

KHAWAJA MUHAMMAD UMAR

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EDUCATION

Gettysburg College

B.S. in Mathematical Economics Minor: Political Science & Philosophy

Gettysburg, PA

Anticipated 2029

- GPA: 4.08
- Recipient of 2nd Highest Merit Scholarship — Lincoln Scholar
- Activities: Burgburst Organiser (largest intercultural event on campus); Economics Student Advisory Committee (ESAC); Alexander Hamilton Society

EXPERIENCE

Red Bull On-Premise Sales Virtual Experience

Remote · Feb 2025

- Used MS Excel to illustrate 150+ client data points; identified 3 key drivers of sales contributing to 60% of total revenue
- Applied data visualisation and sales analytics techniques in MS PowerPoint to highlight actionable trends

HSBC Global Banking & Markets Job Simulation

Remote · Dec 2024

- Created 3 risk reports using SAS for credit decisions, potentially reducing default rates by 3%
- Applied advanced Excel formulas to model and summarise debt capital market data
- Prepared investor-ready M&A presentation integrating transaction analysis with financial modelling

Independent Research Central Bank Policy

Multan, Pakistan · Mar – Jul 2024

- Developed an equation leveraging network theory to evaluate monetary policy effectiveness; inspired by Dr. Burczak's work on Economic Justice
- Isolated 4 key variables affecting policy effectiveness by measuring their correlation coefficients (r)
- Paper published in the Human Nature Journal of Social Sciences

UN / AIESEC Ambassador — SDG 8

Hurghada, Egypt · Jun – Aug 2024

- Proposed 4 sustainable tourism promotion and culture preservation plans aligned with UN goals
- Collaborated with 15 local stakeholders to create dynamic solutions; initiative designed to impact 500+ tourists per month

CERTIFICATIONS

- Bloomberg Finance Fundamentals (BFF) — Bloomberg, Dec 2025
- Bloomberg Market Concepts (BMC) — Bloomberg, Dec 2025
- Data, Economic Modeling and Forecasting — NASBA, Jan 2026

SKILLS

Languages: Native English, Urdu, and Hindi

Technical: MS Excel, Word, PowerPoint · Financial Modelling · Financial Statement Analysis · Econometrics · Risk Management · SAS

Leadership: Public Speaking · Project Management