over 400 units.

<table>
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</thead>
<tbody>
<tr>
<td><strong>Penn State Real Estate Case Competition Team</strong></td>
<td>University Park, PA</td>
<td>Team Member, Cornell International Case Competition</td>
<td>Fall 2015</td>
</tr>
<tr>
<td><strong>Penn State Real Estate Society</strong></td>
<td>University Park, PA</td>
<td>Secretary and Corporate Relations Director</td>
<td>Jan 2014 - Present</td>
</tr>
<tr>
<td><strong>Penn State Investment Association</strong></td>
<td>University Park, PA</td>
<td>Member, Consumer Discretionary and Information Technology sectors</td>
<td>Jan 2013 - Sept 2014</td>
</tr>
<tr>
<td><strong>Real Estate Boot Camp</strong></td>
<td>University Park, PA</td>
<td>Participant</td>
<td>September 2015 - Present</td>
</tr>
<tr>
<td><strong>Wall Street Boot Camp</strong></td>
<td>University Park, PA</td>
<td>Participant</td>
<td>Spring 2014</td>
</tr>
<tr>
<td><strong>Smeal Peer-to-Peer Career Guidance Program</strong></td>
<td>University Park, PA</td>
<td>Career Guide</td>
<td>Jan 2015 - Present</td>
</tr>
<tr>
<td><strong>Delta Sigma Phi Fraternity</strong></td>
<td>State College, PA</td>
<td>Philanthropy and Recruitment Chair</td>
<td>Jan 2013 - May 2014</td>
</tr>
</tbody>
</table>

**ADDITIONAL INFORMATION**

- Volunteer: Alex’s Lemonade Stand (non-profit supporting pediatric cancer research) and lacrosse coach
- Interests: international travel, photography, playing football, and fitness
J. Ryan Fix

• 717-881-0827 • JRyanFix@gmail.com •

Education

The Pennsylvania State University
University Park, PA
- The Smeal College of Business – B.S. Risk Management with Real Estate Option
  Current GPA 3.20/4.00
- The Smeal College of Business – Two Piece Sequence in Finance
  Class of 2016
- The College of Liberal Arts – Economics Minor

Work Experience

Commercial Real Estate Development Internship
Pennrose Properties – Philadelphia, PA
May 2015 – August 2015
- Collaborated actively on development team, to support them through multiple phases of the development process
- Learned the fundamentals of property underwriting using macro-enabled excel model
- Provided data support to asset manager, with goal of diversifying the company's portfolio and lowering risk
- Participated in business development meetings, experiencing first-hand how a company creates a strategic plan

Resident Assistant
The Department of Student Affairs, The Pennsylvania State University
January 2014 – May 2015
- Oversaw two floors totaling 120 students to support university policy and foster community
- Developed leadership skills in the position through university-sponsored training programs
- Practiced good communication as an intermediary between University and students

Commercial Real Estate Services Internship
LMS Commercial Real Estate – Lancaster, PA
May 2013 – August 2013; May 2014 – August 2014
- Obtained Pennsylvania Real Estate Salesperson License; #RS326390
- Joined International Council of Shopping Centers Member #1591497 to expand industry network
- Created a financing package for an investment property while working with CFO
- Prepared brochures, site maps, and solicitation packages for properties listed through brokerage arm
- Reviewed current development projects with construction manager on a weekly basis focusing on maintaining a proper budget, working within an organizational structure, and operating within a strict timeline
- Completed regular site tours of managed properties, to gain insight into the importance of tenant relations
- Shadowed every employee, becoming exposed to how all the members of a team contribute to achieving the goals of an organization

Property and Casualty Insurance Internship
Glatfelter Insurance Group – York, PA
June 2012 – August 2012
- Updated and organized client data to improve functionality of the office
- Outlined continuing education coursework for internal purposes to gain a better understanding of the industry
- Contacted clients regarding invoice deficiencies and handled challenging customer service situations on a daily basis

Activities and Leadership

- Association of Residence Hall Students
  - President (2015-2016), Secretary (2014-2015), Voting Member (2013-2014)
- North Halls Association of Students
  - Vice President (2013-2014), Voting Member (2012-2013)
- Penn State Business and Society House
  - Professional Development Chair (2015-2016), Treasurer (2013-2014)
- Penn State University Real Estate Association
  - Alumni Liaison (2015-2016), Member (2012-2015)
- Penn State University Economics Association
  - Fall 2012 – Present

References (Others Available Upon Request)

- Ryan Bailey – Senior Developer, Pennrose Properties – 267-386-8600
- John Hurst – Director of Student Leadership, The Pennsylvania State University – 814-865-2890
- Brian Finley, CMA – CFO, LMS Commercial Real Estate – 717-569-9373
Alexandra L. Fleischman  
Email: Alf5441@psu.edu  Phone: (631) 365-9818  
Permanent Address: 450 W 42nd Street, Apt 22G, New York, NY 10036

EDUCATION

The Pennsylvania State University  
Smeal College of Business  
Bachelor of Science in Risk Management - Real Estate  
University Park, PA  
Class of 2016  
GPA: 3.30/4.00

University of New Haven  
Study Abroad: Liberal Arts & Social Sciences  
Barcelona, Spain  
January 2015 - May 2015

EXPERIENCE

Real Estate Boot Camp  
Participant  
University Park, PA  
Present

• Selected to be a participant in program designed to train exceptional real estate/finance students in the rigors of the real estate industry  
• Program includes ARGUS training, case study analysis and various networking events with real estate professionals

The Related Companies  
Risk Management Intern  
New York, NY  
May 2015 - August 2015

• Assisted in developing and maintaining weekly risk reports for the Director of Risk Management  
• Analyzed exploratory data on workers compensation and general liability claims  
• Participated in meetings regarding claim reviews, loss control, and the purchasing of insurance policies

CPXi - Digital Media Holding Company  
Marketing Intern  
New York, NY  
May 2014 - August 2014

• Managed and created social media accounts for various divisions  
• Researched and presented marketing positioning strategies  
• Planned internal and external marketing events

Digital Media Intern  
New York, NY  
May 2013 - August 2013

• Produced content for multiple websites which included writing articles and press releases  
• Filmed and edited video content from media and press events

LEADERSHIP EXPERIENCE

Real Estate Student Association  
Active Member  
University Park, PA  
Present

• Collaborate with members on contemporary issues in the real estate industry  
• Attend weekly meetings to discuss current networking opportunities for real estate students  
• Recruit new members and encourage them to become actively involved in the Smeal College of Business

Kappa Delta Sorority  
Community Service Leader  
University Park, PA  
Present

• Assist in organizing and planning various community service and philanthropy events  
• Raised funds for Prevent Child Abuse America and Girl Scouts of the USA
Max D. Katzen
(407) 782-1236
mdk5229@psu.edu

School Address
463 E. Beaver Ave, Apt. 301
State College, PA 16801

Home Address
121 Stonehill Drive
Maitland, FL 32751

EDUCATION

Pennsylvania State University
Bachelor of Science, Risk Management – Real Estate Option
Dean’s List – Fall 2013, Spring 2014

Smeal College of Business
Class of May 2016
Cumulative GPA: 3.36/4.0

EXPERIENCE

Cornell International Real Estate Case Competition
Presenter for Penn State Team
New York, NY
September 2015 – November 2015

• Examined deliverables and procedure required for past real estate financial transaction cases

Weinstein Realty Consultants
Property Tax Consultant Intern
York, PA
July 2015 – August 2015

• Researched properties in Allegheny County for potential future business
• Validated comparable sales with parcel numbers and addresses using Pictometry
• Created comparable sales binder using Loopnet for Allegheny County with 25 properties

Simon Property Group
Lease Services Intern
Indianapolis, IN
May 2014 – August 2014

• Developed a multi-million dollar revenue generating program from existing assets
• Analyzed pricing scenarios and conducted market research for advertising media
• Conducted credit analysis on tenants that were reported for risk of default

Bloomberg
BAM Campus Ambassador
New York, NY
July 2014 – May 2015

• Served as a representative to Penn State students interested in taking the Bloomberg Aptitude Test

MarKay Management
Commercial Real Estate Investment Intern
Orlando, FL
May 2013 – August 2013

• Analyzed CCIM 10-year cash flows spreadsheets on Excel to evaluate property values
• Developed investment analysis spreadsheets on Excel with over 100 properties
• Presented investment opportunities to management team with PowerPoint presentations

LEADERSHIP EXPERIENCE

Penn State Real Estate Association, Membership Chair
Jan. 2013 – Present

• Engage in real estate networking tailgates, executive insights, and real estate boot camp

Alpha Epsilon Pi, Alumni Chair and Webmaster

• Established relationship with Affinity Connection to help build our database and professionalize our alumni relations raising over $10,000

Penn State Hillel, Treasurer
Nov. 2012 – Nov. 2013

• Proved a student perspective for a new office-campus Hillel building currently in development
• Coordinated the allocation of $6,000 to support Jewish programming at Penn State

SKILLS

• Co-Star, Site-To-Do-Business, and Salesforce experience during prior internships
• Microsoft Excel for DCF analysis, other real estate valuation methods and data analysis
Michael R. Koerick

School Address
500 E Beaver Ave
State College, PA 16801

Home Address
22 Weirwood Road
Radnor, PA 19087

EDUCATION
The Pennsylvania State University
The Smeal College of Business
Bachelor of Science, Risk Management - Real Estate Option
IES Abroad

WORK EXPERIENCE
PMC Property Group, Inc.
Intern
- Assisted in property management for four commercial high-rises overseeing new construction for incoming tenants
- Assisted acquisition professionals in performing due diligence for five potential projects
- Researched market comparables for apartments in Philadelphia for rent price adjustments
- Utilized Excel to complete stacking plans for multiple residential high-rises

Lincoln Investment Planning, Inc.
Provider Management Intern
- Organized and processed mutual fund and annuity transaction data for thousands of accounts to ensure accurate account administration
- Researched and presented to over 40 members of senior level management an analysis of the market niche and potential threat of “Robo-Advisors”
- Coordinated with a team of four people to efficiently execute various daily projects

Skillshow, Inc.
Sales Representative
- Educated and informed both athletes and parents regarding the college athlete recruiting process
- Assisted in direct sales at numerous showcase events attended by up to 700 athletes and parents

