

# KAREN PHO

111 Bankers Drive, Anytown, USA 11111 | [kpho@ivy.edu](mailto:kpho@ivy.edu) | (555) 555-1234

*Candidate for B.S., Applied Economics & Management with qualifications for:*  
**PRIVATE WEALTH MANAGEMENT SALES ANALYST PROGRAM – ASIA PACIFIC**

**High-performing, multicultural Ivy student. No project is too big or too complex. Highlights:**

- ◆ **Asian language skills** (Vietnamese, Mandarin & Cantonese). Available for international relocation.
- ◆ **Financial acumen** developed through employment in Ivy Treasurer's Office, academics, and international business consultant experience in South Africa. Familiarity with S&P and Moody's.
- ◆ **Sought-after leadership** of people & projects. High impact on University, fraternity and businesses.
- ◆ **Bloomberg Essentials Certificate** in all 4 Market Sectors.

## SPECIALIZED KNOWLEDGE

- ◆ Business Development
- ◆ Business Strategy
- ◆ Financial Analysis
- ◆ International Trade
- ◆ International Finance
- ◆ Valuation of Capital Investment
- ◆ Strategic Initiatives
- ◆ Pricing Analysis
- ◆ Risk Management

## EDUCATION

**IVY UNIVERSITY**, Anytown, USA Jan.2010–Dec.2011

Candidate for B.S. in Applied Economics and Management (GPA: 3.46 / Major GPA: 3.64)  
Dual Specialization in Finance & International Trade and Development; Minor in East Asian Studies

- ◆ **SERVICE:** Member of Alpha Phi Omega Service Fraternity; Soup Kitchen Volunteer

**MOORE COMMUNITY COLLEGE**, Rochester, NY Jan. 2008–Dec.2009

Dual A.S. Degree with Distinction: International Business & Business Administration (GPAs: 3.91 & 3.89)

- ◆ **CHINA DISTINCTION:** One of four students selected from thousands to represent SUNY in China
- ◆ **AWARDS:** 2010 SUNY Chancellor's Awards for Student Excellence; Ruff Award for Excellence as Business Student; Wiranowski Renaissance Math Scholarship

## PROFESSIONAL EXPERIENCE

**IVY UNIVERSITY, DIVISION OF FINANCIAL AFFAIRS**, Anytown, USA June 2011–Present  
**Investment Accounting Specialist**, University Treasurer's Office

Performed major reconciliations of financial institution reports and other departmental general ledger entries to Ivy U's general ledger, including gathering information from custodian bank and preparing all work papers and schedules necessary to document transactions and market values.

- ◆ **FINANCIAL STATEMENTS:** Reconciled and created statements to value thousands of Separately Invested Funds (SIFs) within \$5.2 Billion Master Plan. Produced Statements of Financial Position, Activities, and Cash Flows for PricewaterhouseCoopers.
- ◆ **SYSTEMS EFFICIENCY:** Facilitated conversion of Legacy Financial System to new, more efficient open-source Quali Financial System by mapping old accounts to the new account structures.
- ◆ **COST REDUCTION:** Created Request for Service Bid for car service by interviewing all campus departments to understand pickup requirements. Recommended and implemented schedule anticipated to shrink costs by \$90K.
- ◆ **RESEARCH, REPORTING & ANALYSIS:** Conducted ratings research, created spreadsheets documenting thousands of accounts, and analyzed asset liquidity for quarterly investment liquidation report; submitted to Moody's and Standard & Poor's. Created narrative for yearly financial report.

## PROFESSIONAL EXPERIENCE (CONT'D)

**IVY'S INTERNATIONAL INSTITUTE OF FOOD, AGRICULTURE AND DEVELOPMENT**, Anytown, USA

**Research Assistant**

Sept.2010–May 2011

Worked 20 hours/week while maintaining full course load and activity in community service projects.

- ★ **RESEARCH:** Conducted research on micro-economic development in Africa and agribusiness sectors in emerging markets; prepared presentations used by Director in appearances worldwide.
- ★ **PUBLICATION:** Edited pre-publication papers, book chapters and articles on topics including Financial Markets and Economic Development.

**BIBI'S CHOCOLAT**, Cape Town, South Africa

**Business Strategy Consultant** on Professor-led **International Consulting project** Jan.2011

**Distinction:** Chosen out of 60 candidates to be the only undergraduate participating in project.

- ★ **MARKET RESEARCH:** Interviewed managers of grocery chains in South Africa. Surveyed prices and brands; performed analysis to determine proper pricing for Bibi's truffles.
- ★ **STRATEGIC PLANNING**
  - Developed strategic plan and offered business solutions to facilitate company's self-sufficiency and entrance into competitive South African chocolate market.
  - Recommended reprioritization of goals to make company more attractive to investors, employees and consumers: Suggested financing options, human resources incentives, and product distribution enhancements.
  - Crafted implementation timeline for product distribution and promotion that increased product exposure and boosted company profitability / competitiveness in African market.
- ★ **PUBLICATION:** Contributed case study, "Bibi's Chocolat: Standing Up and Standing Out" in published book, *Case Studies of South Africa's Emerging Farmers and Agribusinesses*.

**MOORE COMMUNITY COLLEGE**, Rochester, NY

May 2008–Dec. 2009

**Resident Assistant and Peer Mentor**

Served as policy enforcer and role model for 48 residents while maintaining full course load, two part-time jobs, and participation in several campus clubs and organizations.

- ★ Initiated, directed and organized fundraising programs for organizations such as Society for Protection and Care for Children.
- ★ As college ambassador, educated 1200+ students about campus activities and resources.
- ★ Awarded Resident Assistant of the Year based on leadership, teamwork, and programming skills.

## LANGUAGES & TECHNICAL SKILLS

**Languages:** Proficient in Cantonese, Mandarin and Vietnamese

**Computer:** Windows and Macintosh operating systems; Advanced Microsoft Excel; Proficient PowerPoint and Word; Palisade Risk; Spreadsheet Modeling

"Karen exhibits extraordinary organizational and leadership skills. She is a driven, creative young woman with desire and discipline who differentiates herself from other students."

– Morton H. Renfro, Associate Professor, Business Administration / Economics

---

Karen is clearly a rising star. Yet she had been applying for competitive positions in large corporations' training programs, many of them in Asia, and not getting calls for interviews. We worked to match her resume to the keywords in the job descriptions for those training programs, expanded her resume from a one-pager (crammed with 10.5pt Garamond) to two pages (clearly she was missing opportunities by fitting everything on one page!) and gave her a new, modern format. We also categorized her very impressive accomplishments and emphasized her trilingual capabilities and multiculturalism, which were hidden on her original resume and clearly important for programs in Asia.

Although Karen was applying for programs that were specifically recruiting for students, we did not want to paint her as just another student. We made her Ivy League education apparent by putting Ivy U in a line directly under the header, showcasing that important piece of her background. Instead of listing "Relevant Coursework" under the Education section, we integrated her courses in the Skills section, since these were areas in which she offered experience and expertise. And we used the recognition she had received at Moore College to boost her credentials as someone chosen to represent a school in China; the logic was that a company would see "China Distinction" and be persuaded that they wanted her in their Asia program as well.

Shortly after submitting her new resume, Karen began getting interviews and offers at companies including Coors, Burger King, HSBC and Capital One.

PROPERLY  
THE ESSAY EXPERT