



# ROBERT H. SMITH SCHOOL OF BUSINESS

## OFFICE OF CAREER SERVICES

### The Smith Specialty Masters (Finance) Resume: Guidelines and Standards

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## Why does the Smith School have resume guidelines?

The Smith School resume guidelines ensure that your Smith MS resume meets the appropriate presentation standards expected by recruiters and hiring managers in the MS job market. This helps strengthen our Smith brand, which in turn enhances the value of your MS degree. The Smith MS resume template is designed to create resumes that:

- present critical qualifications in a format familiar to MS recruiters;
- help prospective employers easily identify and assess your skills and accomplishments;
- effectively market your experience and achievements for the career path(s) you are pursuing;
- are consistent with industry standard formats that employers expect from MS students;
- can be easily uploaded to our online campus recruiting platform, HireSmith, and included in resume books for employers.

**You are required to create a resume in accordance with Smith MS guidelines and upload it to HireSmith for final approval by a career coach in order to:**

- apply for jobs online through the Smith Office of Career Services campus recruiting platform, known as "HireSmith;"
- participate in on-campus interviewing through the Smith School Office of Career Services;
- include your resume for presentation at career fairs;
- have your resume included in resume books for employers.

## How do I get started? – Style and Formatting Guidelines

The order of your Smith resume sections should be as follows:

1. **Your name and contact information:** Your name should be 14 point Calibri font. Your address, phone number and email address go just below your name. Your LinkedIn URL will go below that on the third line. Optionally, you may include additional social media addresses. Your email and social media addresses should not be underlined and should be written in black. You may add a fourth line to highlight security clearances or work authorizations.
2. **Career Target:** This section is meant to highlight your career preference so that employers can easily identify what you are targeting. Only use if you are very knowledgeable about the specific career path you are targeting AND your resume is tailored to that career path.
3. **Education:** List your degrees in reverse chronological order, current degree program first. Do not list high school or prep school. If applicable, you may also list scholarships, leadership/membership in student organizations, case competitions, and relevant coursework.
4. **Technical Skills:** Include certifications, tools, programming languages and/or operating systems you have a high level of experience using either through employment or academics (for example, R, Python, SQL, Java, Oracle and UML).
5. **Relevant Business School Projects:** This section is for relevant structured projects that allow you to highlight specific skills valued for your target job or function. Use when you don't have the professional experience to demonstrate proficiency or are looking to transition your career. Projects can include classroom or case competition entries. Include technology and methods used, as well as, information regarding the project and the strategic impact.
6. **Work Experience:** Use one job block for each employer. List your experience in reverse chronological order starting with your most recent job and working back to your first position after your undergraduate degree. Jobs while in high school should not be included, unless they add essential evidence of your business skills and experience. Your career coach can help provide guidance on this.
7. **Leadership Experience:** This section allows students to demonstrate they are well-rounded. It is also helpful for students who do not have a lot of professional work experience. Feature your role(s) in a student, non-profit or community organization to highlight your leadership skills and/or commitment to social responsibility.
8. **Distinctions:** This section may include language skills, technical skills, certifications, additional training, publications, volunteer work, and interests.

Formatting guidelines are below. Using one of the MS resume templates and the type-over technique will ensure the format settings remain.

### Length:

- All MS resumes should be **one page** and strictly follow the Smith MS style and formatting guidelines. This enables the Office of Career Services to present packets of candidate resumes in a uniform and polished way.

### Font:

- Use Calibri font for the entire resume.
- Your name and career target need to be size 14 font.
- The section headers need to be size 11 font, small caps.
- The rest of the text on your resume needs be size 10 font.
- Blank lines are all at eight point font.
- Use circle bullet points as in the examples and should be default font size 10.

**Margins:**

- Top margin needs be no less than 0.6 inches.
- Left and right margins need to be no less than 0.9 inches.
- Bottom margin should be no less than 0.2 inches.
- Whenever possible, make margins consistent on all sides.
- Do not use page numbers.

