

ANDRÉS GABRIEL MORENO

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PROFESSIONAL SUMMARY

Finance and accounting student graduating May 2028 with hands-on capital markets experience in mortgage pricing, risk forecasting, hedging, and MBS pooling. Quantitative analyst and collaborative leader with a track record of translating market research into investment recommendations and process improvements.

EDUCATION

Washington University in St. Louis | Saint Louis, MO

Expected May 2028

Bachelor of Science in Business Administration | Majors: Finance and Accounting | GPA: 3.6 / 4.0

- Awards: QuestBridge Scholarship and Match Recipient; Scholars in Business Program; Lancaster Family Scholarship; Chancellor Career Fellow
- Involvement: WUSIF Senior Analyst; Finding Finance; Moneythink Mentor; MentorSTL Tutor

Copenhagen Business School | Copenhagen, Denmark

September 2026 – December 2026

Study Abroad Program | Emphasis: International Economics and Trade

Greenwood Project | Fintech Academy

December 2025 – February 2026

Selected Participant

- Completed workshops covering payments, cloud platforms, trading systems, and related fintech topics.

RELEVANT EXPERIENCE

Union Home Mortgage | Strongsville, OH

May 2026 – Present

Capital Markets Summer Analyst

- Built Excel macro-enabled price-comparison models across mortgage rates and debt-to-value ratios to support product and market analysis.
- Updated daily risk forecasts and hedge-position models to improve visibility into projected margin-call requirements.
- Developed an Excel program to streamline MBS pooling analysis by coupon rate, loan type, and property type.

WashU Student Investment Fund (WUSIF) | Saint Louis, MO

August 2024 – Present

Senior Analyst

- Collaborate with a nine-person team to research and pitch public equities to approximately 150 members overseeing \$300,000 in AUM.
- Developed and presented investment theses for Merck, Ares Capital, and DoorDash; all three were approved for approximately \$6,000 allocations.

East China Restaurant | Shaker Heights, OH

May 2025 – August 2025

Business Operations Intern

- Reviewed \$2,000+ in daily sales and expense transactions and built an Excel model to forecast future profitability.
- Synthesized customer survey findings for ownership, contributing to new health-conscious menu items and a rewards system.

Chipper's L'Frittes | Twinsburg, OH

April 2024 – May 2026

Owner and Operator

- Directed budgeting, pricing, and cost analysis for a consumer venture, lowering costs 10% and reaching profitability with \$400 revenue in three months.
- Conducted 25+ customer interviews and three focus groups to refine product design and pricing; reduced packaging inefficiencies 20%.

LEADERSHIP & COMMUNITY

FBI4ALL - Math and Financial Literacy Tutoring | Cleveland, OH

August 2022 – June 2024

Founder

- Partnered with Esperanza to deliver a weekly business and mathematics program for grades 1-8; organized training for 10-15 tutors, transportation, and school coordination.

Catholic Charities Diocese of Cleveland | Bath, OH

June 2025 – August 2025

Paid Volunteer

- Collaborated with an eight-person team to plan and lead weekly community-building events for children ages 7-16.

CERTIFICATIONS

Secondary Marketing Basics | Mortgage Bankers Association

Issued May 2026

Commercial/Multifamily Sale and Securitization and Servicing | Mortgage Bankers Association

Issued May 2026

LANGUAGES

Native Fluency in English and Spanish, Proficiency in VBA, Working knowledge of Java

INTERESTS

Traveling, Beekeeping, Improv, Tabletop Games, Skiing