THE STEPHEN M. ROSS SCHOOL OF BUSINESS AT THE UNIVERSITY OF MICHIGAN

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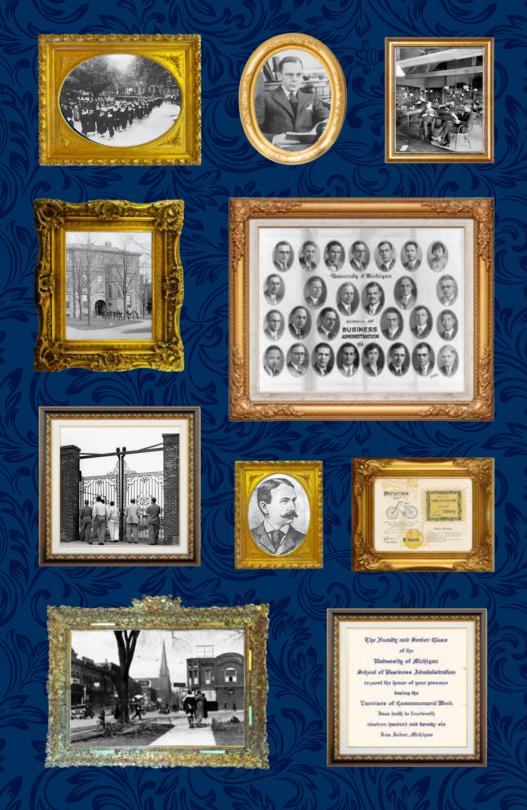
# COMMENCEMENT

×= 2024 =+

Gelebrating 100 years of impact

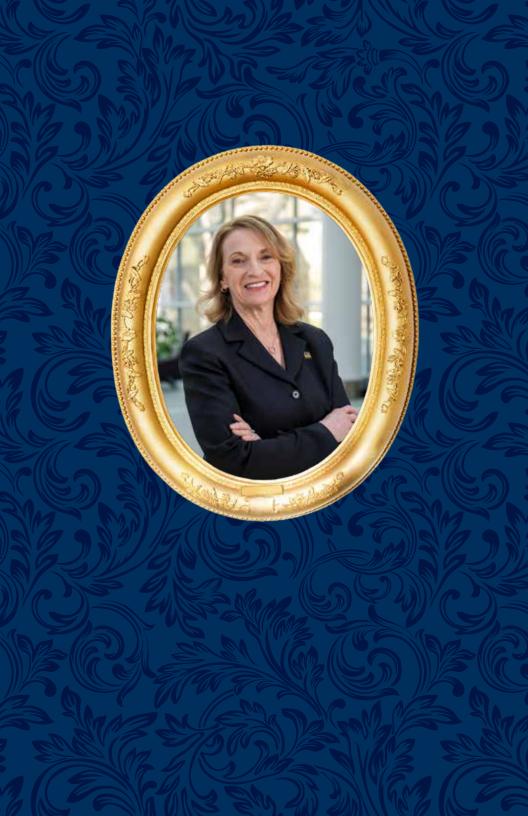


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#### CRISLER CENTER MAY 3, 2024 3:30 P.M.

- 3 Letter from the Dean
- **5** Order of Exercises
- 6 Student Welcome
- 7 Name Readers
- 8 Student Speakers
- **10** Student Awards
- **14** Faculty Awards
- **16** Michigan Ross Faculty
- 21 Keynote Speaker
- 22 Doctor of Philosophy
- 24 Master of Business Administration
- **32** Master of Accounting
- **34** Master of Business Analytics
- **36** Master of Management
- **40** Master of Supply Chain Management
- **42** Bachelor of Business Administration
- 52 Welcome Alumni
- **54** Regents & Officers



# LETTER FROM THE DEAN

Dear graduates,

Congratulations to the Michigan Ross Class of 2024! Today you have reached one of the most important milestones of your life — your graduation from business school. This is something you have worked very hard to achieve, and I speak on behalf of all of our faculty and staff in saying that we are incredibly proud of each and every one of you, as well as honored to be able to share in this celebration.

Commencement is an opportunity to recognize all you have accomplished while here at Ross. As students, you have gained invaluable business skills, tackled real-world challenges, demonstrated exceptional leadership, and already made a meaningful impact that extends far beyond the classroom. Each of you has made it to this point through hard work, initiative, and dedication, and each of you has taken a unique path to get here. As you leave Michigan Ross and go forward to pursue your career, each of you will again take a distinctive path, and I have no doubt that you will accomplish great things.

Today we celebrate how far you have come as individuals and look forward to what the future will hold as you transition from students to alumni. You are joining an esteemed network of more than 56,000 Ross graduates and more than 667,000 University of Michigan alumni living in 179 countries. Michigan Ross alumni are incredibly accomplished leaders in business and society around the globe, and they share a commitment to building a better world through business. The Michigan Ross experience unites you, and I encourage you to stay connected to your classmates. As you grow throughout your career, I hope you remember your time at Ross fondly and feel the support of your fellow alumni.

Finally, I want to acknowledge that you are graduating during a very special time in our school's history – the 100-year anniversary of Michigan Ross. Always remember that you are an important part of our school's rich history and we look forward to seeing how you will go on to represent Ross in the years to come.

It has been an honor to serve as your dean. On behalf of the entire Michigan Ross community, congratulations on earning your degree, and we wish you continued success in your future professional and personal pursuits.

Forever Go Blue!

Sharn). Mut

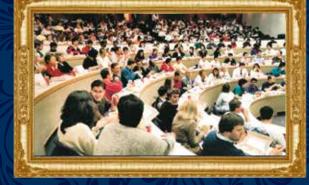
Sharon F. Matusik Edward J. Frey Dean Stephen M. Ross Professor of Business Stephen M. Ross School of Business University of Michigan























Sharon F. Matusik // Edward J. Frey Dean Stephen M. Ross Professor of Business Presiding

STUDENT WELCOME

Jason Kovacs // MBA '24

**PLATFORM PARTY PROCESSIONAL** "Crown Imperial" by William Walton

WELCOME REMARKS Sharon F. Matusik // Dean

STUDENT REMARKS Alexander Bower // BBA '24 Jessica Reid // MM '24

RECOGNITION OF FACULTY AND STUDENT AWARD RECIPIENTS Sharon F. Matusik // Dean

RECOGNITION OF PhD GRADUATES Roman Kapuscinski // Senior Associate Dean, Faculty and Research

STUDENT REMARKS Johnathan Brown // MBA '24

**REMARKS TO THE GRADUATES Robin L. Washington** // BBA'84

#### **RECOGNITION OF DEGREES**

Sharon F. Matusik // Dean Master of Business Administration Master of Accounting Master of Business Analytics Master of Management Master of Supply Chain Management Bachelor of Business Administration

Sharon F. Matusik // Dean

"THE VICTORS"

#### FACULTY RECESSIONAL

"Proud Heritage" by William Latham

It is requested that the audience remain standing during the recessional.

ORDER OF



# Jason Kovacs MBA '24

Jason is a graduating Online MBA hailing from West Bloomfield, Michigan. While at Michigan Ross, Jason served as the student body president of the Online MBA Program, collaborating with faculty, staff, and fellow students to build a strong culture of inclusivity for Wolverines pursuing their MBA across the globe. Jason previously earned his bachelor's degree in Performing Arts Management at the University of Michigan's School of Music, Theater & Dance and currently works out of Los Angeles, California as the head of Theater for Fever.

STUDENT

#### DEGREE PROGRAM NAME READERS

Vinita Choradia	WMBA
Terence Hui	WMBA
Ted Liu	OMBA
Satya Sri Mummidivarapu	OMBA
Taufik Budiman	GMBA
Napat Thamsirisup	GMBA
Lasya Gulibhi	.FTMBA
Richard Wu	.FTMBA
Alexis Cooper	.FTMBA
Madison Parrish	.FTMBA
Johnathan Brown	.FTMBA
Latrece Williams	.FTMBA
Adam Brewster	.FTMBA
Ogochukwu Okoye	.FTMBA
Andrea Gutierrez Marty	
Denny Lai	
Maegan DeSmet	МАсс
Mason Marxkors	МАсс
Remington Fischer	MBAn
Austen Hardie	MBAn
Dylan Kaufman	MM
Shweta Suri	MM
Sam Liu	MSCM
Katelyn Payne	MSCM
Danica Mercado	BBA
Mark Plunkett	BBA
Bobbi Scott	BBA
Aarvi Shah	
Audrey Thedford	
Avery Toosie-Mahon	BBA
Alison Weinberg	BBA
Marcel Wong	BBA
Isabel Allard	BBA
Genie Chung	BBA
Ruben Garcia	BBA
Leon Maksin	

NAME



# Alexander Bower BBA'24

Alexander is from Grosse Pointe, Michigan. While at Michigan Ross, he served as a project manager with Nexecon Consulting Group, peer coach for the Ross Career Development Office, and intern at a consulting firm in Padova, Italy through Global Initiatives. In addition, he connects Michigan alumni investors and University of Michigan entrepreneurs with venture capital opportunities through the syndicate he co-founded. After graduation, he will join General Motors' corporate development team in Detroit. Alexander is thankful for the friends and faculty that made Michigan special, and for his family for their continuous support.





# Jessica Reid MM'24

Jessica was born and raised in the U.K. and now lives in California. She earned her bachelor's degree from The University of Manchester and an MSc in Digital Anthropology from University College London. Previously, she worked in marketing, data analytics, and as a tour guide in London. While at Michigan Ross, Jess was operations manager for the Yaffe Digital Media Initiative and enjoyed attending football games and teaching her friends British slang. She is grateful to her parents, brother, and friends for their unwavering support, and to the Ross community for teaching her what it means to be a Michigan Wolverine.



# Johnathan Brown MBA'24

A Virginia native, Johnathan (John) served in the U.S.Marine Corps while pursuing a degree in broadcast journalism from Virginia Commonwealth University. His diverse military experience includes roles advocating for artificial intelligence/machine learning integration into Marine Corps maintenance operations. At Michigan Ross, he held positions as a section president and executive producer for the *Business Beyond Usual* podcast while fulfilling Marine Corps Reserve responsibilities. Outside of professional and academic commitments, John enjoys sharing his passions for cooking, baking, and photography with his family, friends, and MBA peers.

# CLASS OF 2024 RECOGNITION AWARDS

Student award recipients are selected by their graduating peers for being exemplary role models who display continuous dedication to the Ross School of Business.

#### The Frank S. Moran Distinguished Leadership Awards

are presented to two graduating students who have made outstanding contributions to improve the business school experience for students, staff, and faculty, and have been active in all aspects of the Michigan Ross community. One award is given to a student in a graduate program, and another award is given to a BBA student. Both are supported by a special endowment honoring **Frank Sullivan Moran**. Frank Moran was a successful business leader, philosopher, and educator who cared deeply about helping people.

