

# Gurnoor Kaur

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## EDUCATION

### C.T. Bauer College of Business, University of Houston

Bachelor of Business Administration

Major in Finance; Minor in Psychology

Cumulative GPA: 3.5/4.0; Dean's List (2022-2025)

CFP Certification Program: Coursework in Progress

Houston, TX

August 2025

Jan 2026 - Present

## WORK EXPERIENCE

### Total Frac Solutions (TFS)

Finance Intern

Houston, TX

Jun 2024 – August 2024

- Modeled and analyzed \$500K+ in project-level costs to support forecasting accuracy and inform executive decision-making on capital allocation.
- Reviewed and reconciled 50+ monthly expense reports to identify billing discrepancies and supply cost inefficiencies, contributing to a 10% reduction in discretionary spending.
- Processed and posted 200+ vendor payments with high accuracy, improving general ledger integrity and accelerating the payables cycle to enhance liquidity visibility.

### Starbucks

Barista | Shift Lead

Houston, TX

Nov 2022 – Present

- Led and supported teams of 6–10 partners per shift in a high-volume location averaging 30–35 transactions every 30 minutes during peak periods, ensuring smooth operations and service continuity.
- Coordinated task delegation, real-time problem-solving, and communication to consistently achieve a 40-second drive-thru window time while maintaining quality and accuracy standards.
- Trained and mentored 5+ new partners, contributed to improved shift readiness, and supported customer experiences that drove repeat business and strong store performance.

## ACADEMIC PROJECTS

### The Finance Association

Personal Financial Planning Case Competition

Fall 2024

- Conduct comprehensive financial assessments for 1-3 clients, analyzing their current financial conditions and performing SWOT analysis to identify key strengths, weaknesses, opportunities, and threats.
- Develop personalized short-term financial plans with 5-7 specific recommendations for clients to implement within the next 12 months, focusing on areas such as budgeting, debt reduction, and emergency savings.
- Utilized 3-5% projected income growth and inflation rates to ensure accurate goal-setting and realistic financial recommendations.

### Financial Evaluation of Corporate Reports

Financial Statement Analysis Project

Spring 2025

- Led a five-year financial analysis using profitability, liquidity, leverage, and risk ratios to evaluate firm performance and inform a Buy/Sell/Hold investment recommendation.
- Prepared a full financial statement analysis package (FSAP), identifying trends in margins, leverage, and cash flows to support valuation conclusions and an estimated 10% ROI impact.

## ACTIVITIES

### The Finance Association

Corporate Relations Officer

Fall 2024- Spring 2025

- Fostered and maintained relationships with corporate partners, securing sponsorships and coordinating events that increased organizational engagement and funding opportunities

### The Financial Planning Association (FPA)

Member

Fall 2024 - Present

- Participate in professional development and networking with CFP® professionals.

## ADDITIONAL

**Technical Skills:** Microsoft Excel, Right Capital, SyteLine ERP, eMoney, Tableau & SQL (Developing analytical fluency)

**Languages:** Fluent in English and Punjabi; Beginner in Spanish (Currently Learning)

**Awards:** Starbucks Partner of the Quarter, Academic Excellence Scholarship

**Interests:** Traveling, Swimming, Reading, Taekwondo (Black Belt), Psychology, Financial Therapy