



ROBERT H. SMITH SCHOOL OF BUSINESS

OFFICE OF CAREER SERVICES

The Smith Specialty Masters 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.
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 (see the example below). 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 and/or Volunteer 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, additional training, publications, volunteer work, hobbies, 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 should be set at a font size of eight-point.
- 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 Business Administration" instead of "MS"
- 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.

Tian "Tina" Yong

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www.linkedin.com/in/tyong
Permanent U.S. Work Authorization

Career Target Banner:

- Career target banner is 14 font bold, title case centered; one point top border and one point bottom border.

Business Analyst

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.
- GPA and career track (if applicable) is listed after degree; 10 font non-bold.
- GMAT and GPA: Include under education when appropriate. Consulting firms and some finance positions ask for academic excellence. Generally GPAs 3.0 or above and GMAT scores 650 or above are considered to be very good, so we recommend including GPAs and GMAT scores above these numbers on the resume.
- Graduation month and year 10 font non-bold; right justified.
- Right justify bullets under degree.

EDUCATION

University of Maryland, Robert H. Smith School of Business
Master of Business Administration, GPA 3.75

College Park, MD, USA
December 20XX

- Top Honors Scholarship, GMAT 700

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.

TECHNICAL SKILLS

- Languages: Java, SQL, C++, UML, Python, R, Tableau
- Tools: JBuilder, Dreamweaver, Oracle SQL*Plus
- Operating Systems: Windows XP, Linux, Mac OS X

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.
- Project title/type is right justified bold.
 - Project Title / Type has three main components that can be arranged in any order to emphasize either your desired career strengths profile, or to more closely align project experiences with a specific job application. The three components are:
 1. Business Objective / Business Function Focus [Objective]
 2. Models / Methodology Applied [Models]
 3. Technologies Used [Technology]
- Depending upon your career focus or in response to a specific job opportunity, you can arrange these information blocks to show a pattern of strengths across multiple projects
 - Possible patterns for Business/Marketing/Product Analysts
 - [Objective] [Models] [Technology]
 - [Models] [Objective] [Technology]
 - Possible Patterns for more technically-proficient Data Analyst / Data Scientist Positions
 - [Models] [Technology] [Objective]
 - [Technology] [Models] [Objective]
 - Possible patterns for Software Development / Technology Product Management
 - [Technology] [Objective] [Models]
 - [Objective] [Technology] [Models]

- 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.

PROJECT EXPERIENCE

Marketing Campaign Evaluation Using Regression, Decision Tree and Random Forest Models (R, SQL, Tableau)

- Led team of six using agile methodology and regression analytics to identify prospective customers for a targeted bank deposit program marketing campaign.
- Extracted, manipulated and balanced large Kaggle dataset using a Random Forest predictive model which resulted in 86% accuracy.
- Presented target audience attributes and key influence factors in presentation to a group of 30+ executives.

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...).

WORK EXPERIENCE

Center for International Business Education and Research Global Business Project Consultant

Washington, DC, USA
May 20XX – July 20XX

- Developed a growth strategy to increase long-term market share to 15% in the Chinese nuclear energy market.
- Conducted a comparative case study analysis to identify other companies that have conducted similar business in China.
- Provided recommendations on product positioning and strategic actions Westinghouse should take to maintain relevance in the Chinese nuclear energy market.

- 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:

WORK EXPERIENCE

Full Company Name (most recent)

City, ST, Country
Month Year – Month Year

Title

- Accomplishment #1, begin with action verb, address S-A-R elements (no more than three lines).
- Accomplishment #2, begin with action verb, address S-A-R elements (no more than three lines).
- Accomplishment #3, begin with action verb, address S-A-R elements (no more than three lines).

Title

- Accomplishment #1, begin with action verb, address S-A-R elements (no more than three lines).
- Accomplishment #2, begin with action verb, address S-A-R elements (no more than three lines).
- Accomplishment #3, begin with action verb, address P-A-R elements (no more than three lines).

Leadership and/or Volunteer 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.

LEADERSHIP EXPERIENCE

Smith Masters Student Association, VP of Membership

August 20XX – January 20XX

- Implemented a new social media marketing strategy and campaign which resulted in a 50% increase in membership.

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.

DISTINCTIONS

- Languages: Spanish (fluent), French (conversational)
- Interests: Marathons, piano

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 on page 17) 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 5000 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 six 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 function of interest.
- 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 MS Resume Template.
 - 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.