**Grammar and Punctuation:**

- Avoid using possessives (my, I, our, etc.) and contractions (it's, didn't, wouldn't, don't, etc.).
- Limit use of articles such as "the/an/a."
- Spell out the word "and" and do not use the ampersand (&) symbol (unless part of a formal company name).
- Use periods at the end of all bullets and strategic impact statements in experience section.
- *cum laude*, *summa cum laude*, and *magna cum laude* should always be italicized and lower case.
- Be sure to hyphenate words when needed e.g. "first-year", "second-year" "full-time".

**Acronyms and Abbreviations:**

- Avoid abbreviations. One exception: states and countries should be abbreviated, e.g. College Park, MD, USA.
- Spell out degrees, e.g. "Master of Finance" or "Master of Quantitative Finance" instead of "MS Finance or Quantitative Finance"
- Spell out acronyms the first time they are used, e.g. Department of Defense (DoD), Strengths, Weaknesses, Opportunities, Threats (SWOT) analysis, research and development (R&D). Exceptions include GPA and GMAT (okay to use the acronym without spelling it out first).

**Numbers:**

- Spell out numbers one through nine, e.g. Led team of three.
- Use figures for numbers 10 and above, e.g. Led team of 12.
- Exception to spelling out numbers: money and percentages, e.g. \$2B in revenue, 5% growth, \$5M or \$250K. Your formatting must be consistent throughout the entire resume.

**Format:**Name and Contact information:

- Name is 14 font bold, title case centered.
- Phone number, mailing address, email address, social media address, and work authorization or clearance information is 10 font; email address is black with no underline.
- International Students:
  - If you use an American name, list your original name first, then your American name in quotes, and then last name, e.g. Tian "Tina" Yong.
  - Do NOT put visa requirements, social security numbers, marital status, or pictures on the resume.
  - If you are authorized to work in the U.S., employers will want to know this. You may include your citizenship on the fourth line of your contact information section at the top of your resume.

Career Target Banner:

- Career target banner is 14 font bold, title case centered; one point top border and one point bottom border.
- Do not use unless you have done your career research and are very clear about the appropriate wording to use. Also, make sure the rest of your resume is tailored specifically to this career target. If you plan to apply to many different types of positions, do not use a career target banner.

Education:

- Section header is 11 font, small caps; left justified; 6 point space.
- Section headers have a 1 point border.
- School name and degree 10 font bold left justified.
- List school location (city, state, country) right justified bold across from school name 10 font bold.
- Graduation date (Month Year) right justified across from job title (if applicable) and non-bold. List full month then year, e.g., April 2011 – June 2015. Do not use all numbers.
- GPA and career track (if applicable) is listed after degree; 10 font non-bold.

- GMAT and GPA: Include under education when appropriate. Generally GPAs 3.3 or above and GMAT scores 740 or above are considered to be very good, so we recommend including GPAs and GMAT scores above these numbers on the resume. Management consulting and investment banks generally define academic excellence as GPAs above 3.5 and GMAT scores above 750.
- Graduation month and year 10 font non-bold; right justified.
- Right justify bullets under degree.

Technical Skills:

- Section header is 11 font, small caps; left justified; 6 point space.
- Section headers have a 1 point border.
- Right justify bullets.
- List all technical skills, programming languages, tools and operating systems that are relevant to the target position/function.

Project Experience:

- Section header is 11 font, small caps; left justified; six point space, one point top border.
- Section headers have a 1 point border.
- List technology used, right justified, italics, 10 font.
- Identify models and methods used for the project, right justified, italics.
- Right justify bullets and should be a full stop, provide context which includes information about the project – work assigned/primary goal, delivery expectations, the team- your role, size, complexity, cross-functional connections, and strategic impact.

