Nyla Cousar

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EDUCATION

Columbia University — **New York, NY**
Master of Arts in Mathematics of Finance; Quantitative Studies for Finance Certificate — May 2026

University of Southern California — **Los Angeles, CA**
Bachelor of Arts in International Relations / Economics *Minor: Business Finance* — August 2024

Certifications: CFA Level 1 Candidate (August 2026)

Skills: Python (Intermediate), C++ (Beginner), Excel/VBA and PowerPoint (Advanced), Intex DealMaker, Bloomberg, Alteryx

HIGHLIGHTED ACCOMPLISHMENTS & DEAL EXPERIENCE

- **FI 2024-A ($200mm) & Net Lease Warehouse Facility ($400mm) | Funding & Counterparty Analytics:** Evaluated full counterparty economics, tracking EBITDAR leverage, coverage ratios, and FCF covenants; engineered an automated Python-based monitoring framework to assess relationship profitability, fee structures, and capital usage.
- **CRE CLO, ($400mm) & Healthcare ABL ($200mm) | Standardized Reporting & Cash Flow Modeling:** Integrated rating-agency cash flow models with market data (Intex, Bloomberg); built standardized Python and Excel frameworks to analyze firm-wide balances, financing activity, and funding profiles across diverse counterparty capital structures.
- **Portfolio Management & Counterparty Analytics Architecture ($1.6B+ AUM):** Designed and deployed Excel, SQL, and Python-driven reporting frameworks to optimize a multi-asset portfolio; delivered real-time dashboards mapping firm-wide exposures (collateral pools in CAS (e.g. WA DQ, LTV, DSCR, FICO), funding profiles, and relative-value dislocations improving transparency into P&L drivers.

WORK EXPERIENCE

Columbia Graduate Researcher — September 2025 – Present

- Completed coursework for a Master's in Mathematics of Finance; the CFA Level I examination.
- Constructed a stochastic behavioral model using time-series regression and cash churn to evaluate deposit flows, decay rates, and liquidity pricing across diverse client segments; engineered a dynamic pricing algorithm to optimize the Net Interest Margin (NIM) by matching the behavioral duration of liabilities with asset funding requirements.
- Formulated a multi-objective constrained optimization function in Python to maximize platform Return on Equity (RoE) while minimizing risk-adjusted asset volatility and liquidity consumption; mapped institutional mandate boundaries and facility covenants as a matrix of constraints ($Ax \leq b$), identifying the most capital-efficient allocation of balance sheet-intensive lending activities.

Analyst (Securitized Products) — **New York, NY**
ATLAS SP Partners, an affiliate of Apollo Global Securities — August 2024 – August 2025

Origination

- Facilitated the full deal lifecycle for mandated ABS/MBS transactions and served as primary point of contact for client data, model tie-outs, and diligence requests across 5+ live transactions, coordinating directly with rating agencies, attorneys, accountants, and issuers.
- Reviewed and tied out legal documents (indentures, warehouse agreements, term sheets) against model waterfalls, triggers, and eligibility tests to ensure structural accuracy and compliance at origination (PIK), refinancings, extensions, upsizes, amendments and renewals.

ABS/CLO Structuring & Warehouse Functions

- Built asset-performance excel-based python trackers to monitor collateral performance, covenant headroom, asset yields, and structural triggers across multi-asset portfolios to manage risk mitigated test of obligor concentrations, industry buckets, and rating-based haircuts.
- Modeled credit enhancement, liquidity triggers, loss-allocation mechanics, and obligor-level cash flows and maintained cash-flow and advance-rate models in excel for ABS/MBS warehouse facilities, supporting pricing, eligibility tests, borrowing-base calculations, and warehouse net-carry analysis.

Portfolio Monitoring and Risk Management

- Identified rate, spread, and carry components driving desk P&L; tracked exposure against desk risk limits and controls to mediate breaches; and automated the data feed for the PF exposure, OAS, and pricing updates to support real-time hedge recalibration.
- Compared structural protections and collateral behavior across sponsors to identify relative-value dislocations and technical mispricings by tracking daily spread movements, issuance flows, and macro catalysts across 5+ ABS/MBS sectors to flag directional drivers.
- Ad-hoc resolved 20+ discrepancies into actionable insights, and developed strong judgment for selecting ML techniques verse excel models.

Capital Markets Advisory Intern — **Los Angeles, CA**
Sands Investment Group — January 2024 – May 2024

- Conducted real-time market and credit research across 20+ transactions, providing pricing comps and macro insights for deal execution.
- Prepared loan marketing materials incorporating regional economic and property-level data to support pricing and investor positioning.

FICC / Equities Sales & Trading Intern (Rotational) — **Los Angeles, CA**
Wedbush Securities — May 2023 – August 2023

- Performed quantitative analysis on 100+ U.S. bond/equities, supporting sales-traders and research analysts with time-sensitive market insights.
- Built strong relationships with traders and analysts by delivering accurate, time-sensitive ad-hoc analytics under tight deadlines.

DEVELOPED TOOLS / MODELS

Covenant Tracker | *Microsoft Excel, Alteryx*

- Built covenant and counterparty-risk trackers covering $1B+ in exposure, improving early-warning visibility for credit and liquidity risk.

Hedge Tracker | *Microsoft Excel, Python, SQL*

- Tracked the generation dv01 data for weekly performance of hedges for a portfolio of 1,000+ C&C, CRE and resi participations.

Deal Pipeline | *Microsoft Excel, Powerpoint, Bloomberg, Python*

- Managed a excel-based $1.6B+ mortgage origination pipeline with capital commitments of more than $1B+ on a weekly basis.

Yield Curve Modeling | *Microsoft Excel, Powerpoint, Bloomberg, Python*

- Constructed curve-fitting models (Nelson-Siegel, spline interpolation) and historical pricing datasets for structured-credit analytics.

Portfolio Management | *Microsoft Excel, Copper, SQL*

- Designed excel-based asset-performance models for a $1.6B+ AUM across a multi-asset portfolio, improving transparency into P&L drivers.