

Zachary Epstein

New York, NY | zdepstei@buffalo.edu | 917.371.6786 | www.linkedin.com/in/zachary-epstein-0b330926b

EDUCATION

University at Buffalo, The State University of New York

Buffalo, NY

Bachelor of Science, Business Administration - Financial Analysis & Data Analytics

Expected May 2027

School of Management Honors Program

Cumulative GPA: 3.97/4.0

RELEVANT EXPERIENCE

Wells Fargo | Credit Risk Summer Analyst | Charlotte, NC

Jun 2026 - Aug 2026

- Analyzed credit-loss forecasting inputs, assumptions, and outputs to identify key risk drivers, inconsistencies, and process gaps
- Mapped current-state processes and translated technical findings into leadership-ready materials with clear implications and recommendations
- Developed an AI-enabled workflow that reduced recurring analysis runtime by at least 50% and standardized stakeholder reporting
- Presented a 60-minute final readout to stakeholders across front-line and Corporate Risk functions

Zac LLC | Founder | New York, NY

Jan 2019 - May 2025

- Founded and scaled a limited-edition sneakers and streetwear resale business past \$1.5 million in cumulative revenue over six years
- Managed P&L, pricing, inventory, working capital, and reinvestment using unit economics and demand data
- Built automated sourcing workflows to improve purchasing speed and inventory acquisition efficiency

Operation Inspire, Student-Led M&A Initiative | M&A Analyst | Buffalo, NY

Jun 2025 - Dec 2025

- Supported the evaluation of a proposed acquisition at approximately \$100 million enterprise value, contributing valuation analysis and financial due diligence
- Researched the target's industry, competitive position, and growth drivers to support the evaluation
- Synthesized deal risks for investment-committee discussions

Quent Capital | Equity Research Analyst, Fisher Family Fellows | Buffalo, NY

May 2025 - Present

- Selected as 1 of 6 fellows researching small-cap healthcare and biotech equities
- Built valuation and scenario models using company filings, Bloomberg, Tegus, Excel, and Python to assess cash-flow drivers, catalysts, and downside risk

Mollot & Hardy, Inc. (Wealth Advisory) | Business Operations Intern | Amherst, NY

Aug 2026 - Present

- Resolve client service and administrative issues through research, communication, and follow-through to completion
- Troubleshoot website and technology issues, provide technical support, and identify workflow improvements

COMPETITIONS

UB School of Management Target Case Competition | 1st Place | Buffalo, NY

Spring 2026

- Developed and pitched an app concept addressing differences in management styles to Target senior leaders, earning first place among 30 students

St. John's Private Equity Pitch Competition | University at Buffalo | New York, NY

Dec 2025 - Feb 2026

- Selected to represent UB in a private-equity buyout competition against 20 universities, advancing to the final rounds
- Interviewed Consensus Cloud Solutions' CEO to test operating assumptions and key risks

LEADERSHIP EXPERIENCE

Decentralized Finance (DeFi) Club | Founder & Advisor | University at Buffalo

Dec 2024 - Present

- Founded UB's first decentralized finance organization and served as President, scaling it to 100+ members and building its executive team and weekly programming
- Established an Indexify partnership and hosted 10+ speakers on stablecoins, tokenization, on-chain credit, market structure, and fintech M&A

SKILLS, CERTIFICATIONS & ACTIVITIES

Certification: FINRA Securities Industry Essentials (SIE), August 2025

Technical Skills: Excel, PowerPoint, Python, Bloomberg, Tegus; Financial Modeling (DCF, Comps, LBO)

Consulting & Analytics: Structured Problem Solving, Market & Competitive Research, Process Mapping, Process Improvement, Data Analysis, Business Operations, Executive Communication

Activities: Delta Sigma Pi (Fundraising Coordinator); Financial Management Association; Buffalo Undergraduate Consulting Group (Pro Bono Consulting)

Awards: Delta Sigma Pi Equity Research & Trading Competition - 1st Place (120 participants); Undergraduate Management Association Innovative New Club Award; UB Experiential Learning Network Scholarship