Head Videographer
- Filmed high school sporting events all across the country
- Managed video production teams of up to 10 videographers at events
- Trained and mentored new videographers at showcases and tournaments

LEADERSHIP / ACTIVITIES:
Delta Sigma Phi Fraternity
House Manager
- Manage and record inventory for household items for 50 residents
- Accountable for handling all house maintenance issues in a timely manner
- Organize and maintain cleaning schedules for all members to participate in the up-keep of the house
- Manage the replacement and ordering process of all house supplies

Intramural Sports Chair
- Manage four teams in the intramural sports league
- Organize and communicate schedules for all games and practices for each team

The American Legion
Assistant Coach
- Assisted in coaching a 13 and under baseball team that placed 2nd in the state playoffs

Real Estate Boot Camp
Club Member
- Participate in field trips and seminars to learn about career opportunities in real estate
MICHAEL A. LICATESI
188 Bayside Drive • Atlantic Beach, NY 11509
Mlicatesi@yahoo.com • (516) 659-2058

EDUCATION
THE PENNSYLVANIA STATE UNIVERSITY
Smeal College of Business
Bachelor of Science in Risk Management Real Estate, May 2016
• Two piece in Finance
• Cumulative GPA: 3.37/4.0 - Deans List
• Member: Penn State Real Estate Association
• Member: Honor Society

EXPERIENCE
2014-Present
Coastal Equities
Intern - Director of Acquisitions/Leasing
Garden City, NY
• Screened investments and formed letter of intents for dozens of properties
• Contacted potential new tenants for existing properties
• Closed one acquisition of a shopping center and have two pending

Summer 2013
WORLD CLASS CAPITAL GROUP
Intern
New York, NY
• Analyzed firms’ historical investment portfolio and desired rate of return to identify potential investment opportunities
• Established and maintained relationships with venture capitalists, provided information and analysis, and evaluated capital investments
• Created personal portfolio of commercial real estate investments utilizing knowledge gained while interning with portfolio managers

2007-2010
RUBIN & LICATESI P.C
Intern
Garden City, NY
• Shadowed attorney during court appearances and client conferences gaining exposure to litigation process
• Delivered legal documents to local courts and county clerk
• Utilized results from team of medical investigators that examined details of clients’ medical malpractice
• Organized and updated legal documents and client files to ensure that information was easily accessible

2008-2012
VILLAGE OF ATLANTIC BEACH
Head Beach Crew Employee
Atlantic Beach, NY
• Directed and organized beach employees by creating weekly schedules and efficiently assigning groups to different tasks in order to create a relaxed and personal environment for beach members
• Handled finances to ensure proper distribution of staff tips and assistant earnings

ADDITIONAL
• Educated in Intermediate Spanish
• Worked at Life Fitness Clubs simultaneously with other jobs in high school
• Sigma Alpha Mu Fraternity Recruitment Chair
• Participate in IFC Penn State PanHellenic Dance Marathon (THON); raised $156,000
• Currently work for three promoting agencies: NightOut, De Lis Group and Prime Social, and StudyAbroadApartments
ICY TRINH
(THI HONG DANG TRINH)

Email: icydtrinh@gmail.com Mobile: +1 814 876 0302

EDUCATION:
Pennsylvania State University, Smeal College of Business
Bachelor of Science in Risk Management - Real Estate
Minors: Economics and French
Expected Graduation: May 2016
Dean’s List, Cumulative GPA: 3.68/4.0

HIGHLIGHTS:
- Started a for-profit beauty contest, managed 55 people to plan an event with 350 guests, generating $11,000 in revenue
- Led the wholesale team of 5 people, negotiating with clients to generate $15,000 clearance sales in one month
- Researched and analyzed data on Real Estate markets to be used in 5 reports for a Fortune 500 company
- Presented and led the voting campaign for a national competition resulting in 7,792 popular votes and winning 1st place

WORK EXPERIENCE:
CBRE | Real Estate Research Intern, New York City June 2015 – August 2015
- Organized research tasks for 11 team members, and presented the final mock case study with 3 teammates to CBRE executives Mary Ann Tighe, Steve Siegel, and Ken Meyerson, winning 1st place
- Researched, gathered data, and deducted trends on commercial and residential real estate markets in Manhattan to assist with preparation of 5 reports
- Used Excel Macros to pull, sort and update data on Manhattan retail and office properties from/to CoStar and PropertyView

Philip Morris International | Corporate Affairs Intern, Ho Chi Minh City, Vietnam June 2014 – August 2014
- Researched illicit trading activities and tax policies related to tobacco, including translating 200 pages of Laffer’s Handbook
- Drafted and presented 10 press-kits on illicit trading, health organizations, and legal initiatives in tobacco industry

Viet Artisans* | Project Team Lead, Ho Chi Minh City, Vietnam June 2014 – August 2014
*non-profit organization that helps poor women in Vietnam, specializes on producing handmade gifts
- Developed team strategy and an action plan to increase sales and to build relationships with potential clients
- Led the team to reach out to 50 companies and monitored success of activities using weekly KPI, resulting in partnership with 10 companies and sales of $900 to 3 organizations

Surge Business Development | Marketing Intern, State College, Pa January 2014 – May 2014
- Analyzed data on gifting preferences at 20 colleges and 50 student organizations, and derived patterns to assist with product pricing and marketing for launching Liveli gift-cards platform
- Communicated with 20 users and the developers’ team to gather information for creation of a user-friendly platform

Moscow Beauty Contest - Viet Idol | Project Lead, Moscow, Russia January 2012 – May 2012
- Developed and planned a for-profit beauty contest for Vietnamese youth in Moscow with 26 contestants, gaining over 1,100 likes for the Facebook SMM campaign, 350 guests on the award night and $11,000 in revenue
- Managed and communicated with 10 interns and 45 staff members for the 4 months of project duration

Liva Garment Company | Wholesale Lead, Moscow, Russia July 2012 – August 2012
- Lead the sales team and negotiated with potential clients for clearance campaign, resulting in $15,000 sales revenue

Bich Cau Restaurant | Event Planner, Moscow, Russia December 2009 – May 2012
- Planned and promoted 11 events with turnout of 70 to 300 guests/event, generating revenue from $2000 to $12,000 per event
- Managed relationships with 20 partners and clients, and recruited a total of 180 talents to work at events over 2 years

LEADERSHIP:
Net Impact | President & VP of Service Corps, University Park, PA August 2014 - present
*Penn State undergraduate chapter of Net Impact national sustainability organization
- Led presentation and voting campaign for Chapter of the Year national competition, resulting in winning the popular vote with 7,792 votes, and placing 1st in the competition
- Communicated sustainability message to 11 companies and over 2,000 students through Smeal Corporate Citizenship Conference, and to over 450 members through meeting sessions
- Initiated 10 CSR events that connected 60 students with employees of Unilever, KPMG, Vanguard, and PNC through volunteering at local non-profits

Real Estate Society | President, University Park, PA January 2015 - present
- Developed branding strategy for a marketing campaign to increase the size of membership from 12 to over 50 active members
- Engaged members through 5 educational sessions and 5 sites visits with Silverstein Properties, Penn Rose and other RE players

Vietnamese Students Association | President, University Park, PA Sep 2013 – June 2013
- Raised awareness on Vietnamese culture through 10 events with turnouts of 200 people per event, resulting in increased membership from 15 to 80 members in 8 months and winning an Embassy award

3 Day Startup | Team Lead, University Park, PA January 2015
- Pitched idea to panelists and peers, and got selected to be among 7 final pitches out of 42 pitches
- Lead the team of 8 members to research and develop project with 30 test consumers in 3 days
MICHAEL BLACK
88 Jasen Drive
Chalfont, PA 18914
267-638-8000
msb5334@gmail.com

EDUCATION
The Pennsylvania State University
Smeal College of Business | Bachelor of Science in Finance
Class of May 2016
GPA: 3.67

PROFESSIONAL EXPERIENCE
Merrill Lynch, Pennington, NJ - Global Wealth Investment Management Intern
June 2015 – August 2015
• Presented millennial research project to senior leadership to inform future teams pursuing the project of our findings
• Avidly worked with excel to create defined benefit billing database to analyze revenue opportunities

Dun And Bradstreet, Center Valley, PA - Marketing Intern | Sales Strategy Manager
June 2014 – August 2014
• Pitched sales strategy as a summer project to company executives and got invited for a second meeting with COO and CSO to implement project with sales team and was offered position to come back and launch project.
• Developed mid-year progress presentations for marketing team to report and give insight/feedback on campaigns

BattRx, Doylestown, PA - Consultant
March 2013 – August 2013
• Created a website and marketing plan to sell battery repair kits taking client from monthly loss to a $2k monthly profit
• Analyzed client’s financials to determine where to cut costs and uncover wasteful spending

Everess, Chalfont, PA - Co-Founder
October 2011 – April 2013
• Initiated software product development for a new system to generate and manage leads for small businesses
• Constructed a business plan which included financials, marketing plan, budget, and market research
• Hired dozens of software developers and numerous subcontractors to contribute to the development of the software

COLLEGE AWARDS
2015 Deloitte Case Competition - First Place Team
February 2015
• Placed first out of 53 teams and won a trip down to Deloitte University to compete in nationals
• Proposed strategy to sell a new line of glasses that would appeal to the millennial demographic

Mclanahan Business Case Competition - First Place Team
November 2013
• Won first place and $10,000 for establishing a capex process to request new machinery to produce mining equipment

Stock Trading Club - First Place Winner
December 2013
• Simulated trading stocks for a semester and received $500 award for first place for obtaining 25% gain in two months

Smeal Business Pitch Competition - Third Place Team
March 2015
• Awarded a $500 scholarship to pursue jukebox application project

Pechter Business Plan Competition - Third Place
May 2014
• Awarded incubator space and $1,000 for receiving third place in a pitch to create an online advertising marketplace

Smeal Kohl’s Business Case Competition - Finalist
March 2014
• Fabricated a strategy for Kohls to downgrade their d/c’s and switch to in-store distribution

COLLEGE ACTIVITIES
Nittany Consulting Group - Consulting Training Program Mentor | Strategy Consultant
September 2014 - Present
• Mentors and teaches students the fundamentals of consulting and helps them improve their professional skills
• Consults for small/mid sized businesses to come up with solutions for some of their biggest issues

Real Estate Association - Treasurer
September 2014 - Present

Innoble - Accelerator Program Member
September 2014 - Present

Enactus - Presentation Team Speaker
September 2013 - May 2014

Toastmasters - Member
August 2015 - Present
MEGAN CRAMER
♦ 418 Lady Fern Place  ♦ Gaithersburg, Md 20878  ♦ Cell: (240) 672-5047  ♦ Email: MeganCramer16@gmail.com

CAREER OBJECTIVE
May 2016 B.S. candidate in Business Administration and 3 years' experience in various professional positions. An intelligent hard working individual, seeking to leverage acquired academic knowledge and work experience to pursue a career as a financial analyst.