Work Experience:

- Section header is 11 font, small caps; left justified; 6 point space.
- Section headers have a 1 point border.
- Full company name is right justified bold.
- List location (city, state, country) right justified bold across from company name.
- Title is right justified bold.
- Dates right justified across from job title (if applicable) and non-bold. List full month then year, e.g., April 2011 – June 2015. Use an em-dash to separate beginning and end dates.
- Right justify bullets in experience section and should be a full stop.
- Job titles within the bulleted text are not capitalized (e.g. Collaborated with chief marketing officer...).
- Experience under one employer should be blocked together. You do not need to list employer information for each consecutive position held. If you held multiple positions within a company, you will use the below format:

<b>WORK EXPERIENCE</b>	
<b>Full Company Name</b> (most recent)	<b>City, ST, Country</b> Month Year – Month Year
<b>Title</b>	
<ul style="list-style-type: none"> <li>• Accomplishment #1, begin with action verb, address S-A-R elements (no more than three lines).</li> <li>• Accomplishment #2, begin with action verb, address S-A-R elements (no more than three lines).</li> <li>• Accomplishment #3, begin with action verb, address S-A-R elements (no more than three lines).</li> </ul>	
<b>Title</b>	
<ul style="list-style-type: none"> <li>• Accomplishment #1, begin with action verb, address S-A-R elements (no more than three lines).</li> <li>• Accomplishment #2, begin with action verb, address S-A-R elements (no more than three lines).</li> <li>• Accomplishment #3, begin with action verb, address P-A-R elements (no more than three lines).</li> </ul>	

Leadership Experience:

- Section header is 11 font, small caps; left justified; 6 point space.
- Section headers have a 1 point border.
- Full organization name is right justified bold.
- List title next to organization name, bold.

- Dates right justified across from job title (if applicable) and non-bold. List full month then year, e.g., April 2011 – June 2015. Use an em-dash to separate beginning and end dates.
- Right justify bullets in leadership section and should be a full stop.

Distinctions:

- Section header is 11 font, small caps; left justified; 6 point space.
- Section headers have a 1 point border.
- Right justify bullets in distinctions section.

## Job Block Content – Results-Based Format

We use a results-based accomplishment format that explains your capabilities in the form of the results you have achieved, rather than simply listing your responsibilities.

- Each statement begins with a **past tense action verb** (see sample list) and indicates, wherever possible, the **result** or impact of your actions. (Use present tense only for current activities.)
  - Think of each bullet item as a headline to a story. Like a newspaper headline, it should at a glance give the reader enough to decide whether “your story” is of interest.
  - Use the SAR format as you develop your bullets. As you write, consider a **situation** you encountered, your **action**, and the **result** that benefited the organization. Briefly explain the action and the result in the resume bullet, and be prepared to tell the entire SAR story in the interview.
- Whenever possible **quantify the results** by using metrics such as time saved, revenue generated, costs reduced, numbers of people trained or managed, etc.
- State **facts** (“20% increase” / “over 5,000 customers” / “Fortune 500 client”) not **judgments** (“big increase” / “large customer base” / “important client”).
- **Make every word count. More is not better.** Each bullet point should reveal something different about you. If you have done the same thing across several jobs and it is relevant to your reader, show progression in leadership of that activity.
- Sequence accomplishment/SAR Bullets in order of relevance and value to the reader.

**Sample accomplishment statement:**

*Ineffective:* “Built web-based project planning tool.”

*Effective:* “Built web-based project planning tool that decreased planning time by 50% and was adopted company-wide.”

## Career Transitioners

**Career Transitioners:** *A career “transitioner” is someone looking to change industries, or functions, or both, e.g. from consulting to investment banking and/or from finance to marketing.*

- Individuals transitioning from military/defense to civilian careers need to have a one-page version for HireSmith.
- Career transitioners are strongly encouraged to spend time working with the OCS coaching team and Smith club leaders to identify your transferable skills.
- Career transitioners, in particular, should plan to get involved in Smith student clubs, Centers of Excellence, and/or other project work during business school to gain relevant experience for your resume that supports your future career goals.

