

Melody Zhao

EDUCATION

Rotman School of Management & Department of Economics, University of Toronto

Master of Financial Economics

– **Awards:** Master of Financial Economics Graduate Scholarship

– **Relevant Upcoming Courses:** Corporate Financing, Options & Futures, Financial Economics, Econometrics

Toronto, Ontario

Jul 2022 – Dec 2023

Queen's University

Dual Degree, Bachelor of Applied Science/ Bachelor of Arts (Chemical Engineering/ Economics)

– **Academics:** cGPA 3.1/4.0

– **Awards:** Rutherford Scholarship, Queen's Excellence Scholarship, 2019 Dean's Honours List with Distinction (Top 3% of Class)

– **Relevant Courses:** Financial Accounting, Statistics, Econometrics, Micro, Macro, Calculus

Kingston, Ontario

Sept 2014 – Nov 2019

INDUSTRY CERTIFICATIONS

– CFA Level I Passed

2022

– The Marquee Group: Financial Accounting, DCF Valuation, Merger Modeling

2022

– Bloomberg Market Concepts (BMC): Equities, Fixed Income, Economic Indicators, Currencies

2022

– Corporate Finance Institute (CFI): Financial Statement Analysis, 3 Statement Modeling, Business Valuation and Modeling

2022

RELEVANT EXPERIENCE

Royal Bank of Canada

Graduate Rotational Program

Rotations in Canadian Banking Operations, Charitable Partnerships, and Financial & Regulatory Reporting

Calgary, Alberta

Mar 2020 – Mar 2021

Financial and Regulatory Reporting - Securities Reporting Project

– Contributed to launch of securities database products resulting in time savings for manual reconciliation

– Collaborated with teams to establish rules, controls, and sanity checks for securities data to reduce reporting discrepancies to <\$1M

– Performed user acceptance testing with Excel and SQL for data validation and business functionality assessments

– Liaised with finance, IT, and senior management teams in an Agile environment to revise project goals and timelines

Charitable Partnership – Secondment with Calgary Counselling Centre

– Responsible for due diligence in Dynamics GP to keep working capital balances up to date

– Sorted outstanding customer accounts in Excel and reduced receivables by 50%, ensuring capacity to expand services during COVID

– Documented bookkeeping procedures and created financial procedures and policies manual for future employee reference

Canadian Banking Operations

– Delivered time critical client care by processing over 40 mortgage related transactions per day

O&G Company (Capstone Project, Queen's)

Consultant

– Analysed financial feasibility of sulphur recovery and carbon sequestration project for an industrial client

– Advised on economic and political findings and made recommendations for alternative funding sources

– Managed team of 4 students in weekly meetings with clients and mentors to ensure alignment with client goals

Calgary, Alberta

Sept 2017 – Apr 2018

LEADERSHIP EXPERIENCE

RBC Connect for Associates

Social Community Manager

– Led team of 14 associates across Canada to create informational content and facilitate team-bonding social events

– Increased social engagement by 50% through analytics reporting and monitoring of participation KPIs

Calgary, Alberta

Mar 2020 – Aug 2020

Faculty of Applied Science, Queen's University

Peer Mentor & Wellness Supporter

– Mentored 5 second-year engineering students one-on-one, providing exam preparation help and career coaching

– Supported diverse student body through peer counseling, improving access to resources, and advocating for students

Kingston, Ontario

Sept 2017 – Apr 2018

PERSONAL

– **Technical Skills:** Familiar with Excel, Dynamics GP, SQL; basic knowledge of Stata, MATLAB, and Python

– **Languages:** English, Mandarin, French (basic), Korean (basic)

– **Interests:** Animal whisperer, improvising on the piano, knitting garments