

Vanessa Feng

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EDUCATION

University of California, San Diego

B.S. Data Science & B.A. Economics (GPA: 3.75/4.0)

San Diego, CA

Expected Graduation: Jun 2027

Coursework: Econometrics, Financial Accounting, Financial Statement Modeling, Data Modeling, Machine Learning & Application, Data Management

PROFESSIONAL EXPERIENCES

J.P. Morgan

Incoming Asset & Wealth Management Risk Summer Analyst

New York, NY

Jun 2026 – Aug 2026

Morgan Stanley

Wealth Management Intern, Portfolio Risk Management

New York, NY

Aug 2025 – Sep 2025

- Tailored model portfolios for 6 new clients by rebalancing asset class, sector, and market cap allocations to align with individual risk profiles, liquidity needs, and existing exposures; used Monte Carlo simulations to ensure clients achieve long-term financial goals
- Collaborated with the financial planning team on 10+ client portfolio reviews to update investment objectives; designed duration- and credit- appropriate fixed income strategies aligned with the macro-rate outlook and improved return profiles
- Screened and modeled 10+ US large/mid-cap stocks based on macro themes and reviewed 3-year revenue and EPS trends; built Excel forecasts through 2028, which was used by the team to underweight or overweight tactical client portfolio positioning for \$100MM+ of client assets
- Dissected 5 private market funds across infrastructure, real estate, and private credit to determine fund risk profiles and suitability for clients with varying liquidity needs and risk tolerance, which supported internal asset allocation strategies across 50+ client portfolios

Lima One Capital (Private Lender, MFA Financial backed)

Credit Risk Intern

Greenville, SC

May 2025 – Aug 2025

- Developed and implemented a loan-filter system that piped the Probability of Default (PD) model into the watchlist, which reduced false positives by 30–35% and saved ~10 hrs/month of manual review for Credit and Servicing teams
- Improved model adoption by performing sensitivity analysis on 8 PD model thresholds and monitored metrics including recall, precision, accuracy, ROC-AUC; identified optimal threshold with recall above 0.90 while keeping key metrics at or above firm benchmarks
- Built Datarails dashboards that segmented ~300 PD-flagged loans each month by product, geography, vintage, and sponsor profile; identified patterns in risk concentrations for firm-wide review and guided potential underwriting updates
- Restructured internal Credit Approval Memo to quantify risk assessments and reasoning, which enhanced loan approval meeting time by ~50%

Rappo (Tech Networking and Vendor Solutions Platform)

VC Analyst Intern

San Francisco, CA

Jun 2024 – Sep 2024

- Refined GTM strategy based on investor feedback and pain points, created one-pager that increased cold-email success rate by 10%+, which helped Rappo acquire 100+ clients and generate \$6,000+ in revenue within 2 months
- Analyzed and extracted keywords and linguistic patterns from 50+ VC blogs using OpenAI GPT API, developed a blog template for content marketing, which achieved 5,000+ impressions, 12% conversion rate, and 34% click-through rate
- Built internal database of 500+ target investors using Python and web scraping tools, developed a risk appetite scorecard to assess investor fit, which enhanced targeting accuracy by 50%+
- Designed and created a 10+ slide pitch deck to communicate business model, which helped Rappo pitch to 200+ investors and secure first round funding

PROJECTS

Probability of Default Predictive Model

San Diego, CA

Jan 2024 – May 2024

- Developed Probability of Default Model using Logistic Regression, which assessed default risk of credit card holders and create default mitigation strategies
- Conducted Vintage Analysis with Delinquency Stabilization Curves of different snapshots (first hit 30/60/90 DPD (Days Past Due)) to identify delinquency maturation period, established 6-month performance window
- Performed Roll Rate Analysis to classify account performance within 6-month window, used metrics such as EVER (Ever Delinquent) and EOP (End of Period Balance) to analyze performance; calculated roll backward/forward rates to track changes in delinquency status
- Reduced variables from 300 to 10 using Break & Heal Algorithm, Weight of Evidence and Information Value, Stepwise Regression, Cluster Analysis
- Tested model's discriminatory power, stability, and accuracy; achieving 55% KS, 13% PSI, and 10% MAPE; set and monitored warning/breach thresholds

SKILLS & ACHIEVEMENTS

Certificates: Securities Industry Essentials (SIE), Bloomberg Finance Fundamentals, Goldman Sachs Excel Skills for Business, Financial Reports Analysis

Languages: English (native), Chinese (native), French (intermediate)

Technical: Python, Java, SQL, Tableau, Snowflake, Microsoft Excel, Microsoft PowerPoint