#### The Ross Global Citizenship Community Service Awards

are presented annually to graduating students who have made exemplary contributions to their community—both at Michigan Ross and beyond. Each award recipient chooses the charity to which the award stipend will be donated. Conceived in 1998 by students of the Ross Global Citizenship Club, this award is supported by an endowment created through gifts from club members, students, faculty, staff, and alumni.

### The Michigan Ross Outstanding Leadership Awards

recognize graduating students who have made impactful contributions and demonstrated outstanding achievement within the Master of Accounting, Master of Business Analytics, Master of Management, Master of Supply Chain Management, Global MBA, Online MBA, and Weekend MBA programs. The Sanger Leadership Center, which accelerates leadership development through bold ideas, transformative experiences, and inclusive communities, is the sponsor of this award.



# Frank S. Moran Leadership Awards

### Nicole Lopez// BBA '24

### Undergraduate Frank S. Moran Leadership Award

Reflecting on her time at Ross, Nicole is immensely grateful for the relationships she's built with students and faculty through her involvement in the Latino Association, BBA Ambassadors, Business+Tech, Career Development Office, First Generation Network, and DSP Business Fraternity. Her enthusiasm for investing in others and passion for making opportunities accessible has deeply enriched the culture of inclusivity throughout Ross. As she joins McKinsey & Co., she carries with her a profound appreciation for the entire Ross community.

#### Andrea Gutierrez Marty // MBA '24 Graduate Frank S. Moran Leadership Award

Andrea was born and raised in Mayagüez, Puerto Rico and earned a Bachelor of Science in Management from MIT. Prior to Ross, she held roles in sales planning and strategy at Constellation Brands and product management at a startup. At Ross, she has served as Section 5 academic chair, co-president of the Michigan Marketing Club, VP of advocacy and awareness for First at Ross, VP of allyship for Black Business Student Association, consortium liaison, and marketing peer coach. Upon graduation, Andrea will be pursuing a brand management role at PepsiCo, Frito Lay in Dallas, Texas.

# Michigan Ross Global Citizenship Community Service Awards

### Nusayba Siddiqi // BBA '24

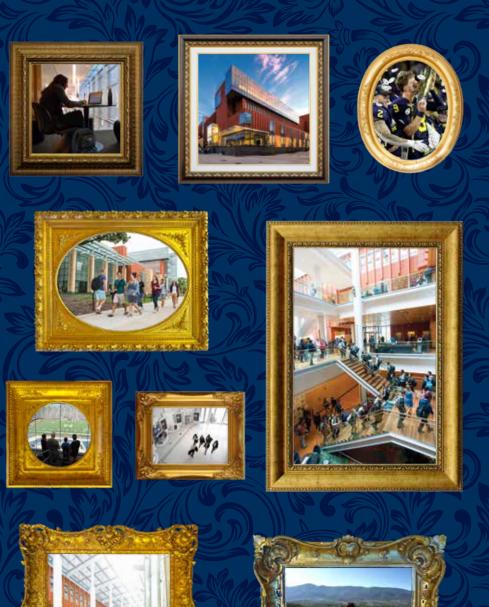
#### Undergraduate Global Citizenship Community Service Award

Nusayba is graduating with a Bachelor of Business Administration with a focus on international marketing and strategy. Through her deep passion for travel and exploration, Nusayba hopes to inspire and empower others to find adventure in their every day – whether on campus, or around the world.

# Robin F. Baker // MBA '24

# Graduate Global Citizenship Community Service Award

Robin earned her bachelor's degree in kinesiology from the University of North Carolina at Greensboro and her master's in occupational therapy from Howard University. Prior to Ross, she practiced as a licensed occupational therapist and established a rehabilitation center in Ghana. While at Ross, Robin served as Section One president, VP of prospective students for First at Ross, and participated in multiple community programs through the Detroit Initiative at Ross. Upon graduation, Robin will join DaVita's Leadership Development Program in Detroit.







# MICHIGAN ROSS OUTSTANDING LEADERSHIP AWARDS

#### Terence Hui // WMBA'24 Michigan Ross Outstanding Leadership Award

Terence served as the Ross Weekend MBA student council co-president along-side his peer Vinita Choradia. The two of them worked to create a supportive, fun, and positive community for their peers. Terence appreciates the support he received from faculty and staff, especially Diane Griffith and Lizette Korn.

#### Jason Kovacs // OMBA '24 Michigan Ross Outstanding Leadership Award

Jason hails from West Bloomfield, Michigan. He served as the student body president of the Online MBA Program, collaborating with faculty, staff, and fellow students to build a strong culture of inclusivity for Wolverines pursuing their MBA across the globe. Jason previously earned his bachelor's degree in Performing Arts Management at the University of Michigan's School of Music, Theater & Dance and currently works out of Los Angeles, California as the head of Theater for Fever.

#### Mason Marxkors // MAcc '24 Michigan Ross Outstanding Leadership Award

Throughout his experience at Ross during the BBA and MAcc programs, Mason has developed an appreciation for both the theoretical and practical applications of accounting. Mason was proud to help create a sense of community while serving as co-VP of the MAcc Student Association. He can't wait to apply everything he's learned here in his new role with Ernst & Young.

#### Samuel Nilsson // MM '24 Michigan Ross Outstanding Leadership Award

Sam is a graduating Master of Management student from Fairfield, Connecticut. In his time at Ross, he served as the MM co-social chair and hopes to work at a hedge fund after graduation.

#### Marlene Alderete Romo // MSCM '24 Michigan Ross Outstanding Leadership Award

Born and raised in Leon, Mexico, Marlene holds a bachelor's degree in international business and global logistics from Universidad Iberoamericana. She has previous experience as an export manager in the footwear industry. She served as the alumni and corporate relations chair for the MSCM cohort and participated in the Michigan Ross Leader Endorsement Program. Marlene cherishes the unconditional support of her family, especially her mom's, newfound friendships, and quidance from Ross mentors.

#### Napat Thamsirisup // GMBA '24 Michigan Ross Outstanding Leadership Award

Napat, class president of Global MBA 2024, has extensive experience in investment and strategies with roles in corporate venture capital and financial advisory. He manages venture capital funds and helps startup founders across Thailand and Southeast Asia.

#### William Yu // MBAn '24 Michigan Ross Outstanding Leadership Award

William is a graduate of the Master of Business Analytics Program. Previously, he graduated from Indiana University and worked in risk analyst at TikTok. Passionate about data-driven decision making, William also enjoys financial trading, cycling, and competing in triathlons in his free time.

# FACULTY AWARDS

# Neary Teaching Excellence Awards

The Neary Teaching Excellence Awards are selected by the student body in recognition of outstanding contributions to their academic learning experience at the Ross School of Business. The stipends that accompany the awards have been made possible by the generosity of the late **Robert D. Neary, BBA '55**, and his wife, **Janet E. Neary, AB '54**. Mr. Neary's career spanned 38 years with Ernst & Young, and both he and Mrs. Neary remained involved with the University of Michigan after their graduations. The Nearys' support of these awards affirmed their belief that teaching excellence is largely "the ability to make the pursuit of knowledge an exciting endeavor ... the kind of excitement that is contagious and long-lasting."



Ravi Anupindi MSCM Teaching Excellence Award Colonel William G. and Ann C. Svetlich Professor of Operations Research and Management FULL BIO

MAcc Teaching Excellence Award





Raffi Indjejikian PhD Teaching Excellence Award Carlton H. Griffin-Deloitte & Touche LLP Collegiate Professor of Accounting FULL BIO

Jim Desimpelare

Lecturer of Accounting

FULL BIO



Itay Kama BBA Teaching Excellence Award Clyne Crawford Teaching Fellow and Clinical Assistant Professor of Accounting FULL BIO



FULL BIO

Venky Nagar GMBA Teaching Excellence Award KPMG Professor of Accounting Teitelbaum Research Scholar



M.P. Narayanan EMBA Teaching Excellence Award

Robert Morrison Hoffer Professor of Business Administration and Professor of Finance **FULL BIO** 



Debjit Roy MIM Teaching Excellence Award Visiting Professor of Technology and Operations FULL BIO



Ari Shwayder FTMBA Teaching Excellence Award LEO Lecturer of Business Economics and Public Policy FULL BIO



John Silberholz MBAn Teaching Excellence Award Assistant Professor for Technology and Operations FULL BIO



S. Sriram OMBA Teaching Excellence Award Associate Dean for Graduate Programs Dwight F. Benton Professor of Marketing

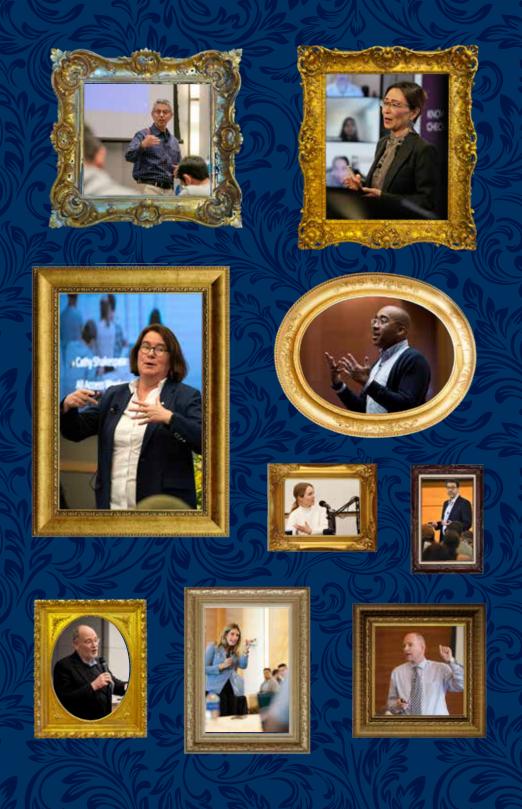
Yue I WM

FULL BIO

Yue Maggie Zhou WMBA Teaching Excellence Award Associate Professor of Strategy



Associate Professor of Strategy **FULL BIO** 



# MICHIGAN ROSS FACULTY

## ACCOUNTING

**Chris Williams** Rvan Ball

Jen Choi James DeSimpelare Emily Drogt Lindsey Gallo Raffi Indjejikian Itav Kama Debra Krolick Reuven Lehavv Mihir Mehta Greg Miller Venkatesh Nagar James Omartian Dennis Oswald Heidi Packard Robert Patterson Eric Ringle Catherine Shakespeare Jefferson Williams Gwen Yu

#### BUSINESS ADMINISTRATION

Cathy Shakespeare Mike Barger Laura Berdish John D. Branch Christina Brown David Butz David Canter Lauren Clarkson Maria Coolican Cristina Eckhoff Sarika Gupta Brian Jones Andrew Lawlor Pascale R. Leroueil Greg Lewis

