

Joseph C. Paolo

Milton, NY | 917-836-3164 | joeypaolo03@gmail.com | [linkedin.com/in/joseph-paolo12](https://www.linkedin.com/in/joseph-paolo12) | [jpaolo1.github.io](https://github.com/jpaolo1)

Accounting and Finance Candidate with experience in structured finance, securitization, and valuation modeling; pursuing CPA and CFA designations.

EDUCATION

Marist University

Poughkeepsie, NY

- Bachelor of Science: Accounting and Finance - Marist School of Management
- Overall GPA 3.65 (On track to complete 150 CPA credit requirement by Dec 2025)

Expected December 2025

PROFESSIONAL EXPERIENCE

Deloitte & Touche

Jersey City, NJ

Professional Services Firm: Structured Finance | Securitization Intern (ABS & RMBS)

June 2025 - July 2025

- Conducted due diligence on underlying loan portfolios prior to securitization, confirming key performance metrics, eligibility criteria, and pool-level characteristics
- Utilized the Collateral Analyst System (CAS) to populate stratifications and replines, reconciling loan-level data and ensuring alignment with client-provided collateral tapes
- Reviewed Agreed-Upon Procedures (AUP) reports for structured finance transactions, verifying collateral data integrity and valuation accuracy across RMBS and ABS
- Examined preliminary and final investor offering documents and AUP reports to verify alignment with regulatory guidelines, transaction terms, and internal control standards
- Supported the securitization lifecycle from collateral due diligence through final investor reporting, ensuring data accuracy and consistency across loan tapes, stratifications, and AUP deliverables

PKF O'Connor Davies

Newburgh, NY

Public Accounting Firm: Audit Intern

January 2025 - May 2025

- Assisted in financial statement audits for commercial, manufacturing, real estate, and healthcare clients
- Performed on-site testing of cash, expenses, assets, and liabilities, verifying accuracy of supporting documentation
- Prepared workpapers in CCH Engagement, imported trial balances, reconciled general ledger accounts, and proposed adjusting journal entries
- Resolved discrepancies and supported final financial statement reviews to ensure full GAAP compliance

RBT CPA's, LLP

Newburgh, NY

Public Accounting Firm: Audit Intern

June 2024 - July 2024

- Assisted in executing audit procedures, including preparing and updating workpapers and supporting documents
- Utilized QuickBooks Online to upload client documentation and ensure timely execution of audits
- Rolled forward prior audits, verifying and updating general ledger balances, reviewing journal entries, and ensuring the accuracy of financial records
- Reconciled accounts and identified discrepancies to support compliance with accounting and regulatory standards

New York Tax Strategies

Staatsburg, NY

Personal & Corporate Tax Preparation Service Firm: Tax Intern

April 2024 - June 2024

- Prepared tax forms for individuals and S corporations in UltraTax CS, entering data from 1040, W-2, K-1, 1099, and brokerage statements
- Reviewed prior-year returns and analyzed personal and corporate filings to ensure accuracy and consistency
- Built Excel dashboards and pivot tables to evaluate client profitability, preparation time, and revenue contribution
- Compiled performance metrics for the CPA owner, supporting cost-cutting measures that increased firm profitability

Equitable Holdings Inc.

New York, NY

Public Financial Services and Insurance Company: Office of the CFO Intern

June 2023 - August 2023

- Updated weekly and quarterly financial metrics in Excel, ensuring accuracy through quality control with Accounting, Actuarial, Investments, and Investor Relations teams
- Supported end-of-quarter STAT and cash flow reporting, analyzing portfolio trends and financial performance for senior leadership
- Collaborated with finance interns on a month-long project analyzing competitor financial reporting and benchmarking against industry averages
- Presented findings and recommendations to the CFO's office and Treasury team to support strategic initiatives

TECHNICAL SKILLS

Finance & Accounting Tools: Bloomberg Terminal, Tableau, Power BI, Access, CAS, Aladdin, QuickBooks, UltraTax CS

