

Chance Heinold

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SUMMARY

Credit or debt analyst role leveraging experience in credit risk assessment, financial modeling, and portfolio evaluation, including management of a \$10M multi-asset portfolio using Bloomberg Terminal, VaR modeling, and scenario analysis, plus municipal budgeting and regulatory research experience.

EDUCATION

Rutgers Business School

Sept. 2022 - May 2026

B.S., Finance (*magna cum laude*), New Brunswick, NJ | GPA: 3.71 | Dean's List: Fall '22 - Spring '26

Relevant Coursework: Credit Analysis, Fixed Income, Derivatives, Investment Analysis, Digital Assets, Corporate Finance

EXPERIENCE

Student Investment Fund Portfolio Manager

Sept. 2025 - May 2026

Senior Finance Capstone, Rutgers Business School

- Selected as 1 of only 20 students from Rutgers Business School to participate in a year-long senior finance capstone managing a \$10 million simulated multi-asset portfolio, developing strategies to outperform benchmarks on a risk-adjusted basis.
- Led team to the top-performing portfolio among 5 competing student teams in the capstone program.
- Utilized the Bloomberg Terminal and portfolio risk analytics to evaluate investment performance, conduct VaR modeling and scenario analysis, and perform performance attribution.

Senior Law Clerk

May 2025 - Present

Raymond Coleman Heinold LLP, Moorestown, NJ

- Prepared and reviewed complex legal and municipal documents, including ordinances, agreements, and transactional instruments, requiring rigorous attention to detail and compliance with applicable financial and regulatory requirements.
- Conducted detailed statutory, regulatory, and case law research and prepared analytical memoranda to evaluate issues, assess risk, and support litigation and transactional decision-making.
- Collaborated with attorneys on client communications and internal correspondence, synthesizing complex information into clear, well-supported recommendations.

Finance Intern

June 2025 - Aug. 2025

Municipality of Moorestown Township, NJ

- Collaborated with the Chief Financial Officer to prepare annual municipal budgets and project-based financial plans using Excel, supporting accurate forecasting and compliance with fiscal guidelines.
- Reconciled bank statements and processed invoices against internal accounting records, identifying discrepancies and maintaining organized financial documentation to support cash flow management.

Finance Intern

June 2024 - Aug. 2024

Cora Capital Advisors, Marlton, NJ

- Attended 25+ client meetings with portfolio managers and advisors, tracking how asset allocation recommendations were framed against short- and long-term goal-based plans.
- Researched individual funds and securities for advisor review, comparing holdings, expense ratios, and performance history in Excel to support portfolio recommendations.

PROJECTS

- Credit Analysis: Assessed corporate credit quality using ratio analysis, cash flow coverage, and debt-servicing capacity.
- Equity Valuation: Built DCF and comps models in Excel to estimate intrinsic value of public companies.

SKILLS & INVOLVEMENT

Technical: Bloomberg Terminal; AI; Excel (financial modeling, PivotTables, XLOOKUP); Tableau; Python; QuickBooks

Entrepreneurship: Co-Founder, Barbets, a prediction market for friends

Campus Involvement: Rutgers Football Video Production & Analytics (2023 Pinstripe Bowl Champions); Rutgers Real Estate Club; LIBOR

Interests: Surfing; backcountry skiing; rock climbing; psychological thrillers