### Christopher Mueller Rebecca Shark David Ulrich

#### BUSINESS COMMUNICATION

Nancy Kotzian Andrea Morrow Megan Anda Shannon Beeman Cvnthia Crawford Sophia Galifianakis David Hawkins Lisa Klionsky Cristi Landv Emma Lozon Susan Miller John Morrow Paul Nucci Lisa Pawlik Amy Young Sarah 7immerman

#### BUSINESS ECONOMICS

Jagadeesh Sivadasan

Thomas Buchmueller Paul Clyde Tammy Feldman Andreas Hagemann Francine Lafontaine Tom Lyon Scott Masten Sarah Miller Anant Nyshadham Nirupama Rao Benjamin Rosa Ariel Shwayder Joel Slemrod Eric Zou

#### BUSINESS LAW Dana Muir

## Norman Bishara Brian Connolly Gerry Hargrove David Hess Jeffrey Klein Jeremy Kress Christina Nechiporchik Lynda Oswald Lori Rogala Cindy Schipani William Thomas

#### ENTREPRENEURIAL STUDIES

Stewart Thornhill Joshua Botkin Will Foss Erik Gordon David Hiemstra Michael Johnson Angela Kujava Rashmi Menon Chris Mueller Naimish Patel James Price Chris Rider

#### FINANCE

Paolo Pasquariello Neroli Austin Sugato Bhattacharyya Lauren Bigelow Jonathan Carmel Joshua Cascade Thomas Gritter Jason Hall David Horowitz Gautam Kaul Edward Kim

## Qin Lei Clay Miller Shane Miller M.P. Narayanan Pedram Nezafat Abinash Pati Amiyatosh Purnanandam Uday Rajan Mirela Sandulescu H. Nejat Seyhun Zachary Sheinberg

#### MANAGEMENT & ORGANIZATIONS David Mayer

Cheri Alexander Susan Ashford Paula Caproni Charleen R Case Gerald Davis Jeffrey Degraff Jeff Domagala Betsv Erwin Brian Flanagan Lindv Greer Mary Hinesly Andrew Hoffman Cat Johnson Shirli Kopelman Ethan Kross Julia Lee Cunningham Laurie Morgan Valerie Myers Scott Page Jeffrey Sanchez-Burks Lance Sandelands Gretchen Spreitzer Maxim Sytch

Kevin Thompson Christopher White Monica Worline Siyu Yu Charlene Zietsma

#### MARKETING

#### Anocha Aribarg

Amy Angell Akshina Banerjee Rajeev Batra Katherine Burson F Follett Carter Marcus Collins Fred Feinberg Jessica Fong Justin Huang Aradhna Krishna Sheau Yun Melody Ku Chantel Lenard Puneet Manchanda Michael Metzger Rodger Olson Yesim Orhun Venkatram Ramaswamy Scott Rick Eric Schwartz Michael Speigl Srinivasaraghavan Sriram Joshua Sukenic Burcu Tasoluk David Wooten Carolyn Yoon

#### STRATEGY

Felipe Csaszar

Allan Afuah Edward Cho Justin Frake Cheng Gao Derek Harmon Stu Hart Michael Jensen Aneel Karnani Bradley Killaly Leonard Middleton Anuradha Nagarajan Joan Penner-Hahn Jordan Siegel Jim Walsh Dongni Wan James Westphal Xun (Brian) Wu Maggie Yue Zhou

#### TECHNOLOGY & OPERATIONS

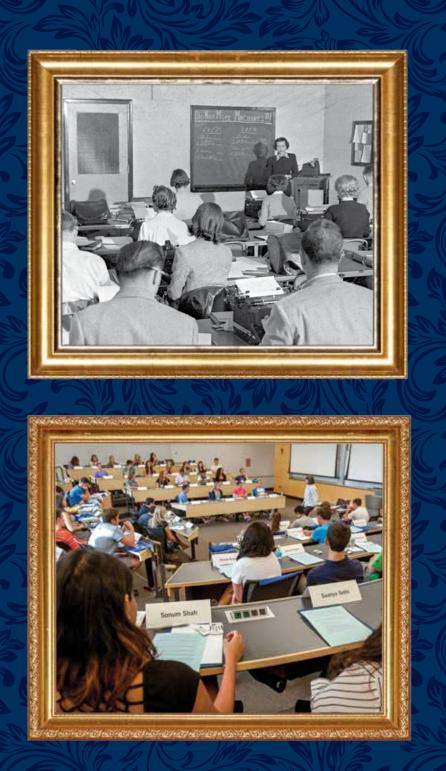
Damian Beil Sam Aflaki Hvun-Soo Ahn Ravi Anupindi Kate Astashkina Lennart Baardman Jean-Paul Baldwin Mehmet Begen Sergio Chayet Sheldon Davis Izak Duenvas Hila Etzion Ali Hojjat Wallace Hopp Stefanus Jasin Roman Kapuscinski Samantha Keppler Murat Koksalan M.S. Krishnan Sanjeev Kumar Stephen Leider Jun Li William Lovejoy Nigel Melville David Mendez Kaveri Misra Ruslan Momot

Laurie Morgan Mohamed Mostagir Vijay Pandiarajan Debjit Roy John Silberholz Jeffrey Sinclair Joline Uichanco Andrew Wu

### EMERITI

Richard Bagozzi Wayne Brockbank David Brophy Barbara Bryant George Cameron III Kim Cameron Dennis Capozza Robert Dolan Gunter Dufev Jane E. Dutton Claes Fornell Thomas Gladwin Michael Gordon Robert Haessler Herbert Hildebrandt Eugene Imhoff F Han Kim Thomas Kinnear William Lanen Peter Lenk David Lewis Kenneth Lieberthal Linda Yuen-Ching Lim William Moller Judith Olson Robert E. Quinn Michael Rvan Thomas Schriber Dennis Severance George Siedel Valerie Suslow

Kathleen Sutcliffe Jan Svejnar Brian Talbot James Taylor Noel Tichy Martin Warshaw Karl Weick Janet Weiss B. Joseph White Marina V. N. Whitman David Wright William Wrobleski Martin Zimmerman





# KEYNOTE SPEAKER

# Robin L. Washington

Robin L. Washington is currently a member of the Board of Directors of Alphabet Inc., Honeywell International, and Salesforce. She serves as chair of the leadership development, inclusion, and compensation committee for Alphabet and lead independent director for Salesforce. She is also a catalyst advisor with venture firm, General Catalyst, focused on their health assurance thesis to create meaningful outcomes for GC's healthcare portfolio companies and communities they serve. She is also a member of the President's Council and the Ross School of Business Advisory Board, University of Michigan, a trustee of the Financial Accounting Foundation, member of the Board of Directors of UCSF Benioff Children's Hospital Oakland, and the Mastercard Foundation.

Washington served as executive vice president and chief financial officer of Gilead Sciences, Inc. from May 2008 – November 2019 where she oversaw global finance, facilities and operations, investor relations, and the information technology organizations. Prior to Gilead, Washington was the chief financial officer of Hyperion Solutions, which was acquired by Oracle Corp. She also served as senior vice president and corporate controller of PeopleSoft, along with several other senior financial roles in the United States and Europe from 1996-2005. Prior to PeopleSoft, Washington was director of finance for Tandem Computers, an accounting analyst for the Federal Reserve Bank of Chicago, and a senior auditor for Deloitte & Touche.

Washington is a member of The Council on Foreign Relations and Executive Leadership Council. She is co-founder of Black Women on Boards and is passionately involved in several initiatives focused on the ascension of women and underrepresented minorities to the C-suite and boardroom. Washington is a certified public accountant and holds a Bachelor's Degree in Business Administration from the University of Michigan and an MBA from Pepperdine University.





# DOCTOR OF PHILOSOPHY IN BUSINESS ADMINISTRATION

Horace H. Rackham School of Graduate Studies, Established in 1912 Michael J. Solomon, Dean

#### GRANTED AND TENTATIVE DEGREES FOR 2024

#### Bruno Castelo Branco

BEcon, Fundacao Getulio Vargas Escola Economia **MARKETING** Hot Triggers vs Cold Preferences: Consumption Patterns in Digital Media

## Hayoung Cheon

BBA, Seoul National University

MARKETING Two Essays on the Healthcare Policy Impacts

## Yun Ha Cho

BBA, Seoul National University AB, Seoul National University

**STRATEGY** Essays on Workers' Meaning-Making of Algorithms – A Case of Content Creators on Social Media Platforms

### Reuben Hurst

AB, Dartmouth College **STRATEGY** *Diversity, Polarization, and Recruiting* 

### Aaron Kaye

AB, Colby College MA, Boston University

BUSINESS ECONOMICS

The Personalization Paradox: Welfare Effects of Personalized Recommendations in Two-Sided Digital Markets

# Jiaxin Liang

BEcon, Peking University TECHNOLOGY AND OPERATIONS

Product Return Management at Scale: Effective Joint Decision-Making Powered by Comprehensive Performance Analysis

## Xinyu Liang

BEng, Nanjing University TECHNOLOGY AND OPERATIONS Better Healthcare Supply Chain: Cost and Quality Tradeoffs

### Emir Murathanoglu

BA, Carleton College BUSINESS ECONOMICS When the Weather Turns: Coping with Shocks Through International Migration in the Presence of Search Frictions

### Shodi Saliev

BMath, Moscow State University MA, New Economic School

FINANCE Essays on ESG Funds and Corporate Finance

## Taeuk Seo

BBA, Seoul National University MS, Seoul National University

FINANCE Essays on Macroeconomics and Finance

## Yuan Shi

BEcon, Tsinghua University FINANCE Understanding the Bankruptcy Liquidation

Auction Market

## Alexander Tuft

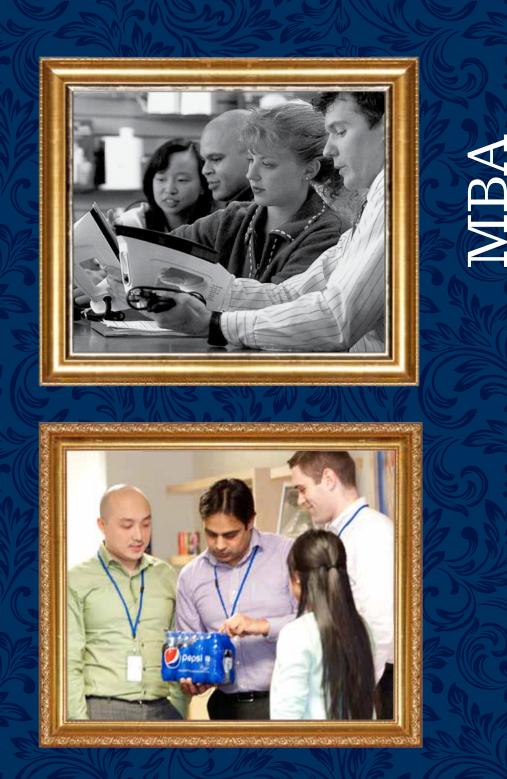
BS, Brigham Young University FINANCE Why do General Partners Co-invest with their Limited Partners?

