

# Michael Caryl

11 Quadrant Ln | Scarborough, ME 04074 | (207) 838-7604 | m.caryl@miami.edu

## EDUCATION

---

### University of Miami

*Bachelor of Business Administration in Finance & Marketing*

**Coral Gables, FL**

Expected May 2018

- **GPA:** 3.68
- **Honors:** Presidential Scholarship Recipient, Provost's Honor Roll (Fall '15 & Spring '15), Dean's List every remaining semester, Bermont Carlin Scholar, National Society of Collegiate Scholars, Alpha Lambda Delta Honor Society
- **Relevant Coursework:** Investment & Security Analysis / Financial & Managerial Accounting / Intermediate Financial Management / International Finance / Business Tech / Business Statistics

### Universitat Autònoma de Barcelona

**Barcelona, Spain**

January 2017 – April 2017

## WORK EXPERIENCE

---

### Citigroup Inc.

*Private Banking Summer Analyst*

**New York, NY**

June 2017 – August 2017

### Ameriprise Financial Corporation

*Financial Planning Intern, Marandino & Associates*

**Miami, FL**

May 2016 – September 2016

- Assist financial advisors with evaluations of relevant client data to ensure clients' present and future financial goals align with appropriate investment holdings, including recommended allocation, diversity of investments, and client risk tolerance
- Utilize Thompson One Brokerage Platform to review trades of stocks and mutual funds and write customized deliverables to clients detailing changes made to financial plans following meetings
- Create and maintain an organized client database in accordance with corporate policies and consolidate archived files into easily navigable PDF workbooks
- Use MS Excel spreadsheets to generate profit and loss statements for each individual client

### Ameriprise Financial Corporation

*Client Service Intern, John Hughes*

**Scarborough, ME**

June 2012 – August 2014

- Presented an analysis of market returns and comparisons of competing 529 College Savings Funds to two financial advisors, leading to implementation of recommended plan into 50 client portfolios worth over one million dollars in total assets
- Trained three junior interns to fulfill office duties by creating a MS OneNote Workbook
- Discussed financial products with internal wholesalers and analyzed Morningstar reports for funds

## SKILLS, ACTIVITIES & INTERESTS

---

**Technical Skills:** Morningstar Advisor Workstation, Thompson One Brokerage Platform, MS Office, Minitab Statistical Software, Qualtrics

**Activities:** Hurricane Productions Concerts Executive Board, Canes Investing Association, Academic Resource Center Tutor, Alpha Epsilon Pi Fundraising Chair (2015), UM Real Estate & Finance Association

**Interests:** Soccer, Snorkeling, European Travel, Modern Architecture, International Cuisine