Jose Emilio Almanza Carrizo

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PERSONAL STATEMENT

Data-driven professional with a background in retail and banking, leveraging analytics to optimize sales performance, operational efficiency, and portfolio outcomes. Experienced in lending and credit evaluation, applying quantitative analysis, risk assessment, and performance tracking to support data-informed decision-making.

EDUCATION

Walton Graduate College of Business – University of Arkansas Fayetteville, AR
M.S. Candidate in Business Applied Analytics Summer 2027

John Brown University Siloam Springs, AR
BBA in Data Analytics and Marketing; 3.46 GPA May 2025

Relevant coursework: *Data Analytics, Business Modeling Prediction Analysis, Quantitative Business Methods, Spreadsheet Analytics, Data Visualization, Statistics, Market Research, Consumer Insights Analytics, Financial Analytics, Financial and Managerial Accounting.*

Certifications: *Google Analytics Certification – Google, 2024; Power BI Essential Training – LinkedIn, 2025*

EXPERIENCE

Graduate Assistant – Financial Advisor, Office of Financial Affairs Fayetteville, AR
University of Arkansas Aug 2026 – Present

- Support fiscal operations and funding allocation for Registered Student Organizations through the Associated Student Government's Office of Financial Affairs.
- Review and analyze organizational budgets, ensuring funding requests align with financial policies, procurement rules, and standing regulations.
- Advise student organizations on pre-event financial planning and contribute to impartial, data-informed funding decisions.

Relationship Banker II Springdale, AR
Arvest Bank Jun 2025 – Jul 2026

- Top-performing Banker since hire, originating $300K+ in new lending volume within the first quarter, placing me on track for Million-Dollar Club production within my first year.
- Converted previously declined loan applications into approved and funded deals by performing in-depth credit analysis, reassessing borrower risk profiles, and structuring alternative financing solutions aligned with bank policy.
- Managed end-to-end lending relationships, guiding clients through credit evaluation, underwriting requirements, documentation, and closing while maintaining strong customer satisfaction.
- Analyzed borrower financials, including income, cash flow, debt service, and credit history, to assess creditworthiness and mitigate portfolio risk.

Product Development & Business Analyst Siloam Springs, AR
Dayspring Cards, Inc. May 2024 – May 2025

- Conducted multi-dimensional financial performance analysis across SKUs, sales channels, customer segments, and regions using SQL, Excel, and Power BI to support data-driven strategic and commercial decisions.
- Performed Excel-based analysis to evaluate product profitability, inventory efficiency, and SKU-level productivity, translating operational data into actionable financial insights for leadership.
- Led the Summer 2024 Intern Project, managing a cross-functional team to research, analyze, and present data-backed recommendations focused on improving operational efficiency and strategic outcomes.

Retail Business Analyst Panama City, PTY
Dichter & Neira May 2023 – Aug 2023

- Analyzed POS and syndicated sales data using Excel to evaluate product performance for six global CPG clients across modern and traditional channels.
- Built dynamic Excel dashboards using PivotTables and slicers to highlight pricing effectiveness, promotional lift, and customer segmentation, improving client visibility into performance by region and channel.
- Led an analysis project studying a product category for a $232.26B beverage company, extracting data from modern and traditional retailers to deliver actionable insights.

EXTRACURRICULAR ACTIVITIES

Graduate & Professional Student Government — Walton College of Business Representative *Sept 2026 – Present*

- Represent Walton College graduate and professional students in university-wide student government initiatives and discussions.
- Advocate for student needs while collaborating with representatives across academic colleges and university leadership.
- Contribute to policy discussions and initiatives focused on improving the graduate student experience.

John Brown University Men's Soccer Team
Student-Athlete Aug 2021 – Dec 2025

- Demonstrated strong leadership skills as part of the leadership team responsible for setting standards for the program.
- Consistently participated in all games, demonstrating dedication and determination, and contributed to the team's success as its fourth-leading scorer.

SKILLS

- ***Hard Skills:*** Data Analysis, Financial Analysis, RStudio, Intermediate SQL Programming, Python, Microsoft Office (Word, Excel, and PowerPoint), Loan Structuring & Underwriting Support, Consumer Lending, Spreadsheet Analytics
- ***Soft Skills:*** Communication, Problem-Solving, Decision-Making, Client Relationship Management, Ownership, Spanish and English