### Alexander Wirth

BS, University of Nebraska Lincoln

#### FINANCE

Creditor Rights and Household Debt Renegotiation, Evidence from an Online Lender



# MASTER OF BUSINESS ADMINISTRATION

#### DEGREES GRANTED

Zachary John Michael Batcho Robert Chase Bentley\* Alena Sukhee Bligh\*\* Kyler Dane Bush John Cassidy Christopher Dye\* Yusuf A. Hai Cara Clifford Hebert Andrew Hulslander Nick Humann David Jackson

#### DEGREES GRANTED

Amer Abughaida Ammaar Shariff Ahmed\*\* Gerardo Ampudia Nathan Bandow Madhukar Sai Bayakati Mark Borgman\* Sean C. Brodner\*\* Robert John Bruns Peter Campfield Patrick M. Carroll\* Connor James Cloetingh John Dwyer\*\* Drew Dyer David Y. Ellenberg\* Joshua D. Favaloro Joseph Craig Franken\*

Kevin Kao\* Aaron Paul Kelly Won Joon Kim Brittany Kruelskie\*\* Aaron William Landes Matthew G. Lauhoff Jeremy Law\* Jessica Liang Mark Patrick McBride\*\* Nikhil Mehta Divya Mohlajee

Dara Gabrielle Gill Nikhil Dev Imadabathuni Jillian Murphy Jackson\* Daniel Jim George Jose Vince Michael Lanspa Robbin Lee\* Stuti Sinha Lee Taryn Leeney Meredith Rie Maimoni\* Monique Nicole Pearson Malone\* Daniel Rosen McGill\*\* Patrick Timothy McGuiggan\* Christopher James McNally Christopher Thomas Meyer\*\* **Emily Nachbar** 

Spurthy Narreddy Sanket Dinesh Nipunage Adam David Palmer\*\* Setu Purohit John Michael Rizzo Andrew Garret Sivon\* Jonathan Taylor Sotoodeh\*\* Amanda Surman Uphold Varun Vohra Chandler Carroll Williams Peter Yoon

Aishwarya Raqhunathan Andrew Thomas Rapisardo Stefan Kennedy Schwartz\*\* Aftab Basha Shaik Evan Patrick Shea Zachary Michael Skanron\*\* David Michael Sorensen\* Louis Richard Sreniawski\* Thomas Steichen Parth Thoria Hana Christine Tomozawa\*\* Brooke Hyun Wade Christian Warner Cameron Wells Bingxin Xie Peng Zhao\*

# <sup>5</sup>23

# 23 A

# 24

# CANDIDATES

Masood B. Abdullah Nibin Abraham Mattam Ayo O. Adams Abena Nyakoa Adu-Nyako Sadia Afrin Mridul Agarwal Megha Aggarwal Blake Alexander Ahadi Jungiin Ahn John B. Aidoo Hussain Akbari Hameedah Al Dawood Rania Alghamdi Mustafa Ali Al-Rahem Vanda Ametlli Paul Merson Ametorwodo David Fraga de Amorim Ariun Ananda Padmanabhan Sid Anche Rebecca Kelley Anderson Patrick Robert Andrea Kelsey Lynn Angus Chioma Michelle Anidi Pavan Anilkumar Kittagaly Kai Anlauf Utal Antor Claudia Patricia Aranda Portocarrero Aiav Gosh Reddy Are Joaquin Luis Arnaez Equiguren Martinson Kweku Arnan Akul Arora Saakshi Arora Akbar Ali Arsiwala Kaushik Raj Arukonda Archit Arya Balaji Asapu Mehrak Sadig Assadian

## B

Sidharth Badanepet Christopher Dylan Bader Brian Bagian Gursharan Kaur Bains

Robin Famatta Baker Viswanathan Balakrishnan Chloe Marie-Andree Therese Bally Sri Sai Samvuktha Bandi Abhishek Baneriee Jason Marcus Barbier David Forbes Barth Rachel Elizabeth Bartolo Korie Bayne Christian King Beckler Aman Bedi Hunter James Behne Michelle Desiree Benedict Liyuan Beng Olusiji Nelson Benjamin Nicholas Paul Berg Ali M. Berri Andrea Blythe Berselli Shuvdeep Bhattacharva Smarak Dash Bhattamishra Nikunj Bhimsaria Brendan Xavier Biache Serena Bidwell Stephen Bilas Chandler Black Iordan Black Jonathan Blank Marija Bogachuk Nick Boka Jonathan William Boldt Ryan M. Boufford Parker Ray Boundy Adam Brewster Fric William Brown Jillian Kimball Brown Johnathan William Brown Taylor Marie Brown George Bruno Mouhamed Salem Bseileh Taufik Budiman Bryant Burciaga Patrick Nguyen Burden Carina Bustos Maya Byrd

# C

Clark M. Cali Marlowe Camblin lim Caruso Craig Cash Christopher Charles Cass Aide Cedillo Luka Celic Hubert Chan Samer Charaf Raam Charran **Ritwick Chatterjee** Jacqueline Shang Chen Jessie Hui-Chieh Chen Adam Chernew Lisa Cheuna Ravin Raj Chhatrapati Laura Chiandussi Nigel Chiang Anjana Chiluka Natruthai Chirdchutham Anup Chitikeneni Haggai Chomba Vinita Choradia Md Emidur Rahman Choudhury Nitin Chowdhry Chi Yi Chuang Dominic Wood Chumich Varunyou Chungpraprut Alyssa Rene Ciapala Nevin Harris Clay Aaron Brody Cohen Sarah Cohen Gregory Stuart Connery Aidan Joseph Connolly Patrick Connors Alexis Cooper David S. Cooper Ian Austin Corey Jorge Arturo Coria Rodriguez Matthew Wade Cosby Daniel Joseph Cotton Forrest Cox Solomon Cyriac

# D

Maya Dagher William Danaher Jill Dannis Robert Danziger Kavya Davuluri Alexander Dawson Carolina Alejandra De La Cerda Mena Katherine Dean Joseph R. DeFer Andres Fernando de la Piedra de la Puente Olavegova Andrew Wayne Dement Erdembileg Dendev Lauren Nicole Deneszczuk Kayka Julieta Di Pietro Christopher Dick Daryl Thomas Dietsche Liwei Ding Suiatha Diwakar Michael David Dixon Amit Shrikant Dongaonkar Pavel Vsevolod Dounaevski Dominique Alexis Downs Ashank Dubey Vijit Dubey Sarah Rachel Dubow Brian Patrick Dunphy II

# Ð

Omar Ebarb Juan Francisco Echeverry Holguin Joshua Alexander Eckert Ekom Ekpa Steven Robert English Singha Euapiyachart

# F

Zachary William Fallstich Shweta Farmer Kira Laine Farris Othman Mohamed Fathel Rachel Feinberg Robert James Fender Joshua T. Ferguson Gic-Owens Alcedo Fiestan Andre Oneil Fisher Alexander James Fitch Sophie Anne Meilien Fitchett Christopher Omri Fitzgerald Jeremy Hunter Fontenot Sara Lynsey Ford Elijah Theodore Forrester Davontae Nathaniel Foxx-Drew Matthew Herbert Friedland Aaron Friedman-Heiman

## G

Brian James Gaab Miriam Alexandra Gallardo Peralta Samir M. Gandhi Grant S. Ganganithi Kilev Kathrvn Gardetto James Hanen Garrett Emily Claire Gaudiani Java Gautam Kristian Georgiev Brandt Walker Gessel Qamar Ghani Joey Gibbs Nicholas Girardi Wayne Eugene Gniewkowski Shubham Goel Amalia Elvira Gomez-Rexrode Ionathan Edward Goulart Francesca Governali Julia Elise Grieco Evan D. Griffith Ashlev Grossman Gia Gruett Aaron J. Grzegorzewski Maria Fernanda Guerrero Pineiro Lasya Priya Gulibhi Paul Gunckle Gargi Gupta Priya Gupta Andrea Marlys Gutiérrez Marty Isaac Adam Guzman Esteban Alejandro Guzman Osorio

# H

Partha Pratim Halder Lindsay Marloe Hall Karim Hallaba John Jeonghun Han Ryan Patrick Harrison Kohei Haruta Brendan C. Hassen Madeline Bell Hauenstein Yuchao He Bradlev Miles Hecker Emily Bosco Henao lun Heo Jason Otto Herzfeld Taylor Kathleen Hesch Jordan Hester Zacharv A. Horovitz James Adam Howard Drew Howdyshell Ryan Hrinya Jinggian Huang Tyler J. Hughes Terence Hui Nicholas Hulm Ethan Huynh

# I

Ricco Iglesias Nikhil Dev Imadabathuni Adi Inamdar Ketan Ingle Jackson Irwin Ayman Ismail Alaa Itani Shunsuke Itoh

# J

Emma Grace Jabour Adam Fenton Jackson Justin Kyle Jacobs Shivani Jagarlamudi Sophia Janic Kaio Jara Faria Jayant Victoria Adele Jenkins Oliver Salazar Jersild Ran Ji Sara Katherine Johnson Stephen Hunter Johnston Taylor Joiner Shruti Jolly Hyunwook Jung

## K

Yash Kaiwar Camren Simic Kaminsky Archana Kandasamy Naixin Kang Siddharthan Kannan Ilangovan Baljendra Kapoor Rachel Emily Karaban Sia Suresh Karki Pulkit Karnawat Joseph Paul Kearney Fitore Kelmendi Supreya Kesavan Krittapat Ketuphut Faisal A. Khan Sophia Khan Dushyant Khanduja Rabani Kharbanda Dhruv Khare Soha A. Khedkar Kevin Daniel Khosrovaneh Francheska Khrimian Nikhil Khurana Connor Joseph Kikta Cleopatra Kilonzo Keen H Kim Minsu Kim Mutita Kimakhom Dan King Thiago Shigeaki Kitazawa Alexander Theodore Klopp Mariam Koblianidze Sasha Rodriguez Kolodkin Anna Faith Kosdrosky Elvssa Nicole Kozak Benjamin Kramer Trent Kroeger Leigh Taylor Kukanza

Milind B. Kulkarni Dinesh Kumar Satish Kumar Akshay Kundan Reuben Kurian Dinesh Kusuma Kelvin Kah-Wing Kwan Jonathan Jee-Yan Kwok