## Resume Samples

- There are three resume samples included in the guide to review. These samples are meant to give you an idea of what a strong Smith resume should look like for your program.
- Since each student's story is different, there are versions of the Smith resume that were created and designed to help students tell their story in a way that is effective and efficient.
- Partner with your coach to determine the best sections to use to tell your story.

## Resume Template

- In order to keep formatting consistency:
  - Use the Finance Resume Template (separate document).
  - Type over the template text to transfer your contact information, education, and accomplishments directly into the template. This will ensure compliance with the Smith resume style and format.
  - Be sure to include your "context" statement before your bullets in each role and communicate the strategic Impact in your bullets for each role.

## Yinyue “Melody” Zhang

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<http://www.linkedin.com/in/melodyzhang2>

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### EDUCATION

**Robert H. Smith School of Business, University of Maryland** **College Park, MD**  
**Master of Finance**, Focus Area: Asset Management, GMAT: 760 **May 2018**

- Relevant coursework: Applied Equity Analysis, Portfolio Management, Institutional Asset Management
- Teaching Assistant (current semester): Work 5-10 hours per week advising 120 undergraduate and graduate students studying finance and valuation. Teach content, tutor students and grade exams and papers.

**Zhejiang University of Finance and Economics** **Hangzhou, China**  
**Bachelor of Economics**, Major: Finance **May 2016**

- Graduated in top 3% of class (GPA: 4.4/5.0)
  - Exchange program to Providence College during fall semester 2014; studied Financial & Managerial Accounting
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### TECHNICAL SKILLS

Certifications: Bloomberg Equity Certified; CFA Level 2 candidate (June 2019)

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### WORK EXPERIENCE

**Smith and Associates** **College Park, MD**  
**Summer Finance Intern** **June – August 2017**

- Performed research on and analyzed company profiles to produce one-page investment recommendations. Presented findings to senior analysts to assist with investment decisions regarding six-figure diversified portfolios.
- Input data into automated system to track portfolio performance and ensure alignment with portfolio strategy. Communicated potential misalignments to portfolio management.
- Monitored account activity online and reported significant trends.

**CITIC** **Shanghai, China**  
**Summer Investment Analyst Intern** **June – August 2016**

- Prepared investment analyses for clients, including several with more than \$300M in total assets.
- Monitored investments in bonds, banks and real estate. Focused on residential and mixed-use new developments in the metro Shanghai area.

**Smith Bank** **Providence, RI**  
**Finance Analyst Intern** **January 2015**

- Assisted in preparing monthly financial reports and statements by collecting and classifying data in accordance with bank rules and regulations. Developed reports for meetings and conferences.

**RCS Securities Inc.** **Providence, RI**  
**Financial Intern** **July – August 2014**

- Provided basic information to clients on the features of specific securities and investments. Marketed and discussed appropriate ones to clients based on stated needs.
  - Collaborated in preparing bi-weekly earnings reports and distributing the reports to office staff.
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### DISTINCTIONS

- Languages: Fluent in English and Mandarin
- Volunteer Activity: Mentor in America Counts, an after-school math tutoring program for 4<sup>th</sup> grade students
- Interests: History of Sino-Japanese relations; trading in personal portfolio (Chinese A and B shares), classical piano

## Roberta Smith

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### EDUCATION

#### Robert H. Smith School of Business, University of Maryland

College Park, MD

#### Master of Quantitative Finance, GPA: 3.6

May 2018

- Cohort Representative: Represent student interests in meetings with faculty and administration. Report key decisions and outcomes to students in a monthly newsletter.
- Relevant coursework: Financial Management, Portfolio Management, Valuation
- Statistics project: Used SAS to work with 15 years of macroeconomic, industry-specific and company-level financial data in order to test impact of 20 variables on corporate bankruptcy.