EDUCATION
The Penn State University - Smeal School of Business  (GPA 3.33/4.0)  September 2012 - present
Bachelor of Science in Business Administration expected in May 2016

Barcelona Study Abroad  January 2015 – May 2015
Completed a culturally enriching program, which included visitation to 8 countries within Europe as well as the opportunity to learn Spanish through emersion.

PROFESSIONAL EXPERIENCE
Metropolitan Police Office of Risk Management, Internship  May 2015 – August 2015
Conducted statistical analysis on various activities impacting the department and prepared crime briefing reports for the Commander.
- Identified trends in officer vehicle accidents to determine the root cause(s) and medical cost(s) incurred.
- Created promotional campaign to promote officer safety through the “Drive to Arrive” campaign.
- Evaluated crimes in each district to recommend appropriate police coverage to mitigate criminal activity.

Zeta Tau Alpha, Executive Secretary  September 2013 - May 2014
Completed all administrative tasks for the sorority to ensure active participation and efficient operations.
- Created point and reward system to encourage and monitor participation in chapter and philanthropy events.
- Created a communication strategy to ensure that all sorority members were informed of weekly events and goals.
- Maintained close relations with other clubs to keep abreast of various events to ensure proper coverage.

Solar Planet Tanning Salon, Manager  May 2011 – May 2013
Managed store operations, which included hiring and training new employees, preparing work schedules, communicating with suppliers and providing excellent customer service to clients.
- Ensured efficient operations and maximized revenue of store.
- Researched new products to maximize sales and worked with vendors to negotiate product purchase.

Melting Pot, Server  May 2012 – May 2015
Promoted to training server, which included training new employees, providing exceptional service and maximizing food and wine sales.
- Trained employees in food service, cooking methods and wine expertise to enforce high service standards.
- Promoted the restaurant at local festivals and received award for the #1 casual dining restaurant in the country.
- Received award for being the server with the highest sales and price per person.

ACTIVITIES
Zeta Tau Alpha Chapter Member  September 2012 - present
- Help organize events benefiting our sorority’s national philanthropy.
- Create awareness of the Penn State Dance Marathon, which benefits pediatric cancer.
- For the 20th year, raised more funds than any other organization with total 2014 donations of $387,000.

Real Estate Association  September 2013 - present
- Acquire leadership and teamwork skills through weekly meetings.
- Serve as a liaison between Universities to foster networking opportunities with professionals.

Recruitment Counselor  September 2014 - present
- Lead potential new members during Sorority Rush to help candidates with the sorority selection process.
- Serve as a mentor to freshman to promote the academic, philanthropic and leadership benefits of Greek life.
School Address: 141 S. Garner St.
State College, PA 16801

Andrew S. Hoffman

141 S. Garner St.
State College, PA 16801

Andrewhoffman423@gmail.com | 610-585-0750

Permanent Address: 239 Stacey Road
Penn Valley, PA 19072

Education:
The Pennsylvania State University
Smeal College of Business
B.S. in Finance

GPA: 3.83/4.00

Work Experience:
JP Orleans
Real Estate Intern
May 2015 - August 2015

• Generated a gross profit analysis for asset valuation on a piece of property
• Cut property management expenses to drive revenue and maximize dollar efficiency for home owner association properties
• Performed housing checks on newly built homes

Morris J. Cohen & Co.
Accounting Intern
May 2014 - August 2014

• Assisted business consulting, accounting and assurance, and tax service departments
• Administered company payrolls, deposit details, and bank reconciliations

Frankford Candy LLC.
Accounting/Inventory Control Intern

• Helped implement a new warehouse management system to assure first expired, first out stock rotation of inventory
• Responsible for the physical inventory counts including monthly cycle counts
• Prepared summary accounts receivable aging statement to identify aged receivable accounts to target for collection

Just Cabinets Furniture & More
Sales Associate/Warehouse Employee
June 2013 - August 2013

• Initiated and sold over $3,000 of cabinets to one customer
• Compiled, monitored and analyzed sales records to ensure inventories were at appropriate levels
• Unloaded trucks, moved furniture, and built furniture

Sigma Alpha Mu Fraternity, Penn State University
Thon Chair
March 2013 - Present

• Elected to organize canning trips, account for all donations, attend mandatory meetings, help with mailings, etc.
• Raised over $209,000 dollars for the 2015 annual Thon event

Director of Recruitment
Spring 2013 - Present

• Implemented new recruiting strategies; recruited 6 new members, and improved bid acceptance rate by 10%
• Held events such as a barbecue, basketball tournament, and a meet and greet with all of the brothers in the house

Ubisoft Entertainment, Penn State University
Campus Ambassador/Representative
June 2013 - Present

• Created and led campus wide activities such as dance events, parties, and large gatherings for upcoming Ubisoft Games
• Gained insight into all aspects of social media such as Facebook, Twitter, Instagram, Foursquare, and more
• Generated over 300 pre-orders for Ubisoft’s highest grossing game, Assassin’s Creed IV

Jews In Greek Life, Penn State University
Treasurer
January 2013 – Present

• Organize activities involving the Jewish Community at The Pennsylvania State University
• Collaborate with Penn State Hillel to conduct holiday events such as Passover
• Gain insight on the use of a $7,000 budget to coordinate and implement such activities

Leadership Experience:
Penn State Investment Association, Penn State University
Consumer Staples Analyst
January 2013 – Present

• Learning investment fundamentals including exposure to various accounting principles and ratios
• Gaining insight on market trends from both a macroeconomic and microeconomic point of view

Community Service Experience:
Jewish Relief Agency
Packaging & Distribution Team
September 2008 – Present

• Package various types of goods in boxes to Jewish families and Individuals in need once every month
• Deliver packaged goods to families

Skills/Interests/Accomplishments:
Interests: Community service, Philadelphia sports, soccer, basketball and fitness
Accomplishments: Deans List Fall 2012-Spring 2015
OBJECTIVE
To obtain a full-time position starting after June, 2016

CONTACT
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JPL5205@psu.edu
John.Paul.Layton@Gmail.com

EDUCATION
The Pennsylvania State University
Smeal College of Business
B.S. Finance
University Park, PA
Class of 2015 (Dec.)
Overall GPA: 3.66
Major GPA: 3.93

WORK EXPERIENCE
PNC Bank
Commercial Real Estate Banking Intern
Philadelphia, PA
June – August 2015
• Underwrote commercial real estate construction, acquisition, refinance, and permanent loans
• Modeled pre-approval loans for an internal committee’s review prior to term sheet distribution
• Presented a loan request for a mixed-use development to PNC Real Estate executives the last week of the summer

PNC Bank
Capital Markets Finance Intern
Pittsburgh, PA
June – August 2014
• Performed multiple regression analyses to identify macroeconomic drivers correlated to core business sales
• Structured an analytical process in compliance with the annual CCAR stress-testing exercise
• Utilized Bloomberg for the valuation of interest-rate swap derivatives, market securities, and peer bank analyses

Catalyst Commercial Development LLC
Real Estate Development Consulting Intern
Philadelphia, PA
January – May 2014
• Worked on seven active development projects all in different phases and values from $2MM to $200MM
• Administered, documented, and executed the closeout of a multi-million-dollar state funded grant for a development
• Shadowed many meetings with developers, brokers, consultants, contractors, architects, and engineers

Institute for Real Estate Studies | Smeal College of Business
Research Analyst
University Park, PA
Sept. 2014 – Present
• Researched and distributed a report on the single-family rental securitization market
• Applied market research of REITs using SNL Financial; researching part-time for ~10 hours each week

Real Estate Case Competition Class
Team Member
Philadelphia, PA
Spring 2015
• Competed against 15 top-tier colleges with real estate programs in Center City Philadelphia sponsored by Villanova
• Collaborated on a team of four to prepare a demolition & development pitch, analysis, and presentation in 4 days
• Performed financial pro formas, sales comps, sensitivity analyses, and market research 16 hrs./day for 3- days

Nittany Consulting Group
Consultant
University Park, PA
Fall 2013
• Collaborated on a team of six highly qualified students in a professional environment
• Analyzed corporate strategies and market influences for a live client experiencing a difficult economic cycle

LEADERSHIP EXPERIENCE
Penn State Finance Society
Lead Analyst – Corporate News & Earnings
University Park, PA
Fall 2012 - Fall 2013
• Investigated, analyzed, edited, and then compiled 8-10 company-reports weekly, written by researchers
• Promoted to Lead Analyst from previously being an analyst for Emerging Markets and Corporate News & Earnings

Noah’s Ark Whitewater Rafting & Adventure Program Ltd.
Professional Expedition & Whitewater Rafting Guide
Buena Vista, Colorado
Summers of 2012 & 2013
• Led backpacking, whitewater rafting, and climbing trips in the Rocky Mountains my first two summers of college
• Built trust and instilled confidence into the customers and employees I managed on trips
• Worked in high-stress situations needing focused decisions, as well as skilled, professional guides

NOTEWORTHY EDUCATION TO DATE
Real Estate Case Competition Class
Derivative Markets
ICSC University of Shopping Centers:
Real Estate Financial Analysis
VBA – Visual Basic (Excel)
Disposition Strategies, Leases,
Security Analysis & Portfolio Mgmt.
Financial Markets & Institutions
Investing & Structuring Partnerships,
Real Estate & Capital Markets
Advanced Financial Modeling
EDUCATION