## $\mathbf{L}$

Stephanie Lachaud Denny Lai Ashley LaMere Drew Davis Lanigan Alexander Lewis Launi Sandra Verenisse Lazo Alegre lile Rebecca Leder Catalina Lee Christian Lee laesuk Lee James Lee lohn I ee luho Lee Tiffany Lee Stephen James Lee Gabrielle Rvan LeFlore Gordon R. Lemasters Chervl Li Silei Li Ying Li Libby Lim James David Lin Sabin Lisov Melanie Litinger Amv Liu Lawrence Ye Jeh Liu Ted Chipo Liu Yuai Liu Benjamin Lopez Barbara Lopez Santander Silvana Aleiandra Lopez Santander Gabrielle Alisha Low Jorge Alfredo Lozano Livia Lucena

#### M

Nichole Suzanne Mackev Kevin Timothy Mackin Jahnavi Madireddv Macon Randolph Magee Nazanin Maghsoodi Alex Ramiro Maguina Trujillo Arushi Prashant Mahajan Anirban Majumdar Kelly Michele Mallov Rohit Manavalan Morgan Manchester Deborah Manzano Svdnev Mark Emma Marshall Robert Wavne Martin Ashlev Elizabeth Martinez Brett Martino Naovuki Maruo Ganesh Gopal Masti Jayaram Raz Mates Nikhil Mathur Tomovo Matsui Dru Mavalankar Julia Ann McClellan Orin McCormick Patrick Lockie McKenzie Colin Harrington McLaughlin Roberto Mendoza Carolina Menendez Gus Merrell Brenden A. Merriman Patrick Stephen Metcalf Nathanael Emery Meyr Zayn Al-Abidin Mian Charlotte Hoogland Mihelic Lvdia Stoltzfus Miller Nathan Michael Miller Paa Kwesi Minnow Vaibhav Mittal Sumit Nitinkumar Modi Michael Mohammadi Jazo Moises Da'Quan Lemond Moore

Jay Mooso Matt Morais Jamie Morgenstern Deanne Kumudu Morris Joshua Paul Mossman Pradeep Kumar Motukuri Alexander Collins Mountford Shanon Lamarr Muir Frin Muller Amber Mullins Satya Sri Mummidivarapu Naethan Sid Mundkur Cesar Munive Balaii Murali Bakhovuddin S. U. Muratov Jack Musgrave Alessia Musso Ajay Baabu Muthuswamy Aurelio Alberto Muzaurieta

#### N

Mary Stuart Nachazel Rahul Naik Michael Gregory Naltner Rohan Narang Bruno Nascimento Nahivan Nasir Michelle Navarro Ormsby Rhea Prafull Nayak Landry Hirwa Ndahayo Zachary Cormack Nerod Kurt Neufeld Yang Ni Thomas Cole Nichols Tony Nikolov Akira Nishimura Stephanie Nordstrom

# 0

Takaaki Obayashi Emily Obert Michael Ochs Miriam Odabe Robert Hong O'Gara Oyepeju Nkem Ogundipe Isabela Okano Pinto De Oliveira Ogochukwu Ifunanya Okoye Onyinyechi Ugochi Okpoechi Seth Olson Nassar Omar Travis Lee Ommert Dillon Orian Luciana Otarola Takahiro Otsuka Molly Elise Otto Elijah Damilare Oyeyinka

## Р

Martín Sebastián Pagotto Pruthvi M. Panwala Sunghoon Park Madison Josephine Parrish Grishma Ashis Patel Karishma N Patel Parth Patel Ravi Tushar Patel Tirth Patel Rinkesh Kumar Pati Nikita Nirmal Patil Aseem Pattanayak Varun Paul Mackenzie Kristine Paull Alex Perez-Garcia Alexa Pete Jav Stuart Petrie Cameron Pettigrew Carley Peyser **Zach** Pierce Sachin Pindolia Katherine Andrea Plaxe Kourtney Dev Pony Prudhvi Sai Ram Potluri Titus Terrell Potter Sanya Pritanjali

# R

Jane Beverley Kendall Radecki Mohammad Shahed Rahman Abrajeedhan Rajagopalan Srilatha Sumit Rajan Mansi Rajpal Karthik Ramani Karthik Vignesh Ramasubramanian Rishika Ramireddy Maria Lynn Ramos laviera Andrea Ramos Schiaffino Kanika Rana Dalton Michael Raynor Bruno Regattieri Charles Jerome Reichel Alex Reid Caroline Jane Resor Jason Rhodin Kyle Patrick Robb Brandon Roberts Caio Vieira Rodrigues Campbell William Roellig Bobby Roenitz Nicholas Eduardo Rojas Deborah Ann Roney Michael David Rosenberg Rvan Scott Rounick Caroline Mackenzie Rourke Ally Ruchman Gabriel Ruiz Herrera Akshav Raiendra Rukadikar Marina Lynn Rupp Jeffrey B. Rutherford Patrick J. Ryan Seung Woo Ryu

# S

Beniamin H. Sack Vivek Varma Sakhineti Hayley Sakwa Eduardo Eugenio Salas Huaman Brian Samol Jose M. Sanchez Nicholas James Sanders Pooia Komal Saran Amanda Rae Sarhatt Arijit Sarkar Sebastian A. Sarguis Chacoff Kavish Satija Colin James Saunders Stephen Anthony Schiavone Peter William Schilling Melissa Schreyer

Srishti Sehgal Amartva Sensarma Ji Seon William Seringer Omer Shlomo Sfadia Christina Lynn Shabet Minoli Shah Soroush Shahbazi Hasan Muhammad Shahid Rizwan Mohammed Shaikh Arpit Sharma Ryan Sharpstene Michael Diarmuid Sheehan Shobhit Shekhar Tanvir Shergill Kai Shimazaki Manish Kumar Shiwlani Aman Shrimal Ryan Shriver Marissa Simovski Amitoj Singh Shivam Singh Sidharth Shanker Singh Nupur Singh Emily Jane Smid Dwight Burr Smith Skyler R. Smith James Anthony Sorrentino Carlos Delfino Sotelo Cristobal Ignacio Soza Eynaudi Gopal Srinivas Arjun Srivastava Anirudh Srivatsa Mark J. Stang Sean-Michael Steele James D. Steiner Jennifer Stencel Taylor Marie Stensen Chelsea Alíce Stokes Matt Stone Sachin Subramania Iyer Shaanika Anantha Subramanyam Liam Patrick Sullivan Jenny Sussna Samir R. Syed

# Т

Maria Tabak Koichiro Tachibana Rassul Takeyev Sashank Tallapragada Reden Tanago Chun Tang Joshua Tchan Alexandra Dixon Tennant Abby TerHaar Drashti Natwar Thakrar Napat Thamsirisup Alexander D. Thill Kashvi Tihrewal Tyler Thomas Tigges Charles William Toms II Mark Richard Trost Mohan Koushik Tupakula Peizhen Turabi Lauren Jenna Tweel

### U

Aiko Ueda Masaya Ueno Jennifer Ugheoke Stanley Chidozie Umeorah Alex James Urban

# V

Amulya Vadrevu Annika Van Gilder Geoff Van Natter James John VanHavermaat Jacob Acher Varsano Brijesh Kumar Vashishth Alexander Vergara Arturo Vergara Pooja Verma Julius Vincent Mark Tassilo Voges Christina L. Von Pusch Rajiv Narayanarao Vutukuru

# W

Avery Waite Anna Therese Walters Ning Wang Xiaohang Wang Yuting Wang Austin Stroh Wansker Lauren Elizabeth Warrender Nichada Watcharatit Miranda Blair Wayne-Beers Changjian Wei Wei Wei Allison Weir John Matthew West Kendra Jordan Wetterling Rachael White Taylor Christine Whittaker T Andy Wicklund Taylor J. Wilkerson Frik Scott Wille Latrece Marie Williams Ross Taylor Willmot Richerd Ray-Julian Winton Samuel Wocks Rachel Sela Wortmann Richard Qiyou Wu Bryan Michael Wyche Adam Barret Wydra

# Y

Mingda Yang James Yau Mark Yazbak Avinash Venkata Yella Angela Christine Yim Tony Yoon

# $\mathbf{Z}$

Ashley Zachariah Lexis Dena Zeidan Khaled Rida Abdul Latif Zeidan Yan Zhang Yuxuan Zhang Zubo Zhang Shiling Zhong Ning Zhu Caroline Smith Zubieta Kevin Duane Zurek

#### CANDIDATES

Andrew Steven Davis Alex Duncan Jalen Evans Alhan Fakhr Matthew Ryan French Morounkeji Gbadebo

Karon Jahmai Green Bryan T. Kim Jason Scott Kovacs Marcin Jerzy Malinowski Manisa Mondal Nick Anthony-Paul Monforton

Patrick Hyun Soo O'Sullivan Irsha Ashok Pardeshi Alex Peirce Henry Preston Aditya Sridhar Yu Wang







# MASTER OF ACCOUNTING

#### DEGREES GRANTED

Yuan Gan\*\*

#### CANDIDATES

#### A

Brock Alexander Atkins Grant Aughton

# B

Ruoyi Bai Grace Arline Balch Riley Balconi Paulo Henrique Brito de Oliveira

# C

Hantian Chen Colin Cho Joseph Paul Cottrell

## D

Ben Darmofal Maegan Mackenzie DeSmet Jacob Armistead Doyle

# F

Soren Falloon Clayton Wallace Fee Jeff Zhoujie Fong

## G

Lauren Greshak Sabrina Guan Rachel Gunder Augusta Guo

## H

Cole Samuel Haupt Yuan He Claire Heritage Li-Hsuan Hsu Beryl Hu Jiayi Hu Alyssa Huangfu

# J

Jack Ernest Jacobson Emily Jolene Johnson John Johnston

# K

Wei Kuang

# L

Claire Lee Jiawei Li Siyuan Li Yuchen Li Zhiyun Liao Charlene Lin Han Lin Qinhui Liu Yaya Liu Yuwei Liu

## M

Mason J. Marxkors Camryn Danielle Miller Luoxi Mou

# P

James Wen Pan Yan Pan Kevin C. Pujirenggo Silitonga

# R

Jake Randall Jackson Benjamin Rogers Daniel Ryou

# S

Sam Joseph Saliba Elizabeth Rose Schrank Jie Shen Gracie Silver Presley Snyder Daniella Sultani Chuhan Sun Helen Sun

