

ANDRÉS GABRIEL MORENO

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EDUCATION

Washington University in St. Louis | Saint Louis, MO

June 2028

Bachelor of Science in Business Administration

Majors: Finance and Accounting

- Minor: Jewish Islamic Middle Eastern Studies
- GPA: 3.6 / 4.0
- Awards: QuestBridge Scholarship and Match Recipient, Scholars in Business Program, James J. and Suzanne Lancaster Family Scholarship Recipient, Chancellor Career Fellow
- Involvement: WashU Student Investment Fund (Senior Analyst), Finding Finance, Moneythink (Mentor), MentorSTL (Tutor)

Green Wood Project | *Fintech Academy*

December 2025 – February 2026

- Selected for the Greenwood Project Fintech Academy; completing workshops on payments, cloud platforms, trading systems, etc.

PROFESSIONAL EXPERIENCE

Union Home Mortgage | Strongsville, OH

May 2026 – Present

Capital Markets Summer Analyst

- Leveraged Excel macros to create price-compare models for industry products across different mortgage rates and DTV ratios
- Updated daily risk forecasts and hedge position models to accurately predict margin call information
- Created an excel program to streamline MBS pooling strategies by coupon rate, loan type, property type, etc..

East China Restaurant | Shaker Heights, OH

May 2025 – August 2025

Business Operations Intern

- Organized and reviewed \$2,000+ in daily sales and expense transactions and created an excel model to forecast future profits
- Conducted customer surveys and communicated with ownership to implement health-conscious menu items and rewards system.

Chipper's L'Frites | Twinsburg, OH

April 2024 – May 2026

Owner and Operator

- Launched and scaled a dark-chocolate-covered chips venture, managing operations from product development through sales of 50+ bags before pivoting to healthier radish- and cauliflower-based chips to target health-minded customers
- Directed budgeting, pricing, and cost analysis, lowering costs by 10% and achieving profitability with \$400 in revenue in a 3-month period; implementation of a product pivot also reduced packaging inefficiencies by 20%
- Leads marketing, consumer feedback, and supplier coordination efforts; conducts 25+ target customer interviews and three focus groups to refine product design and pricing, strengthening demand and maintaining quality

Catholic Charities Diocese of Cleveland | Bath, OH

June 2025 – August 2025

Paid Volunteer

- Collaborated with a team of eight to facilitate, plan, and lead weekly community-building events for children ages 7-16
- Led a 3-person team on janitorial and general maintenance to keep the Diocese's property clean and well-kept
- Organized events and activities with a team of four to build memorable experiences for special needs community members

ACTIVITIES

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

August 2024 – Present

Senior Analyst

- Collaborated with a team of nine to pitch stocks to the broader club of ~150 members. With enough "buy" votes, we allocate part of WUSIF's \$300,000 AUM toward our pitched stock.
- Developed and delivered investment theses for Merck (MRK), Ares Capital Management (ARES), and Doordash (DASH) stock acquisition. All stocks were approved for a ~\$6,000 investment in each of companies' stocks, actively growing WashU's endowment.

FBI4ALL - Math and Financial Literacy Tutoring Program | Cleveland, OH

August 2022 – June 2024

Founder

- Partnered with Esperanza (a non-profit dedicated to Hispanic educational achievement) to accelerate a 1st-8th grade after-school program at Denison Elementary, where students learn about business and mathematics every Tuesday through educational games
- Organized tutor training for 10-15 people, transportation logistics, and session details; further, met with elementary school staff to determine scheduling and student educational/learning needs

CERTIFICATIONS

Secondary Marketing Basics

Issued May 2026

Mortgage Bankers Association

Commercial/Multifamily Sale and Securitization and Commercial/Multifamily Servicing

Issued May 2026

Mortgage Bankers Association

INTERESTS

Traveling, Beekeeping, Improv, Tabletop Games, Skiing