The Pennsylvania State University

Smale College of Business
Bachelor of Science | Finance
Minor | Spanish

- National Society of Collegiate Scholars, PSU Chapter

Candidate: CFA Level I (June 2016)

Universitat De Barcelona & IES Abroad Center

Advanced Spanish Studies Program (16 /500+ students)

RELEVANT EXPERIENCE

Institute for Real Estate Studies

Participant: Real Estate Boot Camp

- Working to increase exposure, experience and expand network in the field of real estate finance
- Concurrent member of the Penn State Real Estate Society

Textron

Finance Intern: Leadership Development Program

- Developed internal and fixed costs portions, assisted with sales portions of Kautex (NA) AOP through 2017
- Handled and accounted for projects in CBU-2, created various reports for program and upper level management
- Entered monthly and quarterly journal entries and general ledger entries and ensured all reconciliations were compliant with Sarbanes-Oxley and Textron’s internal control standards

Meridiana Real Estate Investment and Consultancy Agency

Alumni Investments Intern (Círculo Inmobiliario Meridiana)

- Analyzed a financial model to determine the impact of various financing structures on NI, ROI, and total return for a (NNN) lease property with McDonalds Corporation as the tenant in Torredembarra
- Gained insight into valuation methodology as well as cash flow forecasting practices for real estate assets
- Implemented an alumni communication network to promote access to Meridiana Investments for company alumni

Penn State Investment Association

Healthcare Analyst

- Attended weekly trainings to advance skills in valuation, economic analysis, and current market trends
- Utilized a top down approach when participating in a stock pitch competition (~30% gains over 3 months)

Stifel Nicolaus & Company, Inc.

Portfolio Management Mentee

- Analyzed current and prospective portfolios to develop buy, hold, and sell opinions within US Equities markets
- Attended meetings with portfolio managers and wholesalers gaining insight into various investment strategies

Penn State University Economic Association

Economic Analyst

- Analyzed the meaningfulness of various economic indicators and their potential effects on global markets

LEADERSHIP EXPERIENCE

Penn State Intercambio Club

Director of Finances

- Developed semester plans for the budget of a new club, merging interests in finance and language

Talamore Country Club

Shift Supervisor/Server

SKILLS & INTERESTS

- Proficient in: Microsoft Office, FactSet, Bloomberg, Spanish
- Played on the Penn State Men’s Club Lacrosse team (2012-2014)
Kevin Grant McClernon

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State College, PA 16801
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grant.mcclernon@gmail.com

BRIEF

• Led business development and acquisition for a venture-backed tech startup
• Directed strategy for 7 consulting engagements with local non-profits
• Onboarded and coached 40+ consultants over a two-year span
• Leading primary business operations for a development-stage biotech startup

PAST EXPERIENCE

SPOT Park, Inc.
Boston, Ma.

Acquisition (May 2015 – Aug. 2015)
• Led business development at a startup in Boston, Massachusetts
• Sourced and acquired 13 new corporate clients including Whole Foods, Sunoco, & Burger King
• Increased conversion rate 1800% and increased supply-side offerings by 51%
• Wrote v.1 of our “acquisition playbook” to guide acquisition strategy as SPOT expands into Chicago and Seattle

Penn State Economics Association
State College, Pa.

Columnist (Jan. 2015 – May 2015)
• Wrote weekly analysis pieces on the recent volatility in crude oil, Asian currency wars, and bubble worries in the US equities market

Students Consulting for Non-Profit Organizations
State College, Pa.

Vice President of Project Management (Apr. 2014 – Apr. 2015)
• Onboarded and coached 40+ consultants through 7-month-long client engagements
• Managed relationships between clients and teams for projects both domestic and international
• Wrote v.1 of the “consulting methodologies” detailing our core philosophies and practices

CURRENT WORK & PROJECTS

The Pennsylvania State University
University Park, Pa.

B.S. Finance
B.S. Economics

3.78 / 4

Real Estate Boot Camp
State College, Pa.

A selective group of real-estate focused finance, economics majors. Case competitions and outings with successful Penn State alumni create a community of aspiring real estate moguls.

KnowChem
State College, Pa.

KnowChem is a development-stage biotech startup helping consumers make more informed decisions about the chemical contents of their food by putting the information directly in their hands (via tangible pesticide testers). I was brought on board in December 2015 and am going to lead all primary business operations including marketing, PR, and sales.
David S. Mohimani  
Dsm5288@psu.edu  
717.606.7552

EDUCATION
The Pennsylvania State University  
Smeal College of Business  
Bachelor of Science in Finance  
University Park, PA  
Class of 2016  
GPA: 3.66/4.00  
Deans List: 5/6  
Seville, Spain  
Spring, 2015

Studying Abroad  
University of Seville

PROFESSIONAL EXPERIENCE
MassMutual Financial Group  
Financial Analyst  
Lancaster, PA  
Jun 2014 - Aug 2014

- Constructed comprehensive financial plans and presented in front of senior managers in the firm. Revised and proofread major insurance compositions that were distributed to clientele and prospective customers.
- Experienced client-facing sales opportunities specifically regarding insurance products and other products created by MassMutual’s financial services department.
- Achieved certification status as a licensed life and health insurance agent in the state of Pennsylvania.

Penn State Investment Association  
Analyst, Energy Sector  
University Park, PA  
Feb 2014 – Nov 2014

- Perform equity research in the Energy sector of the S&P 500 and present a stock pitch to the Nittany Lion Fund in a competition format with a team of peer analysts.
- Learn equity valuation through the use of discounted cash flow models, peer multiples, comparable analysis, precedent transactions, and enterprise valuations and derive intrinsic values on a per-share basis.

Real Estate Boot Camp  
Member  
University Park, PA  
Aug 2015- Present

- Participated in real estate training simulations and learned how to evaluate potential investment properties.
- Gained familiarity with the Argus software and used the program to calculate cash flows for commercial real estate properties.

LEADERSHIP EXPERIENCE
Delta Sigma Phi Fraternity  
Secretary  
State College, PA  
Nov 2013 – Nov 2014

- Account for all records and files for the fraternity. Maintain all paperwork and forms that must be regulated throughout the year.
- Responsible for communication between eighty-seven active members.
- Elected as one of five chief executive officers for the fraternity, in charge of making all crucial decisions for the fraternity with the rest of the board.

Thon Chairman

- Responsible for my fraternity’s contribution to the largest student run philanthropy in the world.
- Set goals and objectives which helped raise over $100,000 for pediatric cancer research.
- Coordinated contact with our THON family as family relations representative.

OTHER EXPERIENCE
Culturas Tapas Peruvian Cuisine  
Server  
Lancaster, PA  
June 2011 - Present

- Responsible for knowing every ingredient in every item on an extensive menu of over 40 dishes.
- Need commanding knowledge of the wine cellar that held over 100 wines at any given moment.
- Provide customer service on a nightly basis and dealt with a variety of people.
DANIEL SCHWARTZ

Current Address: 478 E. Calder Way, Apt. 407, State College, PA 16801
djs5783@psu.edu | 516.233.9694

Permanent Address: 177 Overlook Avenue, Great Neck, NY 11021

EDUCATION
The Pennsylvania State University
Smeal College of Business: Bachelor of Science, Finance
Minor: Entrepreneurship & Innovation | Two-Piece Sequence: Real Estate

RELEVANT EXPERIENCE
Pricewaterhouse Coopers
Summer Intern, Real Estate Transaction & Advisory Services
- New York, NY
- June 2015 - August 2015
  - Analyzed client valuation methodology and specific assumptions in debt and equity positions for ASC 310, 805 and 820 reporting
  - Performed purchase price allocation analyses for commercial properties on lease costs, land and site improvement value
  - Conducted market research for various office and industrial markets using CoStar, RERC, IRR, MVS and local broker data
  - Executed comprehensive fair value analysis of CMBS positions in conduit, fusion and single-borrower transactions using Intex
  - Prepared equity valuations and supported due diligence for multi-family properties across major cities

AJ Wealth
Summer Analyst
- New York, NY
- July 2014 - August 2014
  - Evaluated model portfolios using Morningstar to track performance, standard deviation and portfolio composition
  - Participated in investment manager due diligence meetings and helped build out detailed memorandums for firm’s advisors
  - Implemented a direct mail campaign to target newly liquid business owners and other high-net-worth individuals
  - Coordinated the tracking of past capital calls for partners of one of the largest private equity funds in the US

David Landau Associates
Summer Intern
- Fairfield, NJ
- June 2014 - July 2014
  - Tested Sarbanes-Oxley internal controls for REITs, including bank reconciliations and Accounts Payable controls
  - Created and analyzed client test books in Excel, improving prior year documentation
  - Organized and edited transitional documentation for the new COSO 2014 framework for clients
  - Designed lean and efficient flow charts using Microsoft Visio

Hair Peace Charities
Consultant, SCNO
- University Park, PA
- September 2013 - May 2014
  - Developed deliverables to increase donations, including branding strategies, target marketing, and corporate initiatives
  - Advised Hair Peace Charities to build a sustainable donor base by targeting local partner salons’ clientele
  - Launched continuous improvement initiative, including an analysis of client feedback of past projects

Wall Street & Real Estate Boot Camp
Participant
- University Park, PA
- August 2014 - Present
  - Selected to participate in two highly competitive training programs at the Smeal College of Business

Penn State Investment Association
Analyst, Financials Sector
- University Park, PA
- January 2014 - Present
  - Engaged in weekly performance meetings for the Nittany Lion Fund, a $6 million equities-focused mutual fund

LEADERSHIP EXPERIENCE
Alpha Epsilon Pi Fraternity
Alumni Chair
- University Park, PA
- Spring 2014 - Present
  - Initiated comprehensive alumni relations and capital campaign, targeting $10k annually, to position AEPi for long-term success
  - Built brand loyalty by utilizing all social media platforms, integrated website features, and consistent alumni communication tools

Sapphire Leadership Program
Member
- University Park, PA
- Fall 2012 - Present
  - Represent the top 8% of the Smeal College of Business, Class of 2016, at corporate seminars, fundraising and leadership events