# T

Taddel Tuo

## v

Jil Vakil Durga Dyuthi Vanama Bennett VanSolkema Charles Vitek

## W

Yuchen Wang Hanxin Wu

# X

Haoyang Xie Wenxuan Xue

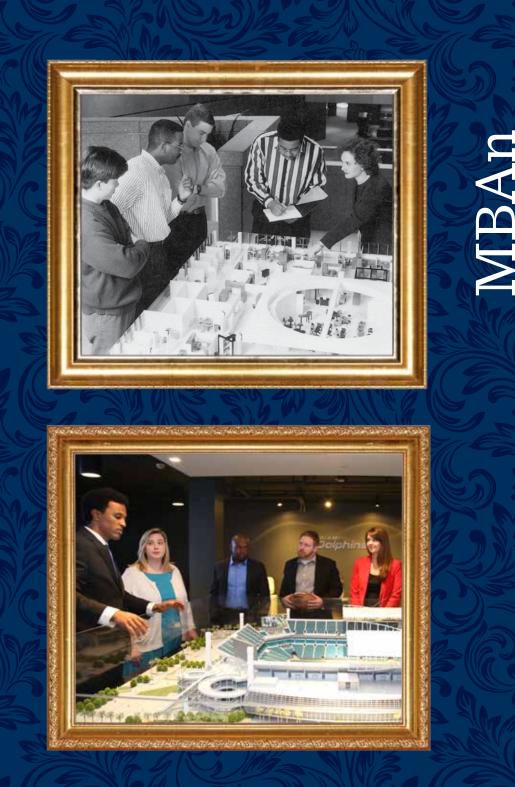
# Y

Gordon Yan Dingkun Yang Maggie Yang Zi Ye

# $\mathbf{Z}$

Jialin Zeng Helga Zhang Yiling Zhang Iris Zhou Yufei Zou Jojo Zu

# ала 23 ма 23



### MASTER OF BUSINESS ANALYTICS

#### CANDIDATES

#### A

Manav S. Adwani Yousuf Altameemi Sohil Sameer Apte

#### B

Ryan Tanner Berger Sierra Blair Brooks Lauren Anne Brown Nikhila Bulusu

#### C

Cody Campbell Fuad Chedid Jolene Chung Grace Elizabeth Coleman Sona Singh Coshal Michael Bennett Czapp

#### D

Xinqian Dai

#### F

Remington J. Fischer Aubrey Fitts John Timothy Florence

#### CANDIDATES

Jeremiah D. Jackson

#### G

Andrew Taylor Gadbois Zach Gooding

#### H

Austen Rose Hardie Griffin Patrick Burke Hockenberry Trent Carlton Hughes

**J** Nisarg Jhaveri

#### **L** Anson Won Roh Lee Xuexin Li

M

Tushar Mittal Pooja Modawel

#### Ν

Vivi DT Nguyen-Santamaria Juliet Niebylski

**P** Ruchi Pallod

#### **Q** Vin

Yinuo Qu

Yibo Wen

#### **S** Arneet Paul Singh

**T** Charles Francis Tuley

V Maria de los Angeles Viera Fuentes Catherine Grace Visscher

#### w

Blake Waldman Jie Wang Jingyi Wang Xinyan Wang Matt Weintraub Melissa Leigh Wolff

**X** Xiaowen Xu

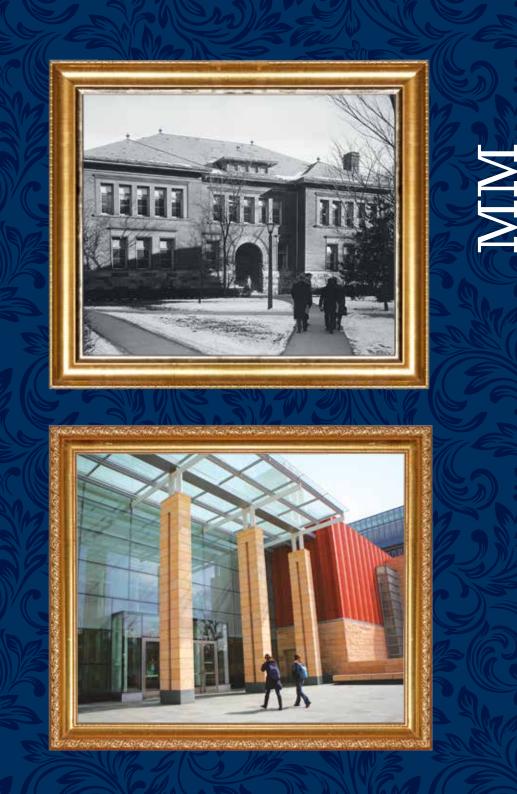
**Y** William Yu

#### $\mathbf{Z}$

Adam Zhang Kuigang Zhang Aaron Zhao

## <sup>90</sup>24

## w24



## \*Distinction // \*\*High Distinction

## MASTER OF MANAGEMENT

#### DEGREES GRANTED

Sarah Shaffer

#### CANDIDATES

#### A

Samrah Abbasi Brandon Albedry Dana Alzohaili Abigayle Jean Ashcraft Emerson Daniel Asselta

#### B

Lauren Alejandra Bacal Steven Ross Becker Kameron Karl Betz Lawrence Bitzer Dominic Romeo Blanco Thomas D. Brady Chloe Olivia Brasch Reina Karthy Nair Brodeur Alexandra Noelle Brown Dylan Gael Burford Gabrielle L. Byrnes

#### C

Alan Ruzhdi Cetkovic Zachary Chase Junming Chen Ni Chen Dale Chesson Jacqueline Maria Choe Tayebah Chowdhury Alexander Edson Cohen Rosalie Gayanée Comte Casey Cummings Bridget Sandler Curwin

#### D

Tess Louise Davis Jaclyn Dedvukaj Annaka Karoline Draaisma Andrew Duquette

#### Ð

Nathaniel James Edwards Sydney Ann Engberg

#### F

Corinne Fereshetian Nicholas P. Foster

#### G

Atalie Ann Garmo Lennon Rose Gelbsman Joseph Ariel Gordon Hannah Grant Rowan Griffiths Chengi Gu

#### H

Bridget Lian Sachi Haley Lauren Kay Haller Abraham M. Hamadi Jack Hansen Jessica Grace Harbaugh Andrea Lynn Herrmann Jordan James Hinkley Lucy Elizabeth Hogan Tessa B. Holz Rebecca Hopkins Krystal Andrea Huang Tianjian Huang Daniel Charles Hughes Hannah Jueun Hur Katherine Grace Hutter

#### J

Daniel Jablon India Jeongmin Woojoo Jang Grace S. Jasina Eric Jiang Alexandre N. Jund

#### K

Jessica Faith Kardish Cole Hunter Kariher Austin Robert Karnick Dylan Spencer Kaufman Nadia Maryam Khan Caden Kolesar

#### L

Mitchell Ryan Labe Hannah Joyce Soucheck Langenbach Ethan Nicholas Laporte Will Lewan Yu Liu Joshua Edward Luther

#### M

Samuel James Mackey Amelia Marie Maixner Saad Omar Malik Madeleine Rose Marland McCaleigh Elizabeth Marr

# <sup>5</sup>23

# ¥24

Elizabeth Gabriela McNally Avelyn Men Georgia Solitaria Meyers Jack Nathan Mindell Brooks Castello Moore Noor Msallaty Christian McCallum Mulville Ruby Gail Marie Murton Spoorthi Nagaraj Konapur Mathada

#### N

Trevor Joseph Tachibana Nelson Sam Nilsson

#### 0

Alexander Ogg Catherine O'Leary

#### P

Adit Padgaonkar Isabella Palde Emilie Alba Paltrinieri Matthew Dale Percival Dipro Prattoy Christian Pulselli

#### Q

Esteban Zapien Quinonez

#### R

Sophie Rallis Swara Ramaswamy Rayhon K. Rana Junaid Raza Jennifer Reeves Jessica Rachael Reid Cathal Roberts Anna Ross Kayla Diane Rowell

#### S

Clare Sahijdak Sydney Anna Sailor Jacob G. Samuel Rvan Schriber Aidan Tanner Scott Suela Sefa Abigail Seguin Vesa Sejdiu Mason Tanner Shaevsky Sarim Sheikh Gurbaz Singh Elizabeth Claire Sommerfeld Michael Andrew Stanzel Jr. Sara Maureen Stipanov Vanessa Straub Robert Striggow William Joseph Sujek Shweta Suri

#### Т

Katii Tang Alyssa Grace Tarry Lucas Michael Tomasello John Eric Torroella Nicole Blaire Tsai

#### V

Sanjana Vutukuri

#### W

Lexi Nicole Wagstaff Raincy Wang Xinyi Wang Darryl K. Williams II Peyton Marie Witt Christopher Wong Qi Ming Wong

#### Y

Aining Yan Sibel Yilmaz Jaewoo Yim Logan Christopher Youngs

#### Z

Xianghua Zeng James Zhang Zhengduan Zhang Rachel Zhou Tina Zou

#### CANDIDATES













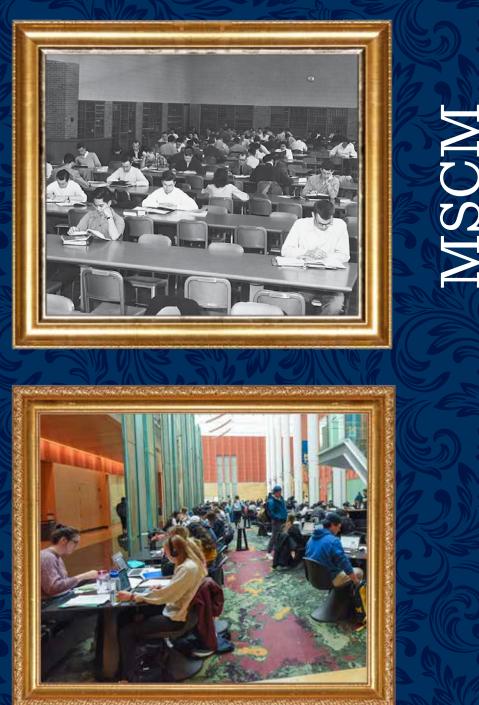












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### MASTER OF SUPPLY CHAIN MANAGEMENT

#### CANDIDATES

#### A

Rakshay Aggarwal Marlene Alderete Romo Taha Shaukat Ali Aishwarya Ande Balla Anurag

#### B

Nikhil Batra

#### C

Aditi C Yu Chen Chang Apurva Chaubal Sachit Chawla Jill Chen Andrew Chie Panathip Chimrak Gabriel Andres Correa

#### D

Qiqi Duan Mani Vikram Durairaj Ayyarsamy Caitlin Elizabeth Dusenbury

#### F

Jared Lee Felker Maggie Feng

#### G

Priya Garg Joshua Lefton Geller Yunhua Gong Vineela Gottumukkala Yu Gu

#### н

Chengzhe Han Xiaochan He Simon Hinnawi Scott Howard Lingjie Hu

#### J

Dylan Paul Johnson

#### L

Alina Li Ivy Li Junyi Li Jerry Lin Qimao Lin Yi-Hsuan Lin Jason Liu Nick Liu Sam Liu Xurui Lu Ziming Lu Karishma Lunawat