John Analyst

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Business Analyst

EDUCATION

University of Maryland, Robert H. Smith School of Business
Master of Science in Information Systems, GPA: 3.9

College Park, MD, USA

December 20XX

- GMAT: 750
- Business Analytics Alliance, President

Mumbai University of Finance and Economics
Bachelor of Management, Major: International Business, GPA: 3.8

Mumbai, India

May 20XX

- People's Outstanding Academic Performance Scholarship

TECHNICAL SKILLS

- Tools: JBuilder, Rational Rose, UltraEdit, Borland C++Builder, Oracle SQL*Plus, Django, ArcGIS, AWS, MySQL
- Programming languages: Java, XML, C, C++, JavaScript, SQL, HTML, UML
- Operating systems: Windows XP, Linux, Mac OS X

PROJECT EXPERIENCE

Django, ArcGIS, AWS, MySQL Agile Development Smart City Web App

- Led team of six to develop a web-based municipal watershed management system using Agile methodology.
- Developed MySQL database on Amazon RDS; enabled web-based user authentication for website management; designed front-end using Bootstrap, integrated ArcGIS to visualize event management.
- Completed full-functioning system in eight weekly sprints; presented live system to group of 30+.

Java, SQLite, Python, LucidChart Android App to Rank Top Business Competitors for Strategic Decision-making

- Led team of four to gather functional and non-functional requirements for a competitor ranking system.
- Developed Python web crawler to capture data, designed and implemented data handling using SQLite.
- Demonstrated fully-functional solution for mobile app release on Android platform to group of 30+.

WORK EXPERIENCE

Donco International
Credit Intern

College Park, MD, USA

June 20XX – August 20XX

- Analyzed profit and loss (P&L) variances between risk management and general ledger systems for mortgage trading desk, comprising 70% of bond trading volume at firm; closed 90% of business reporting gaps.
- Managed financial accounting for available-for-sale mortgage-backed securities (MBS) business; led development of new account system for MBS's resulting in 45% reduction in system errors.
- Developed advanced excel model for presenting monthly, quarterly, and annual P&L reports and graphical dashboards depicting trends in earnings; improved results accuracy by ~ 70%.

Star Company
Financial Analyst

Mumbai, India

May 20XX – September 20XX

- Evaluated financial statements, credit history, systematic and unsystematic risks, tracked data in Excel and generated a comprehensive report for management use.
- Surveyed loan applications to identify low risk credit opportunities to expand lending portfolio which generated a 10% increase in business.

LEADERSHIP EXPERIENCE

Prudential (HK) Financial Management Program, Financial Advisor Assistant

August 20XX – December 20XX

- Led group of five people to finish 13-page insurance planning report for workplace freshman; awarded for "best calculation of revenue;"

Sally Supply

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<http://www.linkedin.com/in/sallysupply12>
US Work Authorization (Citizen)

Logistics Specialist

EDUCATION

University of Maryland, Robert H. Smith School of Business
Master of Science in Supply Chain Management, GPA: 3.5

College Park, MD, USA
December 20XX

- GMAT: 750
- Smith Admissions Ambassador

Iowa State University
Bachelor of Arts, Major: Business Administration, GPA: 3.8

Ames, IA, USA
May 20XX

- Dean's List
- President, Senior Class Council

WORK EXPERIENCE

ASC Ltd.

Westlake, OH, USA
April 20XX - Present

Supply Chain Assistant (August 20XX – Present)

- Monitored inventory levels, forecasted demand and prepared reports for distribution center management.
- Constructed and generated weekly reports of key product performance metrics for 17 production and transportation division managers to improve efficiency.

Logistics Intern (April 20XX – June 20XX)

- Collaborated on a supply chain management redesign project which increased the productivity of the main distribution center by 25% and saved \$1M/year in transportation costs.
- Reduced time cycle by 10% for the planning and transportation phases of overseas purchase orders.

Community Credit Union
Teller

Potomac, MD, USA
January 20XX – March 20XX

- Assisted more than 20 customers per day with transactions such as deposits, withdrawals, transfers, and opening accounts.
- Marketed new services and products to customers and helped facilitate the enrollment process, which caused branch enrollments to increase by 10%.
- Resolved problems with customer accounts in a timely manner and averaged 9.8/10.0 on customer satisfaction surveys.

LEADERSHIP EXPERIENCE

Campus Technology Leadership Association, Joint Secretary (Event Organization)

August 20XX – December 20XX

- Organized five technical workshops for 25-30 students each. Coordinated event logistics and communications with 15 sponsoring organizations and faculty to provide opportunities for students to network with industry professionals.

MS Professional Communications Club, Vice President, Membership

August 20XX – December 20XX

- Implemented a new social media marketing strategy and campaign which resulted in a 50% increase in membership.
- Maintained club roster and tracked student engagement to update faculty sponsors.

