

Nyla Cousar

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PROFILE

Experienced Analyst seeking a role specializing in ABS financial modeling proforma and risk management of ABS term and back leverage, securitized product repos such as RTL, BPL, MSR, Second Lien, Credit Card, CRE CLOs, NNN, transportation and consumer ABL accounts receivables. All in all, I am eager to help support the team and manage processes.

EDUCATION

Columbia University

Quantitative Studies for Finance Certificate (Part-Time)

New York, NY

December 2027

University of Southern California

Bachelor of Arts in International Relations and the Global Economy

Los Angeles, CA

August 2024

Minor: Business Finance

Certifications: CFA Level 1 Candidate • FRM Part 1 Candidate

WORK EXPERIENCE

Analyst (Securitized Products)

ATLAS SP Partners, an affiliate of Apollo Global Securities

New York, NY

Aug 2024 – Aug 2025

Middle Office Functions

- Fitted and enhanced 4+ models for securitized products (e.g., MBS, ABS, CMBS, CLOs) analytics valuation, including quality of execution, pricing, hedging, trading limits and compliance policies daily consistently meeting all expected deadlines.
- Tracked firm-wide hedges to manage risk against directional risk reducing exposure to market volatility by 12% weekly.
- Analyzed large data tapes to identify relationships to support the development of alternative portfolio construction methods resulting in 15% reduction in transaction costs and reduce computation time by 40% to meet timely deadlines.
- Constructed linear regression-based yield curves integrating credit ratings, spread and idiosyncratic risk, reducing 21% price valuation error to negotiate credit and margin terms and structural protections to minimize potential losses against default.

Front Office Functions

- Drove client acquisitions by engaging sell-side counterparties, achieving growth in AUM by introducing a new asset class.
- Facilitated the front office deal lifecycle including structuring terms, reviewing legal agreements, and managed meetings with internal and external stakeholders including Credit Risk, Legal, Compliance, and COO teams to support business development.
- Stress tested 30+ securitized product solutions, integrating cashflow rating agency deal models, with relevant market data (e.g., Intex, Bloomberg, CAS, loan-level data providers) and reporting metrics (e.g., P&L attribution, WAL, credit enhancements).
- Saved 15 hours of manual work per week for a teams by streamlining wider ad-hoc tasks (9+ clients simultaneously).

Capital Markets Intern

Sands Investment Group

Los Angeles, CA

Jan 2024 – May 2024

- Conducted market research to advise clients by providing real-time information about real estate capital markets, including credit terms, pricing comparable and debt capital markets trends.
- Package loan solicitation materials, including NNN property overviews, transaction strengths & weaknesses, property analytics and property market information.

Equity Sales & Trading Intern

Wedbush Securities

Los Angeles, CA

May 2023 – Aug 2023

- Built strong working relationships with salespeople, sales-traders, research analysts, buy-side and sell-side customers, investment banking and capital markets through ad-hoc tasks.
- Conducted quantitative analysis and research on the US large and mid-cap stocks to assess investment opportunities to support equity research analyst.

RELEVANT RESEARCH EXPERIENCE

Graduate Studies Research

Columbia University Department of Mathematics

New York, NY

Aug 2025 – Present

- Implemented published research on Forward Factor model using the term structure of implied volatility factors.
- Built a Python backtesting framework for momentum, mean-reversion, and factor-based strategies on equity datasets.

CLUBS

Investment Officer, USC Investing Club

Los Angeles, CA

- Analyzed variety of mid-cap, growth, and dividend-yielding stocks; found that NVDA was undervalued by 5-10% due to the sector downturn; recommended investing based on long-term earnings growth. Fund later decided to allocate \$12,000 to selected stocks and stock later appreciated 15% in 3 months

SKILLS & INTERESTS

- **Skills:** Python (Intermediate), C++ (Beginner), Excel and PowerPoint (Advanced), Intex DealMaker, Bloomberg
- **Interests:** Crossword Puzzles; Weather Betting, Cycling, Pilates, Triathlon (placed in NCAA competition)
- **Member Associations:** CFA NY, Enterprise Evaluations Group
- **Volunteer:** Muddy Pawz Animal Rescue, GRID Alternatives, Climate Corps, Americorps Conservation Corps