Macy’s Herald Square
GUESS Watches Shop Seller
- New York, NY
- June 2011 - August 2012
  - Achieved sales goal by selling twenty watches per eight hour shift and generated $8k worth of weekly sales

AWARDS, SKILLS & INTERESTS
- Awards: Dean’s List 5/6 semesters, PwC Explore Program, All-County Baseball Player
- Skills: Proficient with Excel, Visio, PowerPoint & Word, Morningstar Office, Intex, Social Media
- Interests: real estate, baseball, football, traveling, personal branding, cities, camp
**EDUCATION**

The Pennsylvania State University  
*Smeal College of Business*  
Bachelor of Science in Finance  
Minor in Economics  
Dean’s List 4/5 Semesters  
*University Park, PA*  
*Class of May 2016*  
*GPA: 3.65/4.00*

**RELATED EXPERIENCE**

**Hampshire Real Estate Companies**  
*Morristown, NJ*  
*Summer Analyst*  
*June 2014 – August 2014*  
- Performed market analysis through due diligence on a self-storage portfolio and relevant competition using the CoStar program and reported on a weekly basis to division manager with an organized presentation  
- Projected cash flows utilizing the Argus software program in order to forecast investor returns  
- Completed administrative work; such as filing tax returns and archiving investor reports in order to meet the company compliance and fiduciary requirements  
- Participated in on-site marketing meetings to discuss leasing strategies and performed market surveys to evaluate where competition was relative to location of proposed new retail development

**Real Estate Boot Camp**  
*University Park, PA*  
*Member*  
*September 2015 – Present*  
- Engage in mock interviews, panel discussions, and site visits with leaders in the commercial real estate industry gaining career insight and development skills

**LEADERSHIP EXPERIENCE**

**Delta Sigma Phi Fraternity**  
*State College, PA*  
*Pledge Class President*  
*January 2013 – September 2013*  
- Maintained stability and composure in times of immense pressure during social functions, emergency situations, and brotherhood activities while practicing higher moral and ethical decision-making to set an example for a chapter of over 100 active members  
- Tasked with communicating all messages to a pledge class of 20. Practiced crucial organizational and communication skills in times of stress and pressure

**IN INVOLVEMENT**

**Penn State Investment Association**  
*University Park, PA*  
*Analyst, Energy Sector*  
*September 2013 – May 2014*  
- Valued and measured companies using proven industry methods and learned how to apply the use of multiples when screening equities in the S&P 500. Kept current on economy and provided lead analysts with market color  
- Attended weekly educational meetings on financial statements, economic indicators, and other investing-related topics

**INTERNATIONAL EXPERIENCE**

**Residency in Europe**  
*University of New Haven*  
*Seville, Spain*  
*January 2015 – June 2015*  
- Appreciated investment procedures and opportunities in 13 European Countries  
- Assessed effectiveness and advantages/disadvantages of the Euro as a single currency and importance of the European Central Bank in the Eurozone

**WORK EXPERIENCE**

**Back to Nature, PC**  
*Basking Ridge, NJ*  
*Landscaper*  
*May 2013 – August 2013*  
- Obtained higher awareness to attention to detail while working with a team of professionals  
- Experienced the rigors of working a manual labor job while earning pay through hard work
Joseph Strinic III
507 Old Clairton Road • Jefferson Hills, PA 15025 (Permanent)
850 Toftrees Ave., Apt. 416, State College, PA 16803 (Present)
412-589-1963 • jas6799@psu.edu

EDUCATION
THE PENNSYLVANIA STATE UNIVERSITY, SMEAL COLLEGE OF BUSINESS UNIVERSITY PARK, PA
CLASS OF 2016
- Cumulative GPA: 3.78/4.00
- Bachelor of Science: Finance
- Minor: Psychology
- Dean’s list every semester

EXPERIENCE
CROWN CASTLE CANONSBURG, PA PROPERTY MANAGEMENT INTERN MAY 2015 - AUGUST 2015
- Analyzed leases, licenses, and related documents while building upon things learned in my real estate finance courses
- Organized documents within a database to ensure they are located properly, error free, and accessible internally
- Researched a current investment site and presented relevant information and cash flow projections to superiors
- Collaborated with interns, contractors, and employees to ensure consistency and accuracy in assigned projects

STARBUCKS COFFEE STATE COLLEGE, PA BARISTA JUNE 2014 - PRESENT
- Connect with customers to create a warm “Starbucks experience,” hand craft drinks, count & disperse tips among partners
- Work 15-25 hours per week while maintaining excellent grades in 18 credits of classes for the past 3 semesters
- Train new partners to the company to make drinks, handle money, and create a customer experience encouraging repeat business

ACTIVITIES
OUT&ALLIES IN BUSINESS UNIVERSITY PARK, PA SOCIAL MEDIA CHAIR SEPTEMBER 2014 – PRESENT
- Aided in the founding of a new diversity organization within Penn State aiming to help the LGBT business community
- Launched Facebook and Twitter accounts for our organization and manage posts about upcoming events, news, & opportunities
- Manage an email notification listserv and manage communications with our members through this channel
- Coordinating part of our group’s career fair by contacting recruiters and telling them about OUT and the opportunity

INTRODUCTORY MACRO ECONOMICS (ECON104) UNIVERSITY PARK, PA UNDERGRADUATE TEACHING ASSISTANT TO PROFESSOR WILLIAM GOFFE FALL 2014
- Upheld Penn State’s high standards of academic integrity through meticulous exam proctoring and confidentiality
- Graded class assignments and homework for accuracy, trends, and inconsistencies to report to the course professor

PENN STATE INVESTMENT ASSOCIATION UNIVERSITY PARK, PA MEMBER AUGUST 2012 - PRESENT
- Analyze current investment opportunities and economic trends existing in the major markets
- Learn valuation techniques and key valuation metrics through weekly meetings and smaller breakout sector meetings

THE SMEAL COLLEGE OF BUSINESS UNIVERSITY PARK, PA RESEARCH ASSISTANT FALL 2013
- Assisted Professor Terrence Guay i in doing research for a book he wrote: The Business Environment of Europe: Firms, Governments, and Institutions
- Researched and summarized European mergers and other economic events into reports that highlighted key points
- Gained insight into European economics and antitrust issues through this research

REAL ESTATE BOOTCAMP AT PENN STATE UNIVERSITY PARK, PA MEMBER FALL 2015
- Communicating with industry professionals to gain insight on the real estate career track, career tips, current trends, etc.
- Learning skills key to the industry through information sessions on real estate software applications

SKILLS & SERVICE
Internship
JARED E. BERNSTEIN
Email: Jared.e.bernstein@gmail.com Mobile: (862)-207-9441

School Address: Permanent Address:
329 East Prospect Avenue 2 Pheasant Run
State College, PA 16801 Boonton, NJ 07005

EDUCATION:
The Pennsylvania State University
Smeal College of Business
B.S. Risk Management with Real Estate Option
Two-Piece Finance
GPA: 3.39/4.0

RELEVANT EXPERIENCE:
Marcus & Millichap
Due Diligence Summer Intern
June 2015 – Aug 2015
• Engineered research to assess financial potential for Multifamily investment properties in NYC with a focus on the Upper East Side
• Conducted trend analyses which brought in two potential clients resulting with two exclusive listings
• Mastered the use of databases like Salesforce, Property Shark, CoStar, and LexisNexis
• Participated in various on-site property tours with potential clients
• Completed reports using various financial models and assisted in underwriting tasks on a daily basis

KAM Management, LLC
Property Management Intern
May 2014 – Aug 2014
• Exposed to basics of commercial property management and ownership
• Performed physical inspections of owned properties
• Attended business meetings and negotiating sessions

Doral Financial Corporation
Intern
May 2013 – Jun 2013
• Rotated through commercial lending, real estate lending and asset management programs
• Performed various underwriting tasks to assist in investment presentations

Penn State Investment Association
Analyst, Financials Sector
Jan 2014 – Present
• Participated in weekly performance meetings for the Nittany Lion Fund, a $6 million equities-focused mutual fund
• Assisted lead analysts based on current industry trends and macroeconomic factors
• Developed skills pertaining to financial analysis, market metrics, and equity research

LEADERSHIP EXPERIENCE:
Sigma Alpha Mu Fraternity
Director of Alumni Relations
Dec 2013 – Present
• Mentor and further educate students on the importance of being connected to the alumni base
• Actively engage Alumni in the planning and implementation of new programs and fundraising projects regularly via direct contact, e-mail blasts, and print publications

Director of Philanthropy
Dec 2013 – Present
• Fundraised and donated $152,000 via Penn State 2013 Dance Marathon for the Four Diamonds Fund
• Created and oversaw numerous philanthropy events for the Judy Fund.

Assistant Director of Recruitment
Dec 2013 – Present
• Implemented new recruiting strategies which improved bid acceptance rate by 15%
• Managed a budget of $500 for recruitment activities and events.