DISTINCTIONS

- Council of Supply Chain Management Professionals, Member
- Fluent in Spanish

Molly Manager

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<http://www.linkedin.com/in/mollymanager12>

Financial Management

EDUCATION

University of Maryland, Robert H. Smith School of Business
Master of Science in Business and Management, GPA: 3.5

College Park, MD, USA

December 20XX

- GMAT: 750
- Smith Admissions Ambassador

Iowa State University

Ames, IA, USA

Bachelor of Science, Major: Business Administration, GPA: 3.8

May 20XX

- Dean's List
- President, Senior Class Council

WORK EXPERIENCE

Seabreeze International
Credit Intern

College Park, MD, USA

June 20XX – August 20XX

- Created automated reports with VBA and pivot tables to expedite and visualize daily sales data.
- Extracted and analyzed CRM data to support management decisions in customer identification and risk analysis.
- Identified 10 credit opportunities that met target risk profile and presented comprehensive report to management.

Smith LLC
Business Intelligence Intern

Lakeside, OH, USA

April 20XX – June 20XX

- Built a leads quality model to monitor investors' behavior which increased conversion rate by 15%
- Compiled and analyzed data using SQL to define service efficiency metrics and created an excel report to monitor daily business operations.
- Prepared and presented weekly sales reports for internal management use in critical business decision-making.

State Credit Union
Finance Department Intern

Potomac, MD, USA

January 20XX – March 20XX

- Integrated data for over 100 items of incoming materials, and established monthly statements of warehouse entries for a subsidiary for further recording.
- Reconciled monthly statements of warehouse entries with related source documents, and helped the company avoid financial statement errors totaling \$1,150.
- Analyzed variances between payment checklists from 58 suppliers and statements of warehouse entries, and presented variance analysis to supervisor for issuance of Accounts Payable balance certificates.

LEADERSHIP EXPERIENCE

Campus Technology Leadership Association, Joint Secretary (Event Organization)

August 20XX – December 20XX

- Organized five technical workshops for 25-30 students each. Coordinated event logistics and communications with 15 sponsoring organizations and faculty to provide opportunities for students to network with industry professionals.

MS Professional Communications Club, Vice President, Membership

August 20XX – December 20XX

- Implemented a new social media marketing strategy and campaign which resulted in a 50% increase in membership.
- Maintained club roster and tracked organization participation to communicate levels of student engagement to faculty sponsors.

DISTINCTIONS

- Future Business Leaders of America – Phi Beta Lamda, 20XX Member of Year Award

Mary Marketer

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<http://www.linkedin.com/in/marymarketer12>
US Work Authorization (Permanent Resident)

Marketing Analyst

EDUCATION

University of Maryland, Robert H. Smith School of Business

College Park, MD, USA

Master of Science in Marketing Analytics, GPA: 3.9

May 20XX

- GMAT: 750
- Coursework: Market Research, Forecasting, Web Analytics, Predictive & Advanced Statistical Modeling

Shanghai University of Finance and Economics

Shanghai, China

Bachelor of Management, Major: International Business, GPA: 3.8

May 20XX

- Youth Ambassador at International Conference on Sustainable Development

TECHNICAL SKILLS

- Tools: JBuilder, Dreamweaver, Rational Rose, UltraEdit, Borland C++Builder, Oracle SQL*Plus
- Programming languages: R, SAS, SPSS, Tableau, Python, Glimmix, Google Analytics Java, SQL
- Operating systems: Windows XP, Linux, Mac OS X

PROJECT EXPERIENCE

Marketing Campaign Evaluation Using Regression, Decision Tree and Random Forest Models (R, SQL, Tableau)

- Led team of six using agile methodology and regression analytics to identify prospective customers for a targeted bank deposit program marketing campaign.
- Extracted, manipulated and balanced large Kaggle dataset using a Random Forest predictive model which resulted in 86% accuracy.
- Presented target audience attributes and key influence factors in presentation to a group of 30+ executives.

Product Recommendation System: Predictive Analytics Using Social Media Data (Spark, Python, R, ArcGIS)

- Led data cleansing and preprocessing of 4.9 GB dataset containing 4.1 million product reviews by 1 million users & 0.14 million businesses to produce an accurate product recommendation engine.
- Applied KNN cluster analysis; built sub models based on clusters and ensemble predictions in bagging algorithm to give final recommendation list (MSE 0.106 & error rate = 5.8%).
- Collaborated with team of five to develop interactive UI in Python Django, used ArcGIS to visualize output

WORK EXPERIENCE

Academic Publishing

Shanghai, China

Marketing Assistant

May 20XX – September 20XX

- Facilitated successful launch of sales and marketing campaigns for new electronic reading products and accessories.
- Analyzed on team of six, market trends, competitor features and marketing strategy to develop positioning strategies for three products with expected sales of approximately \$100k each. Exceeded launch sales goal by 10%.

