

Kimberly Larios

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EDUCATION

Stevens Institute of Technology 2026 - 2028
Master of Business Administration (MBA)
Concentration: Financial Engineering | GPA: 4.0
1 Castle Point Ter, Hoboken, NJ 07030

Stevens Institute of Technology 2023 - 2026
B.S., Quantitative Finance and Financial Engineering
Accelerated 3-Year Graduation Program | GPA: 3.58
Awards: Edwin A. Stevens, Martha Bayard Stevens, George J. Fatt '26, Presidential Scholarship
Coursework: Financial Market Microstructure & Trading, Stochastic Calculus for Quantitative Finance, Financial Risk Management, Financial Engineering, Optimization Models in Quantitative Finance, Data Analysis & Machine Learning in Finance, Financial Econometrics, Advanced Probability & Stochastic Processes, Derivatives, Algorithms, Data Structures, Corporate Finance, Financial Statement Analysis

SKILLS & CERTIFICATIONS

Technical Skills: Python, R Studio, Bloomberg Terminal, Java, C++, Excel (financial modeling, valuation, DCF, Monte Carlo simulation)

Licenses in Progress: SIE, Series 63, Series 65, Series 6, Life & Health Insurance - expected completion October 2026

EXPERIENCE

First Command Financial Services - Financial Advisor 2026 - Present

- Advise individual and family clients on financial planning strategies spanning insurance, investment, and retirement solutions while completing FINRA and state licensing requirements (SIE, Series 63, Series 65, Series 6, Life & Health).
- Build client relationships and needs-based financial plans grounded in risk tolerance, goals, and long-term wealth management principles.

Fintech Trading Education Platform "BullBear" - Co-Founder 2025 - 2026
Product & Quant Development Lead

- Architecting a real-time gamified fintech trading platform integrating market data APIs, portfolio analytics, volatility-linked risk metrics, and AI-driven behavioral diagnostics (overtrading and concentration), while building scalable SaaS revenue models for B2B/B2C deployment using Python.

Non-Profit Consulting Remote Externship in Collaboration With PwC - Extern 2025

- Performed financial and operational analysis to deliver data-driven strategic recommendations to nonprofit leadership in collaboration with PwC advisors.

Human Capital Management Group - Finance & Data Analytics Associate 2025

- Analyzed cost, production, and financial risk data to develop an Excel-based risk management framework for small-business strategy optimization.

Pharmaceutical Industry Valuation & Equity Analysis (JNJ) 2025
Financial Modeling Research

- Built a full valuation model for Johnson & Johnson using WACC (CAPM & payout-based methods), DCF forecasting, comparable multiples, sensitivity analysis, and Monte Carlo simulation in Excel using 10-K and market data.

Equity Price Prediction Using Multivariate Regression (R) 2024

- Built and optimized a multivariate linear regression model in R to forecast National CineMedia's adjusted close price using sector-linked equity predictors; evaluated model performance using statistical diagnostics.

Trader Joe's - Crew Member 2023 - 2026
1350 Willow Ave, Hoboken, NJ 07030

- Deliver high-volume customer service and support team-based retail operations in a fast-paced environment.

ACTIVITIES

- Hispanic Scholarship Fund Scholar - 2025 Winner
- Burger King Scholar, Burger King Scholarship Foundation (2023 - 2024)
- Hudson County Alliance Teen Arts Judge's Award (2022 - 2023)
- Martinez-Moreno Scholarship (2023)

LANGUAGES

Fluent: English, Spanish