

Contact

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(LinkedIn)

Top Skills

Commercial Real Estate Investments

Commercial Real Estate Financial
Modeling

Private Equity

Languages

English (Native or Bilingual)

Spanish (Limited Working)

Certifications

Fall 2026 Real Estate Private Equity
Virtual Internship Program

Excel Crash Course

Financial Modeling & Valuation
Analyst (FMVA®) (Pending)

PGIM - Public and Private Credit Job
Simulation

Honors-Awards

Dean's List (Spring 2026)

Michael A. Gonzalez

Equity Research | Consultant | FMVA® Candidate
Los Angeles Metropolitan Area

Experience

Extern

Equity Research Extern

October 2026 - Present (1 month)

- Conducted in-depth equity research on a publicly traded Russell 2000 Value company, analyzing 10-Ks, financial statements, and market positioning to develop an investment thesis - using Claude for thesis reasoning and Perplexity for live research
- Built valuation models using discounted cash flow (DCF), comparable company analysis, and precedent transactions to assess intrinsic value and support an investment recommendation, with Claude as an Excel co-pilot for formula construction and sensitivity analysis
- Drafted a professional investment memo incorporating financial analysis, valuation, qualitative diligence, and risk assessment — used to defend a buy/pass call on a real publicly traded

PCC Core Consulting Group

Consultant

September 2026 - Present (2 months)

Pasadena, California, United States

McKinsey & Company

Participant, Forward Program

October 2026 - Present (1 month)

Lancer Finance Society

5 months

Director, Equity Research

September 2026 - Present (2 months)

Pasadena, California, United States

- Co-developed and lead an 8-module intern-to-analyst equity research program, training 8 students through hands-on assignments that culminate in a 2-part research report and presentation evaluated by CFA Institute professionals

- Finalizing DCF valuation modeling and writing of an equity research report on Robinhood (NASDAQ: HOOD)

Analyst, Equity Research

August 2026 - September 2026 (2 months)

Pasadena, California, United States

- Partner with fellow analysts to to conduct research and build a DCF valuation of Robinhood (HOOD) for an in progress equity research report
- Built and deployed an automated pre-market newsletter bot using Claude Code, delivering a daily market brief to 25+ club members each weekday morning via Discord

Equity Research Intern

June 2026 - August 2026 (3 months)

Pasadena, California, United States

- Researched NYSE: YOU and delivered a stock pitch covering industry position, valuation, and key risks

Pasadena City College

Embedded Tutor, Accounting

August 2026 - Present (3 months)

Pasadena, California, United States

- Selected by Professor Gregg Lee as an embedded tutor for in-person Managerial Accounting courses based on academic performance
- Attend lectures, co-lead board work, and consult students through projects on costing methods, budgeting and planning control, CVP and incremental analysis, and capital investment planning

GNZO Media

Owner

February 2025 - Present (1 year 9 months)

Monrovia, California, United States

Project Destined

Real Estate Private Equity Intern

September 2026 - October 2026 (2 months)

- Underwrote a 28-unit, 23,865 SF Phoenix multifamily acquisition (\$6.5M purchase price, 4.70% going-in cap rate) in an Excel model with a 10-year pro forma, rent roll, sources and uses, and debt schedule

- Built a value-add business plan with a \$445K renovation budget and 5.54% 10-year rent growth CAGR, projecting a 13.19% levered IRR and 3.21x equity multiple (10.77% unlevered IRR, 2.48x)
- Sized permanent debt at \$3.05M by testing DSCR (1.25x), debt yield (10%), and LTV (65%) constraints, selecting the binding constraint over \$3.66M and \$4.23M alternatives
- Structured a \$7.08M capital stack (43% debt, 57% equity) with 30-year amortization at 5.32%, and modeled exit at a 5.00% cap rate for a \$12.2M terminal value
- Presented the investment thesis, key risks, and returns in a one-page pager after completing live commercial real estate financial modeling training and individual case studies

Deloitte

Pathways 2 Accounting

July 2026 - July 2026 (1 month)

Los Angeles, California, United States

- Selected for Deloitte's inaugural Pathways 2 Accounting pilot program, introducing community college students to public accounting and Big 4 career paths
- Served as Chief Strategy Officer on a 5-member team in the Green Tank Challenge case competition, diagnosing a 27% revenue decline and margin compression at a simulated \$55M eco-friendly packaging manufacturer
- Forecasted a 5-year P&L projecting revenue recovery to \$83.8M and net income growth to \$15M
- Recommended repositioning toward premium customizable packaging to rebuild margins and declining a \$150M acquisition offer, citing cultural misalignment and confidence in the restructuring plan

SIFMA Foundation

Competitor, The Stock Market Game

January 2025 - April 2025 (4 months)

- Ranked as high as 3rd statewide and top 50 nationally in an economics class investment competition, managing simulated equities, bonds, ETFs, mutual funds, and money market investments
- Led a 4-person team managing a simulated \$100,000 equity portfolio, allocating positions based on due diligence conducted using Yahoo! Finance and reaching a peak 25% return

Network for Teaching Entrepreneurship (NFTE)

Competitor, NFTE National Youth Entrepreneurship Challenge

October 2024 - October 2024 (1 month)

- Wrote a business plan and investor pitch for GNZO Media, a sports media business that provides high school athletes and teams with photography, videography, and graphic design for recruiting visibility and personal branding
- Modeled unit economics for a \$3,000 four-month media package: ~90% contribution margin and break-even at 1 unit against \$450 in fixed costs
- Projected first-year financials of 24 packages, \$72K in revenue and \$46K in net profit on an \$18.2K startup investment, and planned funding across owner capital, crowdfunding, debt, and equity
- Built a go-to-market plan using paid social (Instagram, TikTok, Facebook), Mailchimp email campaigns, and direct outreach to coaches, and benchmarked 3 local competitors
- Delivered a 9-minute investor pitch to a judging panel

Education

Pasadena City College

AS-T, Business Administration · (June 2025 - June 2027)

Pasadena City College

AA-T, Economics · (June 2025 - June 2027)