#### Wellesley College

Wellesley, MA

#### Bachelor of Arts, Major: Economics

May 2016

- Graduated *magna cum laude* (GPA: 3.7); Academic Award: Joseph Lambie Prize in Economic History
  - Activities: Dorm Social Chair, Resident Advisor, DJ in college radio station
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### WORK EXPERIENCE

#### Smith and Associates

College Park, MD

#### Summer Finance Intern

June – August 2017

- Provided support to Investment Analysts in managing six-figure diversified portfolios, which included investment in fixed income and mortgage-backed products.
- Performed research on and analyzed company profiles which included looking at leverage ratios and risk profile. Presented findings to senior analysts.
- Input large volume of data into automated system to track portfolio performance. Highlighted performance fluctuations and patterns to portfolio management.

#### Cahners Economics

Newton, MA

#### Research Intern

October 2015 – April 2016

- Compiled and entered macroeconomic and oil industry data into statistics database to support PhD/Editor-in-Chief at a trade magazine. Worked ten hours a week while maintaining full academic course load.
- Invited to write a paragraph about oil price trends which was included in a published magazine article.

#### People's Savings Bank

Washington, DC

#### Assistant Bank Teller

July – August 2015

- Served 90 customers a week with banking activities totaling over \$10,000 per week. Reconciled and closed out teller station daily, accurately discovering and fixing any root causes of discrepancies.
- 

### LEADERSHIP EXPERIENCE

#### Volunteer Income Tax Assistance Program, Advisor

January – April 2017

- Provided expert income tax filing advice to 30 low-income families in Washington, DC. Achieved over \$12,000 in tax refunds for clients.

#### Wellesley College, Dorm Social Chair

September 2015 – May 2016

- Organized social events for 2<sup>nd</sup> largest residence hall on campus with an annual event budget of \$1,000. Designed and led fundraiser which added \$300 in net revenues to dorm finances. Engaged with dorm residents and other student leaders in weekly House Council meetings.
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### DISTINCTIONS

- Technical: MS Office Suite, Advanced Excel, SAS, Matlab, R, Python
- Languages: Fluent in English and Mandarin
- Interests: Horseback riding; local tennis league

*Resume Sample C: Second-Year student who has completely tailored resume to specific Credit Risk Modeling function. Optional sections include Quantitative Projects and Distinctions*

## Yi Zhang

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<http://www.linkedin.com/in/yizhang2000>  
U.S. Permanent Resident

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## Credit Risk Modeling

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### EDUCATION

**Robert H. Smith School of Business, University of Maryland**  
**Master of Quantitative Finance**, GMAT: 760

**College Park, MD**  
December 2018

- Relevant coursework: Econometrics, Fixed Income Analysis, Risk Management
- Selected for UMD's Alternative Break service project. Spent spring break 2018 in a rural town in Virginia, helping to build homes.

**Zhejiang University of Finance and Economics**  
**Bachelor of Economics**, Major: Finance

**Hangzhou, China**  
May 2016

- Graduated in top 3% of class (GPA: 4.4/5.0)
- President, Finance Club: Increased membership in club by 50%; raised \$1,000 by leading teams of students to visit local businesses who became interested in sponsorship; organized four campus-wide lectures about financial topics

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### QUANTITATIVE PROJECTS

- **Statistics Class Project:** Used SAS to work with 15 years of macroeconomic, industry-specific and company-level financial data in order to test impact of 20 variables on corporate bankruptcy.
- **Credit Risk Project for FINRA:** Worked for FINRA's risk management office to adjust predictive model regarding loan loss reserves and improved speed of model performance. Analyzed 20 years of loan level data for millions of mortgages. Coordinated with another team looking at default rates.

