Tate Gathright

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**University of Alabama,** Tuscaloosa, Alabama

**Culverhouse College of Business,** Finance major and Real Estate minor, expected degree May 2023

*Kappa Alpha Fraternity*

**St. Christopher’s School**, Richmond, Virginia, 2019

*Baseball, Football, Student Council*

Work Experience

**Integrated Technology Solutions, Richmond Virginia, Summer 2020**

* Recommissioned computers for the Richmond Public School system including performing inspections, installing software, and identifying and resolving technical issues.
* Managed logistics by coordinating with operations teams at warehouse facilities and the corporate office to source and deliver the precise amount of needed equipment to schools of various sizes.
* Oversaw and approved the coding scripts for large scale software installations prior to commissioning computer systems

**Ocean Atlantic Beach Rentals, Avon North Carolina, Summer 2021**

* Coordinated companywide sourcing for the four retail locations and what beach equipment they needed from our warehouse daily
* Organized and updated the Avon retail excel sheets which were used by coworkers as reference for daily business activities

**Personal Portfolio, 2020-2022**

* Liquidated part of a lifelong sports card collection in May 2019, sat on some capital for a bit then invested elsewhere back into the market (April 2020) since that point I have seen my initial investment grow by about 35% in value, which I have been actively monitoring
  + **(July 2022, Houston**) Spoke at a collector conference on how low interest rates and stimulus has created many new consumers looking for alternate asset investments and how new challenges with security and creditability of sellers on the various secondary markets exist

Course Experience

* **Financial Analysis and Modeling** – Mastered a functional understanding of Excel and Financial modules through real life applications of management and investment concepts
* **Investments** – learned of patterns in cross-sections of stock returns, the time-series behavior of stock returns time-varying expected returns and stochastic volatility. Yield curve analysis, the effect of Fed target rates, fixed-income derivatives such as swaps, caps, floors, and swaptions, models of default and ratings transitions, and more recent development of credit derivatives.
* **Financial Market and Institutions –** Broad look at money/capital markets and the institutions
* **Principles of Real Estate –** Learned RE investment calculations, RE valuation, RE taxation calculations, and learned about the development process including means of construction