Ruben Fajardo

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EDUCATION

CUNY Baruch College, Zicklin School of Business New York, NY

Bachelor of Business Administration in Finance | Minor in Communication Studies *Expected December 2027*

Relevant Coursework: Managerial Accounting, Statistical Analysis for Economics & Finance, Predictive Analytics and Decision Modeling, Financial Planning, Investment Analysis, Real Estate Capital Markets, Computer Algorithms & Programming

EXPERIENCE

Citibank Flushing, NY

Universal Banker *June 2025 - Present*

- Screened complex cross-border transactions, including foreign checks and domestic/international wire transfers ranging from **$20K** to over **$1M**, ensuring strict AML and KYC compliance.
- Improved branch asset growth by consistently meeting the monthly KPI of **$150k+** net new money and by evaluating client credit worthiness for credit card and personal loan applications.
- Processed high-volume transactions, securely managing up to **$85k** in physical cash flow daily and verifying/issuing checks valued up to **$200K+**.
- Executed end of day bank compliance procedures by balancing cash units and generating cash, check, and audit reports to ensure 100% accuracy in branch holdings.
- Partnered with Personal Bankers and Citigold Wealth Management to support escalations and referrals for high net-worth clients maintaining up to **$1M** within the branch.

34th Ave Open Streets Coalition Jackson Heights, NY

Finance Staff *March 2026 - Present*

- Maintained accounting documentation, transaction ledgers, and financial tracking models in Excel and Google Workspace, establishing strict internal controls and preserving clear audit trails.
- Prepared budget forecasts and compliance documentation for public and private grant applications ranging from **3K to 25K** and generated final reports detailing how awarded funds were spent.
- Coordinated financial records, spending information, and compliance materials with management, NYC government agencies, non-profit partners, and other external stakeholders.

LEADERSHIP & EXTRACURRICULAR

Baruch Real Estate and Finance Club New York, NY

Real Estate Finance Analyst *August 2026 - Present*

- Underwrote a 180-unit, **$42M** multifamily acquisition case study by normalizing T-12 operating expenses and rent rolls to construct a 7-year pro forma model projecting an **11.9%** levered IRR and **2.17x** equity multiple.
- Developed a debt sizing model using **65% LTV**, **1.25x DSCR**, and **9% debt yield** constraints to size a **$24.3M** senior loan, stress-testing **-10% NOI** and a **150 bps** interest rate increase to evaluate cash sweep triggers.
- Built two-variable sensitivity tables and tornado charts in Excel to analyze levered IRR across exit cap rates (4.75% - 6.75%) and annual rent growth assumptions (2% - 5%) to evaluate downside risk and key return drivers.

CCNY Aerospace & Rocketry Engineering Harlem, NY

Business Outreach Lead *May 2026 - Present*

- Sourced and evaluated **40+** prospective industry partners/companies across aerospace and manufacturing sectors, designing targeted sponsorship pitches to advance toward a **$10,000** fundraising goal.
- Co-developed monthly newsletters and STEM outreach proposals in partnership with local organizations, supporting community engagement and sponsor retention, to successfully secure the club's participation in the NASA Student Launch Challenge.
- Managed a **$3,000 semester** operating budget across engineering subteams, developing cost projection models and allocating capital to fund rocketry materials, workshop equipment, and competition logistics.

SKILLS & CERTIFICATIONS

- **Technical Skills**: Microsoft Excel (PivotTables, forecasting, regression), Power BI, Python, Microsoft Word, PowerPoint,
- **Languages:** English (Fluent), Spanish (Fluent) | SIE Exam - Nov 2026