#### $\mathbf{M}$

Yongzhe Mao Subharghya Mitra

#### N

Kwok Chim Ng

#### P

Shubham Sagar Padgilwar Maneesh Papa Utkarsh Parashar Katelyn Rose Payne

#### R

Venkatramanan Ramesh Griffin David Riley Rujula

#### S

Tanay Sanghvi Hardik Sharma Richard Yang Shu

#### Т

Estefania Tecuanhuey Lopez Yash Trivedi Sourabh Tuwani

#### W

Stanley Shih-Chi Wang

#### X

Jiadi Xu Zibin Xu Handan Xue

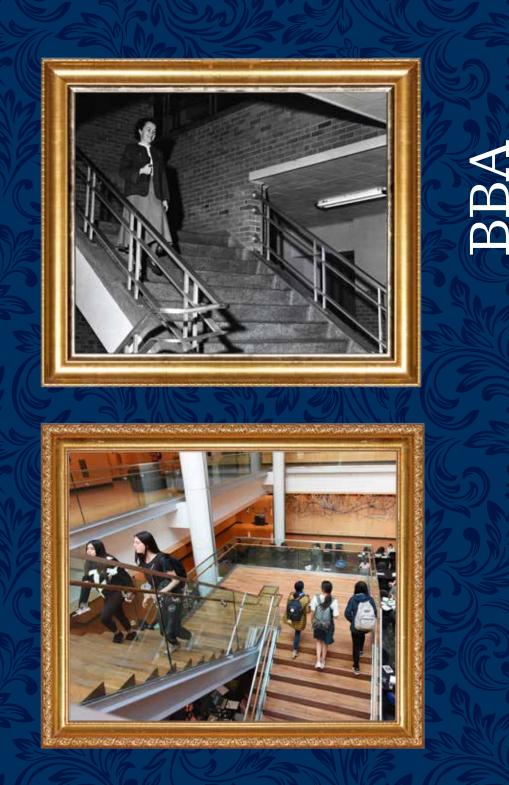
#### Y

Hung-Chien Yang Hanting Yin

#### Z

Huizi Zhang Kenzie Zhang Kane Zheng Zhi Zhou Jialu Zhu

## 



### BACHELOR OF BUSINESS ADMINISTRATION

#### DEGREES GRANTED

Madison V. Bates Namratha Bujala Madison Elena Eaton Andrew Karl Fealko

#### DEGREES GRANTED

Alexander Gail Bamford Neil Bazaj David John Cooper III Noah Keenan Jacobs <sup>c</sup> Jikun Li <sup>c</sup>

#### CANDIDATES

#### A

Ashna Abraham Ethan Shane Abraham Sachin Rajiv Advani Kashish Agarwal Divya Aggarwal Shrey Aggarwal Andrew Emanuele Agius Neha Reddy Agumamidi Faiga Alam Brandon Henry Alati Michael Francis Albano Isabel Rose Allard Breanna Renee Allen Isabelle Nicole Alova Curtis J. Alvesteffer Catherine Rose Andrew Olivia Carroll Andrews Ranjana R. Angamuthu Rishi Sagar Appalaneni Henry Fox Applegate Katharina Elisabeth Arendt Benny Fong Ketaki Sanjay Gaikwad Tiffany Guo Sreya Manchiraju

Randy Mi Kulin Oak <sup>M</sup> Dilan Dilip Patel Ponette Rubio Anwesha Sarangi

Grace Suzanne Aretakis Isaac Reuben Aronson Tanmay Arora Abdulrahman Mohammad Ateya

#### B

Anureet Bajwa Hunter D Barr Manvita Sai Battepati Matthew Keenan Bauersfeld Ismail S. Bazzi Juliette Elizabeth Beals Noah Fries Bean Brandon Ryan Behar Jacob Scott Belin Natalie Conger Bell Sofia Bianca Benenson Brandon Michael Berges Luke Andrew Bernard Samuel Thomas Bernstein Matthew Joseph Berube Flavia Bessa da Cruz

Jeevin Amrit Singh Neelam <sup>c</sup> James Wen Pan John William Stothoff

Domenik Shehaj Haripriya Suryadevara <sup>c</sup> Timothy Leonid Vasilyev Ashish Vempati

Shaunak Michael Bhagat Shubh Bhargava Jacob Aaron Blumenstein Michael Thomas Boehm William Bohlmann Rohit Krishna Bollampally Alexander Julian Bower Zariah Patrice Bridges Rita Evelyn Brooks Rylee Taylor Brooks Lauren Jill Broseker Dylan L. Brower Gwyneth K. Brown Samantha Grace Brown Trinity Barbara Brown Natalia V. Brzozowski Aidan Gerald Burakoff Annabelle Clair Burke Erin Burke Madelyn Paige Burns Oliver David Burnstein Logan Joseph Burrows

# <sup>b</sup>23

## w24

#### C

Jacob Adrian Caffrey Meagan Alice Cahill Madeleine Ann Calcagno Sydney Ann Canty Ryan Carlson Sreya Challa Ali M Charara Brendan M. Chaudoir Emma Chen Olivia L. Chen Raymond Chen Scarlett Chen Alvin Cheng Kashika Chhabra Saniya S. Chitre Adam Luke Chong Shriti Roy Chowdhury Genie Chung Ethan Augusta Chung-Ortiz Jackson Ryan Clark Meredith Louise Clemens Amanda Cohen Kyle Robert Cohen Carter Scott Cojei Andrew R. Collins Lucas Anthony Coman Aiden Patrick Connaughton Matthew Connelly Courtney Elizabeth Conrad Sean J. Conway John Ryan Cook Margaret Grace Cooper Jovanna Charlotte Creet Edward L. Cromwell Paige Elizabeth Cushman

#### D

John Truman Dahmer Stephen Matthew Daly Christopher Michael Davenport Erin Riley Davis Nikhil G. Dayal Rachelle Christina Deng Katherine Hope Derrough Shrey Devulapalli Bradley Thomas Dimick Tanvi K. Doshi David Aidan Dove Brody Maxwell Drake Thomas Peter Droste III Joshua Harrison Dulman Gillian L. Dumont Alejandra Elizabeth Duque Gallagher Nicole Jenna Dweck

#### Đ

Jordan Ezra Eichenholz Devan Sham Ekbote Ethan Albright Elsaden Courtney Joan Emde Berrak Erata August Warren Erdman Elizabeth Caroline Erichsen Samuel Erlich Nicholas Philip Eyen

#### F

Victoria Issam Fadel Lillian Kamar Fakih Kevin Fan George Ryan Fane Jack Stephen Farfel Andy Feng Grant Robert Fish Maggie Alice Fitzpatrick Justin Elliot Flaks Colin James Flanders Brooke Daleas Forte Steven Rodney Fortney Jr. Courtney Lynn Fox Griffin R. Frankel Megan Hannah Frankel Rebecca Danielle Franklin Jack L. Frediani Joshua Robert Freeman

Trevor Owen French Joseph Kole Friedlander Jaime Alexis Fuchs

#### G

Alice Aidar Gabidoulline Ronit Gagneja Salvador Galvan Jr. Bryce Herbert Williams Gamage Antara Bhatia Gandhi Arun Ganga Xilin Gao Ruben David Garcia Apoorva Gautam Yoel A Gebremariam James William Gedris Jack Emerson Gibbs Rebecca Catherine Gibson Lvdia Janette Giroux Colin Paul Glick Joshua Donald Glvnn Jessica E. Goldberg Brooke Alexandra Goldman Ethan Joshua Goldstein Talia Colette Goldstein Zachary M. Goldstein Genta Gollopeni Fli Dessner Gonzalez Samuel Nicholas Gonzalez Martha Josephine Gooch Damien Serif Goodman Matthew Joel Goodman Kelly Taylor Goodwin Ella Goulet Emma Elizabeth Grace Genesis Charissa Grant Evan Matthew Gresens Kristen Onalee Gresla Havden F. Griinsztein Nicholas Edward Grossi Tejas Gumudavelly Arnav Gupta

#### H

Olivia Habart Michael Alexander Hancock Ayman Hague Mathew Harrison Miles Sebastian Hart Makayla Elise Harvey Gabriel Adam Hassan Reem N. Hassan Alaina Kate Morelli Hauberg Jackson David Haw Brendan E. Hay Aidan C. Hayek Mark Christopher Hayes Thomas LaClaire Hendricks Jacob Michael Herman David Ber Samuel Hermelin Diana Elizabeth Hernandez Gabriela Hernandez Matthew Clinton Hibner Erika M. Hill Cortez L. Hill Jr. Corinne Elizabeth Hinson Jessica Lee Hirschmann Dennis Hitai Nathaniel James Holcomb Patrick M. Hopper Devin Michael Host Matthew Paul Houck Robert Housel Steven Huang Joseph Grant Huckestein Sarah Hwang

#### Ι

Nishita Inapuri Nicole Marie Inza

#### J

Sid Jagtap Aditi Jain Vishnu Jaisim Gabriella Rose Jakubczak Teagan Rae Janssen Janelle Rosemina Jean-Baptiste Walter Jing Cole Thomas Jones Sidarth Joshi Sara Hala Jubboori Matthew Stephen Jump

#### K

Sena A. Kaddurah Alexis Isabella Kalina Rajat Kalra Rishi Kalyan Nikitha Deepak Kamath Saavan M. Kaneria Hussain Juzer Kapasi Cameron Karam Siddharth Kaul Madison Grayce Kelley Ella C. van Kempen Abby Elizabeth Kempf Esha Khanna Doane Frederick Kiechel IV Jude Alexander Kim Lauren J. King Edan L. Klier Ishita Kode George H. Kolarchick Anand Manian Kolli Pooja Kolli Anika M. Kololgi Srikar Komanduri Alexander Paul Korb Sofia S. Korn Akshay Sai Kotha Jason Brett Koty Victoria Kovac Adrian Kozakov Nikhil Krishnan Olivia Lorraine Krum Saket Ajeet Kulkarni Chiraq Kumar Anabella Kupchik Sachin Kurapati Jake Hovanes Kuredijan

#### L

Anay Laddha Siddharth Sanjay Lakhani George Edward Ralph Landsberg Liana Chushan Lau Angela Sohvun Lee Ethan Lee |77V | ee Samantha Lee Paige Elizabeth Leistra Matthew Benjamin Levy Nathan Sidney Lewis Tiffany Tianxia Li Isabelle Amy Lian Michael I im Vicki I in Isaac Edward Lippert Christopher Liu Daniel Liu Isabel LoDuca Nicole Stephanie Lopez Kimberly Lorenzo Poh Yue Low Alexa Ann I ower Desiree Lu Alexandra A Luce Kate Flizabeth Lucken Jay T. Lydon

#### M

Jeffrey Ma Milin Avinash Macha Paige Monae Madsen Mariam Majeed Kostadina Rose Makrygiannis Leon Shaya Maksin Grace Colleen Maloney Savannah A. Manley Strauss Mann Tyler J. Mann John Thomas Mansfield Lasya Priya Mantha Shaylah Mary Marciano Benjamin Charles Mark

