Cameron Howard

EDUCATION

Rotman School of Management & Department of Economics, University of Toronto Toronto, Ontario
Master of Financial Economics *Jul 2022 – Dec 2023*
- **Awards:** Graduate Scholarship
- **Upcoming Courses:** Corporate Financing II; Options and Futures Markets; Financial Economics; Econometrics

Department of Economics, Queen's University Kingston, Ontario
Bachelor of Arts, Honours in Economics *Sept 2018 – April 2022*
- **Academics:** cGPA 3.59/4.0;
- **Awards:** Made Dean's List in 2020, 2021 and 2022; Graduated with distinction
- **Relevant Courses:** Financial Economics (A); Financial Markets & Risk Management (A+); Applied Econometrics (A+); Game Theory (A); Comparative Credit Cycles (A); Microeconomics (A+)

PROFESSIONAL EXPERIENCE

Royal Bank of Canada Toronto, Ontario
Intern Analyst – Banking and Payments *May – Aug 2021*
- Spearheaded a model using SQL and PivotTables to amend the existing excess debit strategy to align with future banking trends
- Took on a side project creating a new strategy for student credit card conversions which increased profits by a projected $3mm

Hotspex Market Research Toronto, Ontario
Intern - Research Associate *May – Aug 2020*
- Analyzed 500 Covid-19 weekly survey responses on consumer sentiments and generated insights for a dashboard sent out to clients
- Implemented a software for dashboards company wide and led software training for incoming analyst class

Royal Bank of Canada Toronto, Ontario
Intern - Marketing Coordinator – Home Equity Finance *May – Aug 2019*
- Automated the update of an in-market campaign dashboard in Excel to save the team 40 minutes of data entry a week
- Conducted competitive analysis on marketing strategies of the top 25 global banks mortgages

RESEARCH PAPERS

Comparing the Causes of the Japanese and American Housing Crashes *Fall 2021*
Seminar in Comparative Credit Cycles
- Studied America's MBS market in the 2000's and the deregulation of the Japanese financial markets in the 1990's
- Found three shared traits of: overoptimism, risky lending, and aggressive monetary tightening

MLB Free Agency: Regression Discontinuity Analysis *Spring 2022*
Applied Econometrics
- Found the impact of free agency eligibility on average annualized contract value to be statistically insignificant looking at a 1 and 2 year bandwidth

EXTRACURRICULAR ACTIVITIES

Queen's University Algorithmic Network Trading Team (QUANTT) Kingston, Ontario
Portfolio Manager *Sept 2021 – Apr 2022*
- Placed 1st in the summer algorithm competition between other portfolio managers using an ARIMA model to conduct pairs trading with Delta and American Airlines using $10mm in simulated capital
- Managed 2 teams of 5 students and oversaw the creation of their algorithms for the club-wide competition
- Created the Capital Markets module of the QUANTT handbook, which is a training and educational tool for all team members

Team Member *Sept 2020 – Apr 2021*
- Helped develop an algorithm to predict movements of the SPY using the momentum of the industrial and materials ETFs (XLI & XLB) placing 3rd in the club wide competition

PERSONAL

- **Technical skills**: Proficient in Excel, Stata, SQL; Beginner in Python, VBA
- **Languages**: English; French (Elementary)
- **Interests**: Baseball (MLB/Management Simulation); Travelling (Thailand, France); Formula One (watching and sim)
- **Networks:** Lime Connect