LEADERSHIP EXPERIENCE

Campus Technology Leadership Association, Joint Secretary (Event Organization)

August 20XX – December 20XX

- Organized five technical workshops for 25-30 students each. Coordinated event logistics and communications with 15 sponsoring organizations and faculty to provide opportunities for students in STEM disciplines to network with industry professionals.

Amber Accountant

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<http://www.linkedin.com/in/amberaccountant12>
US Work Authorization (Citizen)

Public Accounting Assurance Staff

EDUCATION

University of Maryland, Robert H. Smith School of Business

College Park, MD, USA

Master of Science in Accounting, Focus Area: Financial Accounting, GPA: 3.5

December 20XX

- GMAT: 750
- MS Case Competition, First Prize

New York University

New York, NY, USA

Bachelor of Arts, Major: Business Administration, GPA: 3.8

May 20XX

- Dean's List

TECHNICAL SKILLS

- Certifications: CPA eligible (FAR and BEC passed)
- Proficient in Microsoft Office Suite, QuickBooks, and SAP

WORK EXPERIENCE

Smith Foundation

Washington, DC, USA

Staff Accountant

August 20XX – Present

- Prepare bank reconciliation reports and cash flow analysis for management reporting purposes.
- Post over 50 journal entries per day to general ledger accounts using Intuit QuickBooks.
- Developed a new invoice processing workflow which decreased processing time by 15%.

XYZ Bank

Rockville, MD, USA

Accounting Intern

June 20XX – August 20XX

- Prepared invoices and purchase orders for more than 100 customers and vendors every week using SAP.
- Deposited, processed, and posted payments to the general ledger on a daily-basis.
- Reviewed trial balance with more than 100 accounts for accuracy on a monthly-basis.
- Drafted monthly financial statements which were used by management for projection and forecasting purposes.

US Investments

Potomac, MD, USA

Finance Intern

January 20XX – March 20XX

- Analyzed characteristics of different financial products to predict optimal purchase time and increased client return on investment by 30%.
- Automated data entry process using Excel, which decreased errors by 40% and reduced entry input time by 30% Excel.

LEADERSHIP EXPERIENCE

Future CPA Society, Vice President, Employer Relations

January 20XX – May 20XX

- Communicate with more than 20 employers to secure meeting sponsorships and guest speakers.

MS Professional Communications Club, Vice President, Membership

August 20XX – December 20XX

- Implemented a new social media marketing strategy and campaign which resulted in a 50% increase in membership.

DISTINCTIONS

- Volunteer Income Tax Assistance (VITA), Team Leader
- Fluent in Mandarin

Fiona Finance

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US Work Authorization (Citizen)

Financial Analyst

EDUCATION

University of Maryland, Robert H. Smith School of Business

College Park, MD, USA

Master of Quantitative Finance, GPA: 3.6

May 20XX

- 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.

Wellesley College

Wellesley, MA, USA

Bachelor of Arts, Major: Economics

May 20XX

- 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

WORK EXPERIENCE

Smith and Associates

College Park, MD, USA

Summer Finance Intern

June – August 20XX

- 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, USA

Research Intern

October 20XX – April 20XX

- 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 prices which was included in a published magazine article.

People's Savings Bank

Washington, DC, USA

Assistant Bank Teller

July – August 20XX

- 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 20XX

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

DISTINCTIONS

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

Yi Bank

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

Investment Banker

EDUCATION

University of Maryland, Robert H. Smith School of Business

College Park, MD, USA

Master of Quantitative Finance, GMAT: 760

December 20XX

- Relevant coursework: Econometrics, Fixed Income, Risk Management
- Selected for UMD's Alternative Break service project, built homes in a rural town in Virginia

Zhejiang University of Finance and Economics

Hangzhou, China

Bachelor of Economics, Major: Finance

May 20XX

- 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

QUANTITATIVE PROJECTS

Corporate Bankruptcy Statistical Analysis (SAS)

- Worked with 15 years of macroeconomic, industry-specific and company-level financial data to test impact of 20 variables on corporate bankruptcy.

FINRA Credit Risk Predictive Model Enhancement

- 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 cross-functional team looking at default rates.

WORK EXPERIENCE

Smith and Associates

College Park, MD, USA

Finance Intern

June – August 20XX

- 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

Shanghai, China

Investment Analyst Intern

June – August 20XX

- 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

Providence, RI, USA

Finance Analyst Intern

January 20XX

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

DISTINCTIONS

- Technical Skills: 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