

Ethan Ruddle

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EDUCATION

Virginia Commonwealth University (VCU)

Richmond, VA

Bachelor of Science with a concentration in Finance

May 2030

Relevant Coursework: Foundations of Business, Introduction to Financial Reporting, Risk Management and Insurance

ACCOUNTING & FINANCE EXPERIENCE

VCU | ACCT 203: Intro to Financial Reporting

Richmond, VA

Equity Research Case Study (Course Projects)

August 2026-Present

- Learning to build the three financial statements in Excel, including income statements, balance sheets, and statement of cash flows, using formulas, professional formatting, and worksheet links
- Studying ways to analyze and break down a publicly traded company's most recent Form 10-K, to verify all data with the SEC and provide a detailed analysis of all relevant information

VCU | BUSN 201: Foundations of Business

Richmond, VA

Business Strategy Simulation – BizCafe (Course Project)

August 2026-Present

- Actively completing a semester-long business simulation on Biz Cafe, running, reasoning, and allocating funds in order to start and run the business long-term, in a team environment and independently
- Utilizing leadership skills like communication, relationship-building, and visions to understand business concepts, effectively work with team members in business environments, as well as working with a mentor for the duration of the semester

VCU | FIRE 309: Risk Management and Insurance

Richmond, VA

Risk and Insurance Research (Course Content)

August 2026-Present

- Figuring out how to effectively use a risk matrix to determine actions such as transfer, retain, avoid, and loss control in an academic environment
- Strategically learning how to incorporate excel for risk management-based data analysis, entry, and accelerate professional skills and development

LEADERSHIP AND EXPERIENCE

Starbucks Coffee House Company

Richmond, VA

Barista Trainer

September 2024-July 2026

- Managed and effectively ran an entire team to establish under 45 second drive-thru times, accelerating product handoff in a \$1.7m store by utilizing key communication and strategic role rotations
- Counted, organized, and distributed tips using mathematical formulas in order to properly establish tip-hourly totals around 500 tippable hours per week, effectively allocating funds to each worker
- Demonstrated role-model worthy customer service, applying quick-thinking and appropriate application to make the moment right for the customer experience as well as introducing new partners, training them on following corporate policies and drink making routines
- Awarded Partner of the Quarter for the third quarter of 2025, gaining anonymous votes by election in order to establish the recognition from my fellow colleagues

SKILLS

- Excel (Excel Essential Training (Microsoft 365) (2018) Certification, Bank of America, Private Bank Job Simulation (Forage) Certification, Goldman Sachs, Risk Job Simulation (Forage) Certification
- Microsoft excel, Developing use of Financial Reporting, Professional Writing, Customer Service, Team-based Communication, Money Management, and Developing Knowledge of Risk Skills