Pledge Class President
Sep 2013- Dec 2013
• Supervised 28 fellow new members and coordinated schedules and responsibilities for all members

CERTIFICATIONS/INTERESTS:
Certifications: Licensed Real Estate Salesperson, State of New Jersey and New York
• 90 hours of relevant course work to qualify in New Jersey
• 75 hours of relevant course work to qualify in New York

Interests: Travel, Case Competitions, Lacrosse, Hockey and Basketball
Richard F. Bozzelli Jr.
Temporary Address: 200 East Beaver Ave, State College, PA 16802
Permanent Address: 3881 Amberton Way Doylestown, PA 18902
Email: rfb5081@psu.edu
Phone Number: 267-306-7024

OBJECTIVE
To obtain an internship in the field of Real Estate

EDUCATION
The Pennsylvania State University
Smeal College of Business
Bachelor in Risk Management Real Estate, Minor, Entrepreneurship
Cumulative GPA: 3.19/4.00

EMPLOYMENT/ VOLUNTEER SERVICE
McCafferrey’s Supermarket Headquarters, Langhorne, PA
Internship, May 2013- Aug 2013
• Interned at McCaffrey’s Supermarket headquarters for an 8 week term
• Worked with the Financial Team that oversaw all financial operations of the company as an intern
• Educated in profit and loss statements for individual stores and the overall company
• Observed company presentations for sales and stocking of new products in the stores
• Oversaw business deals with companies regarding the sale of individual products in the stores
• Catalogued sales for individual products in separate stores
• Worked with the advertising team in the creation and formatting of advertising brochures
• Participated in meetings for company’s products advertising for the retail stores

Real Estate Boot Camp, University Park, PA
Participant, Sep 2015-Present
• Participated in panel discussions with real estate professionals in various fields
• Educated in Real Estate market trends and analysis in information seminars
• Informed on the various real estate fields and related professions in the industry
• Participated in discussions on the global economy’s impact on public and private markets
• Discussed how the inflation rate variance affects the real estate market

LEADERSHIP AND ACTIVITIES
Nittany 50/50, University Park, PA
Co-Founder, Treasurer, Sep 2014-Present
• Created alternative fundraising efforts to proceed the non-profit organization, THON
• Managed all financial accounts, transactions, and acquisitions
• Served as the liaison to ASA (associated student activities)
• Facilitated organization funding by working with University Park Allocation Committee
• Organized events and managed organization members

Sigma Alpha Epsilon, University Park, PA
Recruitment Chairman Nov 2013-Present
• Facilitated events for potential new member recruitment
• Allocated a budget of fifteen thousand dollars to finance events for new members
• Participated in webinars to discuss the process of recruitment with various national chapters
• Worked with the alumni board to improve the recruitment process

SKILLS
- Versed in Microsoft Office
- Versed in Mini Tab
- Versed in Adobe Photoshop
Brian V. Carr

Local Address: 1000 Plaza Drive, State College
Email: bvc5239@psu.edu
Mobile: 267-994-4188

Education

**The Pennsylvania State University**
*The College of Liberal Arts*
Major: Bachelor of Arts in Economics
Minor: Business in the Liberal Arts
*University Park, PA*
September, 2013-Present
Cumulative GPA: 3.12
Expected Graduation: May 2017

Leadership Experience

**Gastrograph Analytical Flavoring Systems**
*Marketing Team Member*
State College, PA
Present
- Sent Life-cycle emails out to secure prospective client’s business and maintained current business relationships
- Managed company’s marketing campaign via social media

**The Real Estate Society**
*Secretary, Lead Analyst*
State College, PA
Fall 2015-Present
- Semester long education program that introduced the basics of how the Real Estate market operates
- Traveled to commercial sites to observe how development projects were progressing
- Planned organization’s events and meetings that sharpened my written and verbal skills because I was held accountable to create PowerPoint presentations and to present it to the member’s of the society
- Lectured students on the residential side of the real estate industry to provide pupils a firm understanding on the residential market

**Villanova Real Estate Case Study**
*Participant*
University Park, PA
Spring 2016
- Worked with a team to provide a feasible development plan that would maximize ROI
- Performed market research and provided financial analysis to provide investors the necessary information needed for investment
- Presented a PowerPoint presentation that included our market research, financial analysis and Google sketch-up of potential development

**Hedge Fund Club**
*Member*
University Park, PA
Fall 2015-Present
- Twelve week education program that instilled investment strategies and establish a sound fundamental knowledge of how financial markets work
- Researched prospective equities and REITs to make calculated investments
- Successfully managed seven million dollars donated by alumni and invested the money into the stock market

**National Society of Leadership and Success**
*Member*
Altoona, PA
Fall 2014- Present
- Participated in seminars that developed personal traits that I utilize in everyday life
- Instilled moral and ethical standards that abide by religiously

**Men’s Basketball Manager**
*Manager*
Altoona, PA
November 2014-March 2015
- Recorded stats during games and practices to provide insight on weaknesses and strengths of the team
- Participated in drills during practice to maximize practice efficiency that led to higher performance on during games
EDUCATION
The Pennsylvania State University
Smeal College of Business
Bachelor of Science, Risk Management- Real Estate
University Park, PA
Class of May 2017
Cumulative GPA: 3.01

EXPERIENCE
Archer & Greiner, P.C.
Real Estate Valuation Litigation Practice Group Intern
Princeton, NJ
May-August 2015
- Interpreted financial reports such as profits and loss statements, rent rolls, comparative income statements, and leases to prepare stabilized income & expense estimates through Excel
- Researched and utilized market studies on commercial real estate rent and expense trends, vacancy rates, capitalization rates, discount rates, and other data to make accurate and appropriate valuation of the property
- Learned and modeled the three different approaches to value: income, sales and the cost approach
- Studied and applied two different income approaches to evaluate hotels; the “Rushmore” approach and the “Lenhoff” (Appraisal Institutes former Course 800) approach to evaluate a hotel’s real value
- Evaluated hotels, apartments, offices, warehouses, manufacturing facilities, pipelines easements, single family residence appraisals, and golf course appraisals on regular basis using Excel
  Sample Projects
- Constructed from scratch a discounted cash flow valuation model for high rise Philadelphia office buildings
- Prepared stabilized direct income capitalization analyses for investment grade apartment complex portfolio
- Created “at completion” and “at stabilization” pro forma income analyses for proposed hotel construction
Real Estate Investment Venture
West Trenton, NJ
On-site Project Manager, Assistant Real Estate Analyst, Primary Laborer
May-August 2015
- Analyzed 20+ properties’ prospective income versus expenses to ensure the best potential return on investment (basing income from researching comparative sales and expenses after a thorough walk through)
- Participated in the negotiation of and submitted multiple bids on the sale price of multiple investment properties
- Produced, completed, and continuously revised a detailed work progression plan for the property to ensure efficient and effective management of time while balancing multiple projects simultaneously
- Improved aesthetic and practical aspects of house with construction skills and knowledge to increase value for future rental while limiting current expenses
Catholic Charities, Diocese of Trenton
Trenton, NJ
Development Department Intern, Emergency Community Services Intern
June-August 2014
- Assisted in promotion, fundraising and planning of the Organization’s annual Guardian Angel Dinner Dance
- Interacted with clients logging information into data bases keeping track of schedules and profiles
- Organized constant inflows of new clothing and various donations in a space efficient manner for high demand
V.J. Scozzari General Contracting and Construction
Lawrenceville, NJ
General Construction Laborer
June-July 2012
- Provided assistance to senior workers to ensure deadlines were met in a timely fashion
- Maintained cleanliness and organization throughout work sites to create a suitable work environment

ACTIVITIES
Cornell International Real Estate Case Competition
Fall 2015- Present
- Will work collaboratively on a select team of Smeal students competing with elite colleges from the globe
- Will present analysis in front of commercial real estate professionals at the Competition in New York City
- Complete weekly analyses of actual commercial real estate transactions as a team
Penn State IFC/Panhellenic Dance Marathon
Fall 2015-Present
Rules and Regulations Committee Member
- Weekly meetings with a select group to contribute to the world’s largest student run organization- THON
Penn State Real Estate Boot Camp
Fall 2015- Present
- Selected to participate in a Real Estate program to be trained in real estate skills, networking, and knowledge
Penn State Men’s Club Lacrosse
Fall 2014- Spring 2015
Intramural Sports- Football, Basketball
2013-Present
OBJECTIVE
Seeking an internship in the commercial real estate field for the Summer of 2016

EDUCATION
The Pennsylvania State University
Smeal College of Business
Bachelor of Science in Risk Management-Real Estate option
Class of 2016
GPA: 3.41/4.00

WORK EXPERIENCE
Jabil Circuit, Inc.
Corporate Real Estate Portfolio Intern
Jun 2015-Aug 2015
• $18B multinational corporation specializing in electronic product manufacturing, supply chain solutions, and design services.
• Managed a real estate and insurance database, containing 41 million square feet of industrial and office space in 30 countries.
• Obtained the latest documentation on all properties to help firm quantify total annual rent and operating expenditures for the global portfolio

Alleghenies Analysis, Ltd.
Statistician
Aug 2012-Oct 2014
• Prepared daily excel spreadsheet, with in depth statistical information on each MLB and NFL game
• Worked over 20 hours per week while maintaining full course load at Penn State

LEADERSHIP EXPERIENCE
Real Estate Association
Active Member
Feb 2014-Present
• Organization that holds bi-monthly meetings to further enhance students knowledge of the commercial real estate industry
• Participated in the Real Estate Boot Camp program designed to help students prepare for a career in real estate
• Attended presentations given by industry leaders and took part in various networking events

HONORS & AWARDS
2015 Smeal REIT Stock Pitch Competition Finalist
University Park, PA
• Named a top 10 finalist in the Spring semester to pitch a REIT stock to a Wall Street hedge fund
• Wrote a 3 page analysis of an investment idea followed by an in person presentation to the fund manager
Michael Harrah  
mvh5480@psu.edu  
609-213-6092

Current Address:  
220 W. Crestmont Ave.  
State College, PA 16801

Permanent Address:  
1336 Jacob Dr.  
Yardley, PA 19067

Education

The Pennsylvania State University  
University Park, PA

Smeal College of Business: Bachelor of Science in Risk Management- Real Estate Focus

• Major GPA: 3.33/4.00

Experience

Harrah & Associates, INC.  
Mercerville, NJ  
June 2012-Present

Licensed Insurance Producer, Marketing Assistant

• Informed clients on Property insurance policies and endorsements
• Gave insight to potential clients regarding optimal coverage for their financial position
• Managed data entry for new/ updated policies
• Assisted in online marketing, redesigned and updated the company’s advertising pamphlets

HVH Landscaping Company  
Yardley, PA  
June-August 2014, June-August 2015

Founder, Owner, Manager

• Ran the day to day operations of company, while managing 10 employees
• Met with clients, estimated pricing and created invoices for each job
• Coordinated transportation of goods from supplier to job-site
• Managed online marketing focused on expansion into neighboring communities
• Acted as a referral service for larger landscaping companies for jobs our company was unable to perform
• Increased revenue by 200% in second year of operation by cutting costs and increasing daily efficiency

Mt. Fuji Asian Bistro  
Langhorne, PA  
December 2012- June 2013, December 2013-January 2014

Waiter

• Waited tables and created relationships with repeat customers
• Managed reservation schedule, worked as a bar back and ran inventory

Private SAT Tutor  
Yardley, PA  
February 2012-June 2013

Individual Tutor

• Worked with students one on one to teach test taking strategies and time management skills

