

JOSEPH HOWLETT

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SUMMARY

Finance graduate with applied accounting and financial-analysis foundations and hands-on experience using AI tools in analytical and reporting workflows.

EDUCATION

Pensacola Christian College, B.S. in Business, Finance Concentration; Management Minor May 2026

Relevant Coursework: Principles of Accounting I & II, Financial Statement Analysis, Financial Modeling & Forecasting, Corporate Finance I & II, Case Studies in Finance, Principles of Investment, Financial Institutions, Statistics, Business Law.

AI & TECHNOLOGY IN FINANCIAL WORKFLOWS

- **AI-Assisted Financial Modeling:** Built Monte Carlo simulation models in Excel using Claude to support setup, formula construction, and scenario design.
- **Dataset Cleaning & Organization:** Used AI with Excel and PowerPoint to organize, clean, and interpret larger datasets, reducing manual pivot table and lookup work.
- **Workflow Automation:** Used generative AI to draft analytical summaries, structure investment memos, and reduce repetitive workflow steps.
- **Web App Development:** Currently building a web application using Claude Code, gaining direct experience with modern AI-assisted development tools.

FINANCIAL ANALYSIS PROJECTS

- **Multi-Quarter Financial Statement Analysis:** Analyzed eight quarters of public-company financial data to identify trends and isolate variances through reconciliation across the balance sheet and income statement; presented findings in written and oral formats.
- **Corporate Finance Case Studies:** Completed multiple cases involving review of financial statements, capital structure, and cost of capital, including WACC calculations using peer comparables.
- **Forecasting & Sensitivity Modeling:** Built a multi-year forecast and pro forma in Excel with dynamic hold-period logic using INDEX/MATCH and sensitivity tables.

EXPERIENCE

Assistant Property Manager | Evergreen Management Service LLC, Nashville, TN & Louisville, KY May 2024 – August 2024

- Provided front-line operational coverage for a portfolio of approximately 80 short-term rental units across two metro markets, working independently and on-site daily.
- Served as the first point of contact for any operational issue or abnormal event across the portfolio.

HVAC Installation Helper | Iceberg

May 2025 – August 2025

- Assisted licensed technicians with residential HVAC installations.

SKILLS

AI & Automation: AI-assisted Excel modeling (Claude integrations), Monte Carlo simulation, dataset cleaning and interpretation, workflow automation, Claude Code

Financial & Accounting Analysis: Financial Statement Analysis, Variance Analysis, Reconciliation, Forecasting, Financial Modeling, Cost of Capital (WACC), Sensitivity & Scenario Analysis

Software: Microsoft Excel (Advanced), PowerPoint, Word, Outlook