Chafic Charafeddine

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SUMMARY

My favorite class at Texas A&M was econometrics, and since graduating I have learned how markets price risk by taking part in them. Since January 2019 I have managed my own accounts and traded futures, FX and gold, teaching myself technical analysis along the way. I then went back for formal training: an MS in Finance from the University of St. Thomas (May 2026, GPA 3.8), where graduate work in Mergers & Acquisitions, Financial Modeling and reading financial statements filled in the corporate side of what I knew from trading. I sit for CFA Level I in November 2026.

I taught myself to build analysis tools in Python and SQL. At the Rice FinTech Bootcamp my main lesson was how to learn from library documentation instead of memorizing code. My MS capstone began as a simple optimizer that returned portfolio weights; I kept extending it one feature at a time, testing each step, into a desktop analytics app with DCF valuation, Monte Carlo and 237 automated tests. After applying for a derivatives underwriting role, I built a counterparty credit simulator to learn what the job involves, ending each case in a written approve or decline memo. I also assist with financial accounts and management at my family's medical practice.

For an M&A or valuation team, that means someone who learns a new method quickly, builds and checks the model, and explains the conclusion in writing.

EDUCATION

CFA Institute Nov 2026
CFA Program, Level I candidate

University of St. Thomas, Cameron School of Business, Houston, TX May 2026
Master of Science in Finance, GPA 3.8/4.0

Texas A&M University, College Station, TX Dec 2018
Bachelor of Science in Economics

BUSINESS EXPERIENCE

Assistant, Family medical practice, Houston, TX 2023 – Present

- Assisting with financial accounts and management.

Independent Market Research & Portfolio Management, Self-employed, Houston, TX Jan 2019 – Present

- Run my retirement and taxable accounts on written rules I set myself: target allocation, scheduled rebalancing, tax-loss harvesting and a note on the reason for each decision.
- Taught myself technical analysis through in-person Online Trading Academy courses in supply and demand, futures, forex and options, then applied it to my own account.
- Traded Micro E-mini S&P 500 futures, FX (mainly EUR/USD) and gold; ran the same candlestick momentum rules on gold almost every day, and learned to step back and rework a strategy after a drawdown.
- Coded a momentum-based 0-DTE SPX options strategy in Python, backtested it, then live-tested it for about 1 month; when intraday news kept reversing the trend, I paused it to rework the rules.

WORK SAMPLES

Portfolio analytics app: chafic.me/#portfolio-analyzer | github.com/ccharafeddine/Portfolio_Analyzer
Counterparty credit simulator: chafic.me/#derivatives-underwriting-workbench | github.com/ccharafeddine/Derivatives_Underwriting_Workbench

ACTIVITIES AND SPECIAL INTERESTS

- Rice University FinTech Bootcamp (Jun – Nov 2021): Python, machine learning and blockchain (smart-contract) programming coursework; learned to work from library documentation instead of memorizing code.
- Bitcoin mining (2021 – Present): began with a 6-GPU rack mining altcoins and converting the output to BTC; after a 2022 mining conference and a tour of Riot's Rockdale facility, moved to an Antminer S19j Pro (104 TH/s); weigh Texas power cost against output.
- Kappa Sigma, Texas A&M: elected leadership positions; Wicked Woods fundraising for veterans (Fall 2013, 2014, 2015).
- The BADD Project (Brothers Against Distracted Driving), 2016 – 2018: advocated for a College Station texting-while-driving ban.
- The Big Event, Texas A&M (Fall 2013, 2014, 2016); The REACH Project fundraising for meals for Texas A&M staff (2018 – 2019); Houston Food Bank volunteer (Mar 2019 – Present).

TECHNICAL SKILLS

SQL; Python (pandas, NumPy, SciPy, statsmodels, scikit-learn, Plotly, Matplotlib)