VERNON LOWERY

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PROFESSIONAL SUMMARY

Finance major and Computer Science minor at Texas Southern University (4.0 GPA) who grew up in East St. Louis and has built every opportunity from the ground up. Chosen as Treasurer of a university investment club as a first-semester student, founder of a credit-building app, manager of a family rental property, and a volunteer feeding people experiencing homelessness. Brings analytical skill in Excel and Python, along with the drive, resilience, and service mindset that can't be taught.

EDUCATION

Texas Southern University — **Houston, TX**
Bachelor of Business Administration, Finance | Minor: Computer Science | GPA: 4.0 — *Expected Graduation: May 2029*

Southwestern Illinois College — **Belleville, IL**
Dual Credit Coursework – completed one full year of college credit while in high school — *2025 – 2026*

East St. Louis Senior High School — **East St. Louis, IL**
High School Diploma | GPA: 4.0 | Class Rank: 4th | Honor Roll all four years — *2022 – 2026*

LEADERSHIP EXPERIENCE

Investment and Financial Literacy Club, Texas Southern University — **Houston, TX**

Treasurer | Fall 2026 – Present

- Manage a $100,000 simulated (paper) investment portfolio, researching stocks and making buy and sell decisions to grow returns while managing risk.
- Manage the club's operating budget, tracking member dues, university allocations, and fundraising against event and operating expenses.
- Reconcile transactions and maintain financial records in Excel, preparing budget reports and spending recommendations for the executive board.
- Process funding and reimbursement requests under university procedures, ensuring compliance with institutional financial policies.

Interim Financial Literacy Director | Fall 2026 – Present

- Selected to lead the club's financial education initiatives while also serving as Treasurer.
- Plan and lead workshops on budgeting, credit management, saving, and introductory investing for students of all majors.
- Build PowerPoint presentations that turn complex financial concepts into clear, practical guidance.

PROJECTS

Fynelo – Founder & CEO — **Houston, TX | November 2026 – Present**

- Developing a learn-to-earn credit-building app in which users advance by building financial knowledge, not just by making payments.
- Conducting research and interviews with people who are new to credit, rebuilding after setbacks, or new to the U.S. credit system.
- Analyzing pricing and unit economics and researching the banking and compliance partners required to launch responsibly.

WORK EXPERIENCE

Family Rental Property – Property Management Assistant — **East St. Louis, IL | January 2025 – Present**

- Help manage a grandparent's four-unit residential property, tracking rent payments, expenses, and cash flow.
- Help evaluate a remodel and expansion plan, weighing financing costs, rental income, and refinancing risk.

Gateway Arch National Park – Tour Guide — **St. Louis, MO**

- Led guided tours for visitors from around the world, presenting information clearly and confidently to groups of all sizes and backgrounds.

COMMUNITY SERVICE

St. Paul Baptist Church – Volunteer — **East St. Louis, IL | 2024 – Present**

- Help prepare and serve meals to individuals experiencing homelessness in East St. Louis, treating every guest with dignity and respect.

WHAT SETS ME APART

- **Resilience:** Raised in East St. Louis; graduated 4th in class with a 4.0 and earned a year of college credit before finishing high school.
- **Initiative:** Chosen for two leadership roles in first semester of college and founded a startup as a freshman.
- **Trustworthiness:** Trusted to manage both a club's finances and a family-owned rental property.
- **Service:** Giving back to the East St. Louis community through volunteer service since 2024.

SKILLS

Technical: Microsoft Excel, PowerPoint, Word, and Outlook; Python (proficient); C++ (working knowledge); AI tools such as Claude and ChatGPT

Financial: Budgeting, financial record-keeping and reporting, cash flow tracking, personal credit management, financial literacy education