Farias’ Surf & Sport  
Ship Bottom, NJ  
June-August 2010, June-August 2011

Retail Employee

• Gained experience in sales of a variety of products ranging from clothing to outdoor recreational equipment
• Coordinated scheduling for weekly rentals to customers

Activities

Penn State Enterprise Risk Management Association  
State College, PA  
August 2015- Present

Active Member

• Meet monthly to discuss relevant topics and network with other Risk Management majors
• Host events sponsored by corporations who are interested in educating and meeting students who intend to enter a career path related to Risk Management

Tau Kappa Epsilon Fraternity- Pi Chapter, Risk Management Committee  
State College, PA  
August 2015- Present

Committee Member

• Committee members work together to assess risk for social functions and philanthropy events
• Work with local Fire Marshall to manage occupancy and coordinate emergency precautions for events as large as 600 people

Skills/Interests

Skills: Licensed as a Property Insurance Producer in the State of New Jersey. ILR level 2 in German (Limited working proficiency). Proficient in MS Office. Strong quantitative and interpersonal skills

Interests: Golf, Philadelphia Sports, Classic Rock, Skiing and Travel
EDUCATION
The Pennsylvania State University (University Park, PA) August 2013-Present
Smeal College of Business, Risk Management: Real Estate Major 3.3 Cumulative GPA
Bethel Park Senior High School (Bethel Park, PA) August 2009-June 2013 3.98 Cumulative GPA

LEADERSHIP ACTIVITIES
Bethel Park HS Varsity Baseball Team (Bethel Park, PA) August 2009-May 2013
Captain, 3 Year Varsity Starter Spring 2013
• Worked with coaches and administrators to oversee activities of players on and off of the baseball field
• Attended several different events as a representative of the baseball team and school
Sigma Alpha Epsilon Fraternity (State College, PA) September 2013- Present
Two-term executive board member, Risk Manager, Health and Safety Officer
• Reviewed and revised fraternity risk management policies and procedures
• Enforce compliance with risk management plan at social, philanthropic, and other events
• Assured compliance with revised new member education process
• Maintain mental and physical well-being of over 100 members
• Formed many great relationships with alumni, other members, community, and University leaders
• Help raise over 13 million dollars for childhood cancer through THON

EMPLOYMENT
Rowdy BBQ (Brentwood, PA) April 2013-August 2014
Employee
• Daily activities vary from cooking, taking orders, and doing deliveries
• Work well over 40 hours a week during the summertime
• Served as a liaison between customers and my boss in order to fulfill orders and customer desires
Intern – All Functions
• Assisted in multiple different business units with the goal of attaining new business from brokers and clients
• Helped drive profitable, sustainable growth by creating a report that showed potential clients within the region
• Participated in loss-control, on-site visits in order to minimize customer risk

SPECIAL SKILLS
Microsoft Office
• Took multiple courses in high school specializing in using multiple Microsoft Office courses
• Gained proficiency in Word, Excel, Powerpoint, and Publisher

Social Media
• Proficient in all forms of social media including but not limited to Facebook, Twitter, Instagram, LinkedIn

References available upon request.
Tristen Schneider

Permanent Address: 3256 Avenida La Cima, Carlsbad, CA 92009
School Address: 320 East Beaver Ave, State College, PA 16801

Objectives:

1) To immediately obtain a summer internship with an industry leading commercial real estate brokerage and/or real estate investment banking company.
2) To complete my college career at Pennsylvania State University with a minimum GPA of 3.50 receiving a bachelor’s degree within the Smeal College of Business and a major in Risk Management and Real Estate.
3) Upon graduation from PSU, to apply my education and intern experiences to secure a full time position with a globally recognized company providing the capital markets with commercial real estate brokerage, finance management, and development services.

Education:
THE PENNSYLVANIA STATE UNIVERSITY, University Park, PA
• The Smeal College of Business: Risk Management Real Estate

Experience
SAN DIEGO AUTO CONNECTION, San Diego, CA
Sales Associate – Full Time
May 2015/August 2015
• Full time commission-based summer employment as a licensed automotive salesperson at San Diego’s leading automotive dealership. Licensed California Occupational Automotive Salesperson: exp. 5-18-2018.
• Totaled 10 individual sales and 8 automobile purchases in 3.5 months employment term.
• Recognized by management and associates for superior lead development and close skills.
• Utilized corporate CRM to track leads, sales, losses, and pending transactions.
• Developed practical experience purchasing and selling margin based high valued inventory automobiles including top of the line Mercedes, BMW, Audi, and Infiniti made vehicles, etc. Practiced standardized sales development and close processes and techniques.
• Gained valuable sales/financing/communication/interpersonal skills and experience translatable to many potential future career paths.

E-SPRIT, San Diego, CA
Sales Operations Summer Intern – Part Time
June 2014/August 2014
• Worked directly with VP Sales of high-tech enterprise software company as summer intern cleansing prospect contact data and developing sales reports and presentations. Effectively used Salesforce.com, MS Excel, MS Word.
• Shadowed the sales management team, sitting through team and customer meetings and presentations.
• Obtained valuable sales presentation and reporting skills.

ARDIS LANDSCAPING AND CONTRACTING, Encinitas, CA
Construction Laborer – Part Time
June 2014/August 2014

LA COSTA GLEN ASSISTED LIVING HOMES, Encinitas, CA
Waiter/Busser – Part Time
August 2013/May 2014

HORIZON HOMES, Vista, CA
Construction Laborer – Part Time
June 2013/August 2013
• Summer employment, performed home framing and construction duties. Spent the summer building a mobile Better Buzz Coffee Kiosk.
• Gained construction experience, learning how to use carpentry tools and machines.

Skills, Awards, Activities

PENN STATE REAL ESTATE SOCIETY
• Executive Board Position/Membership Chair (2015 fall semester) – Served as the liaison between the club members and executive board. In charge of club promotion, growth, and expansion along with event planning and coordination including: Smeal College of Business Club and Organization Fair, membership recruitment social events in coordination with associated business related clubs

SIGMA ALPHA PI, THE NATIONAL SOCIETY OF LEADERSHIP AND SUCCESS, PSU Chapter
• Leadership honor society based on academic accomplishment and leadership potential.

TAU KAPPA EPSILON FRATERNITY (TKE), PI Chapter
• Active member

Multi lingual: English and proficient in Spanish

Athletic Achievements
• 4 Year HS Varsity Letterman – Men’s Soccer, Santa Fe Christian HS
• All CIF Team Honors
• Academy Soccer USSDA, Nomads SC and Surf SC, San Diego, CA

Volunteer
• Venture Church Community Outreach Volunteer
• Horizon Christian Fellowship Community Outreach Volunteer
Duc Minh Do
ducodmd@gmail.com | (814)777-8159 | 235 S Buckhout St, Apt. B6, State College, PA 16801

EDUCATION
The Pennsylvania State University – University Park
Double major in Accounting and Economics
Cumulative GPA: 3.55

EXPERIENCE
Nittany Consulting Group Strategy (NCGS)
Associate Consultant (NCGS)
April 2015 – Present
 Expected Graduation: May 2017
University Park, PA

- Constructed a revenue model and a discounted cash flow model, performed financial analysis and drafted a pitch book to assist a client, based in the United States, in a $2 million to $10 million real estate acquisition project in West Africa
- Produced a White Paper on Real Estate Investment Trusts in 2015 as a reference paper for the organization when dealing with real estate related projects
- Leading a team to construct a financial model to assist a water treatment company, with $22 million in revenue, forecast NPV and IRR as they look to expand their current facilities

IdeaDeck
Co-founder
August 2015 – Present
University Park, PA

- Creating an online platform where entrepreneurs at universities can connect over ideas and together co-found startups
- Conducted competitor analysis, 50 interviews on co-founding and entrepreneurship, and created a high level hypothesis, mockups and framework for the platform
- Obtained a $500 grant and accepted into a university-run accelerator, Lion Launchpad Accelerator, to further design and conduct continuous hypothesis testing, and framework refinement in order to launch the minimum viable product

Abundance Wealth Counselors
Summer Investment Counselor
May 2015 – August 2015
State College, PA

- Analyzed monthly portfolio returns, and performed regular audits for cash withdrawals, trade gains/losses, and documentations of bond trades to assist portfolio managers in managing more than $425 million of assets under management
- Re-modeled the Abundance Strategic Allocation Portfolio pitch book by creating a more professional format, updating key charts, and summarizing key information to assist Abundance’s executives with all future client acquisition meetings
- Performed analysis of securities offered to clients and alternatives to assist Chief Investment Officer in restructuring Abundance investment menu for the retirement plans in preparation for prospective clients, totaling $12 million in assets
- Created a spreadsheet which calculates and compares the daily performance of clients’ portfolios with the Morningstar Moderate Target Risk Benchmark, and the S&P 500, supporting portfolio managers in monitoring volatility

EXR Group Real Estate
Research & Analysis Intern
February 2015 – May 2015
State College, PA

- Built a financial model to support brokers in future prospecting and underwriting processes of potential investment properties
- Developed discounted cash flow analysis, income and sales comparison for three listings in Brooklyn, totaling $15 million

Keller Williams NYC
Residential Real Estate Intern
June 2014 – August 2014
New York, NY

- Collected 150 prospective leads per month through Property Shark and managed them via Microsoft Excel
- Assisted the Aras Team in a cost-efficient marketing campaign, saving $60 per email blast from using a third party vendor by collecting more than 1000 contacts

LEADERSHIP AND VOLUNTEER EXPERIENCE
Penn State Real Estate Society
Market Research Director
April 2015 – Present
University Park, PA

- Presented in and organized bi-weekly meetings, site visits to companies in major urban markets for 20 members

Nittany Consulting Group (NCG)
Thon Donors Chair
October 2014 – May 2015
University Park, PA

- Organized and coordinated three canning trips for NCG and raised over $3,000 for the Four Diamonds Fund

Net Impact
Professional Development and Zero Waste Ambassador
January 2014 – May 2015
University Park, PA

- Recruited 2 volunteers per home football game to educate faculty members and alumni on how to ensure zero waste