Modeling & Valuation: Excel (Solver, Data Analysis, VLOOKUP, MATCH, INDEX, Pivot Tables, Project Crashing, Trend Analysis, Transportation Modeling, Regression, Forecasting, and DCF modeling)

Programming: Python (pandas, numpy_financial), VBA, HTML

Productivity & Collaboration: Microsoft Office Suite, Google Workspace, GitHub, Adobe Acrobat Pro, SharePoint

RELEVANT COURSES

Finance: Structured Finance, Financial Modeling, CFA Level I, Equities Practicum, Fixed Income Practicum, Investment Analysis, Financial Statement Analysis, Corporate Finance, Financial Markets, Data Modeling for Business

Accounting: Advanced Accounting, Audit, Tax, Financial Accounting, Managerial Accounting, Intermediate Accounting I and II, Cost Accounting, Government and Nonprofit Accounting

Other: AI Literacy, Calculus with Management Applications, Statistics, Operations Management, and Strategic Management

CERTIFICATIONS

Bloomberg

- BMC (Bloomberg Market Concepts)
- BFF (Bloomberg Financial Fundamentals)

Forage

- KPMG U.S. Career Catalyst: Audit Job Simulation

Volunteer Income Tax Assistance (VITA)

- IRS Advanced Certificate

SPECIAL PROJECTS & PUBLICATIONS

“Real Changes or Empty Promises” | *Are Corporate DEI Efforts Sustainable in Today's Environment?*

CPA Journal

July/August 2025

- Analyzed the shifting regulatory, political, and economic landscape influencing corporate DEI commitments, highlighting the impact of Executive Order 14173 on Fortune 500 DEI strategies and disclosures

Personal Professional Portfolio | <https://jpaola1.github.io/>

GitHub

August 2025

- Built and launched a personal website using HTML, GitHub Pages, and GPT-4o to showcase resume, projects, and technical skills

Waterfall Excel & VBA Model | *Waterfall Model*

Poughkeepsie, NY

Structured Finance

Spring 2025

- Built a dynamic waterfall cash flow model in Excel (VBA) to simulate structured finance cash distributions, tranche prioritization, and prepayment scenarios

Financial Statement Analysis Project | *IA Project*

Poughkeepsie, NY

Analysis of Kroger, Salesforce & The Gabelli (GABGX) Fund

Fall 2024

- Built a three-equity portfolio through economic, sector, and company analysis, including financials, management, and policies
- Conducted ratio/margin analysis and developed pro forma financial projection
- Achieved 18.17% return over three months (95.02% annualized)

EXTRACURRICULAR ACTIVITIES AT MARIST

Peer Mentor and Tutor | Bloomberg Advisor

Poughkeepsie, NY

Accounting & Finance

September 2024 - Present

- Selected to tutor Operations Management after ranking in top 10% of class
- Provide academic support to peers in accounting, finance, and Bloomberg Terminal functions

Greystone Equity Fund

Poughkeepsie, NY

Financial Analyst & Accounting/Reporting Specialist

September 2024 - December 2024

- Selected as one of eight individuals to join the student-managed investment fund, overseeing a portfolio with \$350,000 (AUM)
- Covered the Information Technology, Communications, and Industrials sectors, conducting fundamental research and valuation analysis
- Utilized Bloomberg, Morningstar, and ValueLine to perform stock screening, peer benchmarking, and financial ratio analysis
- Built valuation models, pitch decks, and analyst reports for GOOG, INTU, and ODFL; all three recommendations were approved and added to the fund

VOLUNTEER WORK

Volunteer Income Tax Assistance (VITA)

Poughkeepsie, NY

Volunteer

February 2025 - May 2025

- Prepared tax returns for low-to-moderate-income individuals, ensuring compliance with federal and state regulations
- Guided clients on deductions and credits to maximize refunds using IRS-certified software