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### WORK EXPERIENCE

**Smith and Associates**  
**Summer Finance Intern**

**College Park, MD**  
June – August 2017

- Provided support to Investment Analysts in managing six-figure diversified portfolios, which included investment in fixed income and mortgage-backed products.
- Performed research on and analyzed dozens of company profiles which included looking at leverage ratios and risk profile. Presented findings of data review to senior analysts.
- Input large volume of data into automated system to track portfolio performance. Highlighted performance fluctuations and patterns to portfolio management.

**CITIC**  
**Summer Investment Analyst Intern**

**Shanghai, China**  
June – August 2016

- Tracked data from historical and current financial statements to prepare analytical investment reports for clients,
- Monitored investments in corporate bonds, municipal bonds and banks, with special attention on interest rate movements and the Shanghai real estate market.

**Smith Bank**  
**Finance Analyst Intern**

**Providence, RI**  
January 2015

- Assisted in preparing monthly financial reports and statements by collecting and classifying data in accordance with bank rules and regulations. Helped with compliance reporting.

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### DISTINCTIONS

- Technical: MS Office Suite, Advanced Excel, SAS, Matlab, R, Eviews
- Languages: Fluent in English and Mandarin
- Publication: Undergraduate Thesis, "A Statistical Study on the Impact of Home Ownership on Happiness"

## Sample Past Tense Action Verbs

Action words convey clear images. When used to describe accomplishments or achievements they suggest success, a key element in the job search.

Management skills	Communications skills	Analytical skills	Detail skills
administered	addressed	analyzed	approved
analyzed	advertised	appraised	arranged
assigned	advocated	compared	catalogued
attained	arbitrated	conducted	categorized
authorized	arranged	detected	classified
chaired	articulated	examined	coded
contracted	authored	explored	collected
consolidated	composed	evaluated	compiled
coordinated	contacted	explored	completed
delegated	convinced	investigated	controlled
developed	corresponded	measured	dispatched
directed	debated	observed	drew
evaluated	described	probed	executed
executed	developed	projected	generated
hired	directed	reported	implemented
improved	discussed	studied	incorporated
increased	drafted	surveyed	inspected
intervened	edited		monitored
judged	enlisted		operated
organized	expressed		organized
oversaw	formulated		prepared
planned	influenced		organized
presided	interpreted		prepared
prioritized	lectured		processed
produced	mediated		purchased
recommended	moderated		recorded
reviewed	motivated		rectified
scheduled	negotiated		retrieved
selected	persuaded		routed
strengthened	presented		screened
supervised	promoted		specified
terminated	publicized		supplied
	reconciled		synthesized
	recruited		systematized
	responded		tabulated
	solicited		validated
	spoke		verified
	translated		
	wrote		

## Sample Past Tense Action Verbs (continued)

Research skills	Technical skills	Problem Solving skills	Teaching skills
clarified collected critiqued diagnosed evaluated examined extracted identified inspected interpreted interviewed investigated organized reviewed searched summarized surveyed systematized	assembled built calculated computed converted debugged designed devised engineered fabricated installed maintained operated overhauled programmed regulated remodeled repair restored solved trained upgraded	Achieved adjusted applied consulted corrected customized defined drew experimented mediated prevented rectified reduced reorganized repaired replaced resolved simplified solved spearheaded tested updated	adapted advised clarified coached communicated coordinated developed enabled encouraged evaluated explained facilitated guided informed initiated instructed modeled persuaded reinforced set goals stimulated
Financial skills	Creative skills	Teamwork skills	Helping skills
administered allocated analyzed appraised audited balanced budgeted calculated computed developed estimated forecasted managed marketed planned projected researched	acted conceptualized constructed created designed developed directed enhanced established fashioned founded illustrated instituted integrated introduced invented originated performed pioneered	cared for collaborated cooperated contributed elicited exceeded joined participated succeeded suggested surpassed won	aided assessed assisted clarified coached counseled demonstrated diagnosed displayed distributed educated entertained expanded expedited facilitated familiarized furnished gathered guided