SKILLS AND INTERESTS
- Seminars/Certifications: Real Estate Financial Modeling, LLC – Excel for Real Estate, Real Estate Finance, Joint Venture (JV) Partnership and Waterfall Modeling, and Break Into Wall Street’s Real Estate and REIT Modeling Course
- Skills: Microsoft Office Suite, Bloomberg, FactSet, Argus, Morningstar Workstation
- Interests: Avid soccer player and fan, piano
KATHERINE S. GAAL  
(732) 598-3116 • ksg5164@psu.edu  
812 Main Avenue Bay Head, NJ 08742

EDUCATION
The Pennsylvania State University, Smeal College of Business  
B.S. Finance, B.A. Broadcast Journalism  
GPA: 3.57/4.00  
University Park, PA  
August 2013 – May 2017

RELEVANT EXPERIENCE
Wall Street Boot Camp  
Program Graduate  
University Park, PA  
January 2015 – May 2015  
• Selected to be part of a 40 student group from among 300 applicants to attend weekly sessions presented by Wall Street professionals  
• Learned and developed a passion for the dedication and focus needed to succeed in a career on Wall Street

Smeal College of Business  
Innovation & Quality Team Consultant  
University Park, PA  
September 2014 – December 2014  
• Carefully chosen from many qualified applicants to help develop important feedback towards the improvement and advancement of Penn State’s management concepts course  
• Acted as liaison between students and faculty to provide feedback concerning class improvement to create a better learning environment

LEADERSHIP ACTIVITIES
Women in Business  
Active Member  
University Park, PA  
April 2013 – Present  
• Attend weekly meeting for 1.5 hours with 200 plus members participating in professional development events and discussing pertinent issues in the corporate world  
• Promote campus awareness and raise funds for the Penn State Dance MaraTHON, a forty-six hour event to help conquer pediatric cancer with proceeds going to providing emotional and financial support to the families of the Four Diamonds Fund

Pi Beta Phi Fraternity for Women  
Initiated Member  
University Park, PA  
May 2014 – Present  
• Engaged in an organization that embodies the core values of integrity, lifelong commitment, honor and respect, personal and intellectual growth, philanthropic service to others, and sincere friendship  
• Contribute to the Fraternity’s national philanthropy by fundraising for “Read Lead Achieve,” a children’s literacy initiative, and THON via “canning” and canvassing trips, THONvelopes, Alex’s Lemonade Stand, and THON 5K

Smeal Student Mentor  
Selected Mentor  
University Park, PA  
September 2013 – Present  
• Instruct incoming students on how to improve leadership potential and introduce resources to help achieve personal and academic success throughout their transition to Penn State  
• Assist students develop a peer contact network and establish active involvement in the campus community

Impact Smeal Day  
Moderator  
University Park, PA  
March 2015  
• Given the opportunity by the Alumni Relations Director to moderate a presentation by renowned financial television personality and author, Farnoosh Torabi

SPECIAL INTERESTS
PTR Certified Tennis Professional  
Coach  
Bay Head Yacht Club, NJ  
June 2012 – August 2014  
• Promoted the tennis program and actively aimed to increase participants by organizing social events  
• Directed and organized practice for beginner and advanced group of up to 40 students per lesson

Miss New Jersey USA Pageant  
Competitor  
Parsippany, NJ  
October 2013 – October 2014  
• Awarded First-Runner Up 2013 and the Amity Award 2014 by fellow contestants  
• Learned professional presentation skills and honed personal, humanitarian, and philanthropic goals

Overnight Nanny  
Child Care Provider  
Bay Head, NJ  
May 2011 - Present  
• Provide child care for a family with 5 children 30 hours a week  
• Plan enrichment field trips and extra-curricular activities that contribute to the overall development of the children
School Address
329 E. Prospect
State College, PA 16801

Jared Hershman
Email: jih5571@psu.edu
Mobile: 215-589-2152

Permanent Address
614 Glen Meadow Road
Richboro, PA 18954

Education:
The Pennsylvania State University
Smeal College of Business
Bachelor of Science in Supply Chain Management
Cumulative GPA: 3.28/4.00

Relevant Experience
Real Estate Boot Camp
Member
- Engage in panel discussions and networking events with established alumni to better understand the real estate industry
- Partake in programs in resume preparation as well as mock interviews to work on interviewing skills

Tamid Investment Fund
Member
- Conduct competitive analysis, industry analysis and market research for Talkline Communications Network
- Research and discuss financial and investment strategies within Israeli Businesses

Sabre Real Estate Group
Intern
- Aided in the leasing of an 100,000 sq./ft. restaurant space for the Nassau Coliseum Project
- Generated void analysis’ using excel in order to aid associates with client and business

Leadership Experience
Sigma Alpha Mu Fraternity
Penn State Dance Marathon (THON)
Member
- Participate in the world’s largest student run philanthropy helping raise over $26M over the past two years as a student in support of the Four Diamonds Fund and the fight against pediatric cancer
- Helped increase my fraternities contribution by over $50,000 since joining the fraternity through empowerment of individuals and increased motivation of the brotherhood

Sigma Alpha Mu Fraternity
Head of Judicial Board
- Responsible for establishing and reinforcing the framework of etiquette and responsible behavior for a brotherhood of 150 members
- Act as the figure head and voice of reason in all situations of adversity

Council Rock High School South
Bucks County Student Forum Chairman
Member
- Oversaw a discussion forum made up of kids from 15 schools across Bucks County to better the livelihood of each student
- Identified and studied regional concerns and served as a sound board for my entire district

Work Experience
State College Law
Consultant
- Work as a consultant between the State College Law Firm and the fraternities of Penn State to better educate students on the prevention of misdemeanors and arrests
- Promote the positive contributions fraternities make on the State College Borough and surrounding community

The Gourmet Vendor
Head Employee
- Led and organized catered events for corporate, birthday, and graduation parties with as much as 25 hour weekends during summer months while managing the weekly schedule for a team of upwards of 10 employees

Skills/Interests
Skills: Proficient in Microsoft Word, Excel and PowerPoint
Interests: Community Service, Special Olympics, International Travel, Philadelphia Flyers, Physical Fitness
Farious Ressom
419 E. Beaver Ave, State College, PA 16801
973-862-3951 | fjr5086@psu.edu

EDUCATION:
The Pennsylvania State University
Smeal College of Business
Bachelor of Science in Economics and Marketing
Cumulative GPA: 2.9/4.00

WORK EXPERIENCE:
Nittany IPhone Repairs
Owner
• Commenced my own IPhone repair business in Penn State, where the business and company brand awareness
  thrived to produce 20+ repairs/week, this was my full time job and main source of income for college tuition
• Repaired all kinds of iPads and iPhone models, this included front glass, digitizer, LCD, button and camera
  replacements

CASS Inc. Realtors
Summer Intern
• Accommodated the evaluation of prospective properties and investments to safeguard beneficial and
  effective ways to utilize resources
• Condensed property management expenses to drive revenue and maximize dollar efficiency for home
  owner association properties, In addition performed housing checks on newly built homes.

LEADERSHIP/ACTIVITIES:
Penn State Real Estate Association
Secretary/Market Research Director
• Presented on market trends, such as breaking down the macro economic reasons for increase in M&A and
  privatization activities in REITs such as cap rates, discounts to NAV
• Network over 1000+ alumni within the Penn State Institute for Real Estate students to communicate the goals of
  students of real estate
• Planned meetings/events and interactive trips for association members, while monitoring the REA email account
  three times a week

Cornell Real Estate International Case Competition
Participant
• Analyzed and made investment recommendations on Real Estate case study based on actual commercial real
  Estate transactions.
• Developed market analysis, financial analysis, partnership structures and waterfall debt models Presented final
  analysis to a panel of judges comprised of senior real estate professionals

Wall Street & Real Estate Boot Camp
Participant
• Selected to participate in two highly competitive training programs at the Smeal College of Business
International Business Association
Secretary
• Dispatched recap emails directly after each exec and each general meeting while compiling Power point
  presentations for each meeting
• Recorded track of attendance and club dues while monitoring the official IBA email account twice per week,
  also while implementing a KIVA fundraise each semester

ACACIA Fraternity
Secretary
• Recorded chapter minutes, roll, and records and composed correspondence by creating a chapter contact list
• Produced and executed agendas for each fraternity and chapter council meeting

SKILLS:
• Proficient with Microsoft Office and Excell, VBA and familiar with C++, R, SAS
• Experienced in pricing and valuation of stocks, options, bonds, loans, annuities, mortgages, and insurance
Kevin Yang
35619 South St. Unit 1 Rehoboth Beach, DE 19971
917-741-9247
kqy5065@psu.edu

Education
The Pennsylvania State University, University Park, PA
Smeal College of Business
Bachelor of Science in Finance

GPA: 3.83/4.00

Work Experience
Hunan Chinese Restaurant
Manager
Rehoboth Beach, DE
September 2009-August 2015
- Ensured the smooth functioning of the restaurant on a daily basis
- Assisted in kitchen functions by preparing ingredients for cooking
- Engaged in customer relations by recording orders and attending to customer needs
- Monitored inventory on a daily basis to ensure proper amounts of supplies were available

Relevant Experiences
Real Estate Association
Smeal Council Representative
University Park, PA
September 2015-Present
- Represent the Real Estate Association during Smeal Council meetings once every 3 weeks
- Act on behalf of the Real Estate Association when making decisions
- Help plan and coordinate Real Estate association events
- Learn about different areas of real estate and keep up to date with the real estate markets

College of Liberal Arts
Grading Assistant, Introduction to Macroeconomics
University Park, PA
January 2015-May 2015
- Assisted professor in grading assignments and exams
- Proctored exams to ensure smooth test taking

Penn State Finance Society
Active Member
University Park, PA
September 2013-Present
- Attend majority of events and participate actively
- Develop professional skills such as networking and communicating with others

Penn State Investment Association
Active Member
University Park, PA
January 2015-Present
- Engage as a member to learn more about the world of investing
- Serve on the industrials sector to enhance my knowledge about the industry

Korean Student Association
Active Member
University Park, PA
September 2014-Present
- Participate in a Korean interest organization that promotes the awareness of the Korean culture among the Penn State Community

Skills and Honors
- Fluent in speaking Mandarin, Fuzhounese Chinese, and English
- Dean’s List Semester 4/4