Vanessa Feng

San Diego, CA | linkedin.com/in/vanessalfeng

Education

University of California, San Diego — San Diego, CA
B.S. Data Science and B.A. Economics *GPA: 3.75/4.0* — Sep 2023 – Jun 2027
Coursework: Econometrics, Financial Accounting, Financial Statement Modeling, Data Modeling, Machine Learning & Application, Data Management

Experience

J.P. Morgan — New York, NY
Incoming Analyst, Full-time — Incoming
Asset Management Summer Analyst — Jun 2026 – Aug 2026

Morgan Stanley — New York, NY
Wealth Management Intern, Portfolio Risk Management — Aug 2025 – Sep 2025

- Tailored model portfolios for 6 new clients by rebalancing asset class, sector and market-cap allocations to fit each client's risk profile, liquidity needs and existing exposures; used Monte Carlo simulations to test long-term financial goals
- Worked 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
- Screened and modeled 10+ US large/mid-cap stocks on macro themes and 3-year revenue and EPS trends; built Excel forecasts through 2028 that the team used to underweight or overweight tactical positioning for $100MM+ of client assets
- Analyzed 5 private market funds across infrastructure, real estate and private credit for risk profile and suitability across liquidity needs and risk tolerances, supporting asset allocation for 50+ client portfolios

Lima One Capital (private lender, backed by MFA Financial) — Greenville, SC
Credit Risk Intern — May 2025 – Aug 2025

- Built and implemented a loan-filter system that piped the Probability of Default (PD) model into the watchlist, reducing false positives by 30–35% and saving ~10 hours/month of manual review for the Credit and Servicing teams
- Ran sensitivity analysis on 8 PD model thresholds, monitoring recall, precision, accuracy and ROC-AUC; identified the threshold with recall above 0.90 while holding key metrics at or above firm benchmarks, improving model adoption
- Built Datarails dashboards segmenting ~300 PD-flagged loans each month by product, geography, vintage and sponsor profile; identified risk concentrations for firm-wide review and potential underwriting updates
- Restructured the Credit Approval Memo to quantify risk assessments; loan approval meetings ran ~50% faster

Rappo (tech networking and vendor solutions platform) — San Francisco, CA
VC Analyst Intern — Jun 2024 – Sep 2024

- Refined go-to-market strategy from investor feedback; created a one-pager that raised cold-email success by 10%+, helping Rappo acquire 100+ clients and generate $6,000+ in revenue within 2 months
- Extracted keywords and language patterns from 50+ VC blogs with the OpenAI GPT API and developed a content template that achieved 5,000+ impressions, a 12% conversion rate and a 34% click-through rate
- Built a 500+ target-investor database with Python and web scraping, plus a risk-appetite scorecard for investor fit that improved targeting accuracy 50%+
- Designed a 10+ slide pitch deck on the business model, used to pitch 200+ investors and secure the first funding round

Projects

Probability of Default Predictive Model — San Diego, CA
Credit risk modeling, logistic regression — Jan 2024 – May 2024

- Developed a logistic-regression PD model to assess credit card holders' default risk and inform mitigation strategies
- Ran vintage analysis with delinquency stabilization curves (first hit 30/60/90 DPD) to set a 6-month performance window; used roll-rate analysis (EVER, EOP balance) to track roll-forward and roll-backward rates
- Reduced variables from 300 to 10 using break-and-heal binning, Weight of Evidence and Information Value, stepwise regression and cluster analysis
- Validated the model (KS 55%, PSI 13%, MAPE 10%); set and monitored warning/breach thresholds

Skills, Certifications & Awards

Technical: Python, SQL, Java, Snowflake, Tableau, Datarails, Microsoft Excel, Microsoft PowerPoint
Certifications: Securities Industry Essentials (SIE), FINRA (2026); Analyzing Financial Reports, Wall Street Prep (2025); Excel Skills for Business, Goldman Sachs (2024); Bloomberg Finance Fundamentals
Languages: English (native), Chinese (native), French (elementary)
Award: The President's Volunteer Service Award, AmeriCorps (2021)