

# Hoa Tran

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## EDUCATION

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- Bachelor's in Finance, University of Economics Ho Chi Minh City, Vietnam.** 2015Dec.  
GPA 9.07/10.0: **Ranked 1<sup>st</sup> in School of Finance, and in all of the following coursework:**
- Linear Algebra, Mathematical Analysis, Microeconomics, Macroeconomics, Econometrics.
  - Corporate Finance, Behavioural Finance, Financial Modelling
- Global Undergraduate Exchange Program by US Department of States** 2014 Aug-Dec
- Fully-funded scholarship, top 6 students from Vietnam
  - GPA 4.0/4.0, for all Finance classes taken in St. Cloud State University, MN.  
Securities Analysis (FIRE 474) & Financial Derivatives (FIRE 481)
- Quang Binh High School for the Gifted, Vietnam** 2008-2011
- **Ranked 1<sup>st</sup>** out of 4000 in Gifted School Entrance Examination 2008
  - GPA 9.25/10: **ranked 1<sup>st</sup>** in all high-school graduates of 2011

## AWARDS AND SCHOLARSHIPS

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- Vallet Scholarships (2 times)** for top 10 university students in University of Economics 2014-15
- English Education Scholarship** worth \$3000 for English courses in Vietnam 2012
- Valedictorian Award** 2011
- Ranked **1<sup>st</sup> out of 25,000** candidates in University of Economics Hochiminh City
  - Ranked **3<sup>rd</sup> out of 1,000,000** candidates in nationwide University Entrance Examination
- 2<sup>nd</sup> Prize National Mathematical Olympiad** 2011
- Ranked 1<sup>st</sup> across Middle and Southern regions Vietnam
  - Maximum score in Provincial Mathematical Team Selection Competition
- Ranked 1<sup>st</sup> in Regional Mathematical Annual Meeting for Gifted Students** 2010-summer
- 3<sup>rd</sup> Prize National Mathematical Olympiad** 2010
- The only grade 11<sup>th</sup> student to be allowed to participate in Provincial Mathematical Competition for Grade 12<sup>th</sup> students: **ranked 1<sup>st</sup>** overall.
  - 1<sup>st</sup> prize Provincial Mathematical Competition for Grade 11<sup>th</sup> students 2010
- Ranked 1<sup>st</sup> Provincial Problem Solving in Scientific Calculators** 2011
- Ranked 1<sup>st</sup> Provincial Problem Solving in Scientific Calculators** 2010
- 2<sup>nd</sup> Prize National Mathematical Problem Solving in Scientific Calculators** 2008
- Ranked 3<sup>rd</sup> nationally
  - Maximum scores in all 3 previous team selection competitions
- Triple Award** in Provincial Competition for Excellent Junior Students 2008
- 1<sup>st</sup> prize in Physics
  - 1<sup>st</sup> prize in Mathematics
  - 1<sup>st</sup> prize in Problem Solving in Scientific Calculators

## RESEARCH EXPERIENCE

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**Research Assistant** to Professor Tran Thi Hai Ly, University of Economics HCMC 2014May-now

- “Market Liquidity in Financial Crises”, a research project funded by Vietnam’s Ministry of Education and Training

Wrote comprehensive **literature review**: Financial Crises, Financial Contagion, Liquidity Definitions and Measurement, Liquidity Determinants...

Ran VAR model in Eviews to compare with STATA regressions.

**Young Economist Contest, 1<sup>st</sup> Prize**, University of Economics HCMC 2014Jan-May

- “How Board Characteristics Affect Tax Aggressiveness in Listed Companies in Vietnam – the Role of Debt Policies”
- Mentored 2 younger students on research skills

**Other research experiences** 2013-2015

- Studied and applied VAR model (vector autoregression) in project “Stock Market Reaction to Shocks in Monetary and Fiscal Policies in Vietnam”
- Graduation Thesis “How shocks in oil price and its volatility affect Vietnam’s economy”

## TEACHING EXPERIENCE

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**English Teacher**, Equest Academy, Ho Chi Minh City, Vietnam 2014May-Present

- **Employed as a main teacher while still in college**, specialized in IELTS and TOEFL (Test of English as a Foreign Language) for 10 classes.
- Held 3 monthly English seminars and 1 webinar on study skills for at least 100 students.

**Maths trainer**, Titan Education, Ho Chi Minh City, Vietnam Aug. 2011

- Trained 100 gifted high school students to prepare for VMO (National Mathematical Olympiad of Vietnam).
- One of the students I trained finally got a gold medal in the IMO 2012 (*International Mathematical Olympiad*).

## INDUSTRY WORK EXPERIENCE

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**Business Analyst**, UNIBEN Foods Corporation, Vietnam. 2015Aug-Present

- Annual Budgeting: built and consolidated over 16 excel files for 2016, compared to 2015.
- Control confidential cost structures, prepare monthly presentations to Management Board.
- Ad-hoc analyses: Volume-Mix Analysis, Sales Distribution, Supply Chain Efficiency, KPIs...

**Actuary Internship**, Global Insurance Corporation, Vietnam 2015Jun.-Aug.

- Prepared sales report, claim report, and loss ratio report for July 2015; Product development.
- Ad-hoc analysis: sales analysis, evaluation of branches, promotion campaign evaluation.

**Financial Analyst Trainee**, Husky Growth Fund, St. Cloud State University, USA 2014Aug-Dec.

- The Fund beat S&P500 by .5% on a weekly basis.
- Researched Semi-conductor industry and made related recommendations.

## EXTRA CURRICULAR ACTIVITIES

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**Vice President**, Community Council, St. Cloud State University, MN. The USA 2015Aug-Dec

**Chairman**, Dormitory English Club, University of Economics, HCMC, Vietnam 2012-2013