



# Jiaheng (Steven) Zhou

Steven demonstrates a strong foundation in financial mathematics and data science through the completion of the CFA Level I. He is a self-motivated learner with hands-on experience in wealth management and fixed income securities. He is enthusiastic about applying his statistical analysis skills to quantitative finance and risk management.

## EDUCATION

Master of Financial Insurance  
University of Toronto  
2023 - 2024

BMath (Honours) with Distinction  
Statistics  
University of Waterloo  
2022

## SKILLS

Technical: Python; R; SQL; Excel VBA  
Macros; Power BI; AXIS; Microsoft 365

## PROFESSIONAL

## CERTIFICATES/AWARDS

CFA Level 1  
Bloomberg Certificate  
2019 President's Scholarship of  
Distinction

## INTERESTS/ACTIVITIES

SOA Student Research Case Study  
Challenge: 2022  
2022 ASA Datafest

## EXPERIENCE

TD Bank, Toronto  
Wealth Operations Officer  
Aug. 2022-  
Mar. 2023

- Reconciled RESP accounts & processed internal account transfer requests in Excel via VBA Macros promptly & efficiently. Led a project to clear more than 1800 backlog requests in three months
- Investigated RESP account transfer errors by gathering & analyzing information from multiple sources & platforms, including ISM, CGI CORE, & EIS View
- Coordinated with other teams to validate internal account transfer requests submitted by TD Wealth Management clients by adhering to established Service Level Agreements
- Improved & documented the EUCs (end-user computing) by modifying the existing macros in Excel VBA to make the workflow more intuitive & less error prone. Identified gaps in current procedures to reduce operational risk
- China Guangfa Bank (CCB), Wuhan  
Financial Analyst Intern  
May 2021-  
Jul. 2021
- Assisted in the underwriting & issuance of the ¥800 million medium-term note for Hubei Yangtze Investment Group & the ¥500 million short-term commercial paper for Huangshi State-owned Assets Management CO., LTD by preparing the issuing documents & performing due diligence analysis while adhering to look-through principle.
- Analyzed credit risk of 15 state-owned entities that intended to issue fixed-income securities
- Documented critical client company parameters