Jacob Thomas Marra Cole Marshall Quinton Jalen Martin Alfred A. Martinez Dante B. Mastropietro Lara Rachel Mathias Morgan Sara Mathis Brandon Matja Kelly R. McCafferty Brady Daniel McCarron Connor T. McCollum Connor Matthew McCormick Grant Andrew McCurry Maureen Ruth McDougall Jonathan David Mehrara Michael Matthew Meiresonne Maytal Carmel Meisler Isha Karina Mendonza Jordan Alvssa Mendoza Aakash Menon Danica Suaco Mercado Stephanie Therese Merheb Daniel Joseph Meskin Tadeo David Jardim Messenger Madeline R Milia Caroline Jane Millen Karina Rose Miller Gianluca M. Minetti Nilay K. Mistry Suma Moolaveesala Connor Christian Moon Karina Anne Mora Gaspard Xavier Mosquet April S. Muench Kalel Anthony Mullings Jacob Matthew Munn Haylee Jo Murray

#### N

Nivedhita Nagarajan Scott Nasir Megan Jiaqi Ngu Matthew Ethan Nichols Taylin Ning Su Nichols Un Ning Spencer Cole Nitabach Elianna Marie Nomicos Brandon Michael Novarro Christian Antony Nuckolls Henry J. Oh Aria Rose Oleshansky

#### Р

Ahaan Walter Palla Alec Vasvl Palo Arta Palushi Sophia Papadopoulos Kristopher Alex Papp Rajiv Parimi Sophie M. Park Yujin Park William Robert Partogian Aashka V. Patel Keya Kamal Patel Nirav Himanshu Patel Pari Girish Patel Priva Patel Sahaj N. Patel Sarina Mahesh Patel Sohil S. Patel George Paul Xinwei Sage Pei Pavani Meenakshi Pennathur Camila Fernanda Perez Brandon D. Persaud Chase Robert Peterson Mason L. Petree Jessie Pham Mark Gregory Plunkett II Harini Porandla Tylan Mykai Porterfield

#### Q

Ashley Yue Qiu Thomas H. Quach

#### R

Samantha Leigh Rabin Andrew John Rainey Jonathan Raju Sreevas V. Ramakrishnan Sonali A. Ramchandani Nathan Henry Ramras Sidney Thomas Randolph Beniamin Phillip Recht Mitchell Kirk Reinitz Theias Rengaswamy Ethan Scott Rhind Roman Maceo Rhone Marc Jordi Ribas Faith Christine Richardson Nathan James Richtarcik Clavton James Rieger Andie Margaux Riesel Abe Matthew Rimatzki Chloe Anne Ritterbusch Gavin Anthony Roach Chadley Michael Robards William Anthony Rocchio Denise Natalia Rodriguez Olivia C. Roncaglia Lauren Kathleen Rookard Jake Ryan Rosenberg Daniel Eduardo Ross Jeremy Brett Rothman Kavla Emilie Rothstein Dylan Roussel Jav Matthew Rubin Rebecca Leila Rubin Caden Charles Rubischko Vijay Verma Rudraraju

#### S

Carrie Anne Saginur Ishaan Saha Noah Louis-Tscherny Salhaney Annalise A. Sands Kushal Aravinthan Sanjeev Dominic Vincent Sarafa Nikhit Sarilla Kuvin Thooran Satyadev Isabelle Anne Sawicki Connor Nathaniel Sazant Emily Caruso Schatz Amanda Morgan Scheck Juliana Lynn Schmid Cooper John Schrag Grace Giovanna Schuchard Charles Matthew Schuetze Daniel John Schultz Jacob Allen Schwartz Stephanie Brooke Schwartz Ciara Mae Scott Hayden Joseph Scott Anthony Joseph Scotto Jacob Kristopher Seabolt **Riad Seif** Nicholas Steven Sella Saighuhan Senthilkumar Eugene Seo Benjamin Reagan Shaevsky Aarvi V. Shah Sohum Dharmesh Shah Ishtiyak Shahan Manal Shaikh Simon She Grace Mary Sheaffer Angela Taylor Shechtman Henry A. Sheldon Arjun Singh Sherwal Nolan Keehn Sherwood Andrew Seungmin Shin Nusayba Siddigi Madeline Rose Simmon Benjamin Mark Simon Christian C. Sims Bethany Michelle Singer Varun Sinha Carly Rae Skutch Jonathan D. Slack Aiva Cecilia Smith Geneva Hopkins Smith

Caroline Olivia Sokol Zachary David Solomon Nikhil Somani **Benjamin Eric Sommers** Ashley Song Zigui Song Neel H. Soni Siddhanth Soni Ari Nathan Sontag Phoebe Rae Spar Bridget Sadie Spilkin Vishnu Srinivas Arthur Starostka Mason Scott Steere Max L. Steiger Ian Michael Steren Beniamin Stern Michael Justin Strauss Claire Ann Strimling Michael Elias Jackson Strouse Ryan Michael Sullivan Marina Sun Sneha Sujatha Sundar Shruthi Sunilkumar Divya Suresh Swetha H. Susarla Brian Joseph Synowiec

#### Т

Cameron Cyrus Tagavi Yuna Takahashi Peter Tang Michelle Yurong Tao Benjamin Eliaz Taub Abhiram Reddy Tetali Jake Thaw Audrey Sophia Inez Thedford Kaitlin Elizabeth Tholl Ren Carl Axel Thorne Kenneth Christopher Tien Amanda Rose Timmis Madison Paige Timmreck Meredith Paige Tipping Avery Kendall Toosie-Mahon Carla Torres-Viladegut Bradley Patrick Trecha Arnav A. Tripathi Anastasios T. Tsaganos Cameron Mac Turner

#### U

Abdullah B. Umar Ayushi Uppal

#### V

Roshan Vadera Charvik Dhaval Vaishnav Chloe Nicole Valentino Lucy Van Hlu Pui Tyler Jacob VanDusen Giuliana Nicoletta Vassalli Amulya Velaga Anjali S. Vemuri Julia Verklan Michael Timothy Vintzel Alexandra Rose Vogel Mahimna Keyur Vyas

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#### Х

Audrey Xu

#### Y

Amber Mariam Yaldo Theodore J. Yaldoo Xander Yanni Julia Michelle Yaroslavsky Keying Ye Amanda Waverly Yep Anu Yetukuri Jenna Youness Jacqueline Renee Yuen

#### $\mathbf{Z}$

Yasmine M. Zadeh Joanna Victoria Zahra Leo Marten Zamojcin

Andrew J. Pardo Nathan Bryant Rosenberg Bobbi Scott Elisa Maria Simon Felipe Zapata Sophia Zarrelli Lilyan Nabil Zebib Paulo Zepeda Jr. Abigail E. Zhang Daniel Y. Zhang Derrick Zhang Jocelyn G. Zhang Mei Zhang Aimee Zheng Daisy Zheng Angerla Zhong Corev Wei Zhou Nicholas Paul Ziebert Brvnn Joanna Ziemke Ryan Richard Zimmerman

#### CANDIDATES

Cat Gia Vo Hussein Ali Zaarour Alex Huang Zhang

# 24<sup>9</sup>

Dillon Emory Berlin Alexis Camarena Torres Kali Hightower Syeda Maha













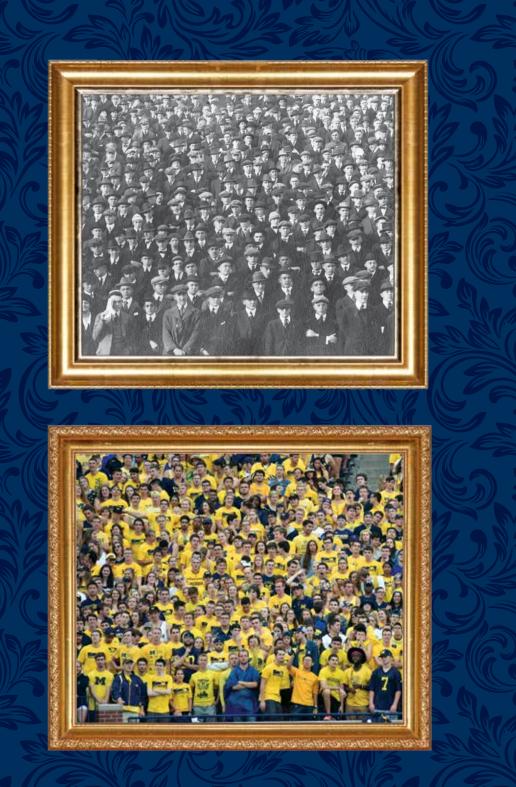












### WELCOME, ALUMNI

#### Dear Graduates:

Congratulations on your graduation! On behalf of the Alumni Board of Governors, it is my pleasure to welcome you to the Michigan Ross alumni community.

Commencement, and joining the alumni community, marks the beginning of a new chapter in your lives — and it's an opportunity to continue to strengthen your connection to Michigan Ross. This will look different for each of you, but when you arrive in your new city, I encourage you to reach out to your local alumni club and continue the tradition of offering your time and support to current students and fellow alumni.

We are an engaged alumni base, with more than 56,000 of us across 114 countries, and our contributions maintain our reputation as the leaders and best in business. No matter where your career takes you, Michigan Ross is committed to helping you succeed by providing personalized benefits throughout your lifetime.

On the following page, you will find a description of the incredible resources at your disposal through the Alumni*Advantage* program. Whether you participate in one of the many Michigan Ross alumni clubs around the world, take advantage of discounted tuition on select Executive Education courses, or enjoy the many other opportunities available, I know you'll find your unique way to stay connected to Michigan Ross.

Welcome to our community! We are deeply proud to stand alongside you as alumni.

Go Blue!

Branton Cole // MBA '06 President, Michigan Ross Alumni Board of Governors



# ALUMN*ADVANTAGE*

## Support throughout your lifetime

Experience the power of the Michigan Ross alumni network through Alumni*Advantage*.

**NETWORKING AND EVENTS** With more than 56,000 alumni across 114 countries, there's sure to be a Ross connection near you. Attend events to expand your network and receive compelling industry insights.

**CAREER RESOURCES** From navigating career pivots to starting new ventures, you will receive the insight you need to make your next move. Get personalized, one-on-one advice from our expert staff to help you achieve your goals. You also have access to our online databases, webinars, job boards, and networks such as the Michigan Ross Alumni LinkedIn Group.

**LIFELONG LEARNING** The dynamic world of business never stops evolving, so we support your educational needs as they grow. As a Michigan Ross alum, you have the opportunity to receive discounted tuition for select Executive Education open enrollment courses, earn certificates offered by Michigan Online at no cost, access alumni-specific Kresge resources, and attend Ross and U-M such as the Positive Links Speaker Series, Finance Lecture Series, and Alumni Club Speaker Events.

**VOLUNTEERING OPPORTUNITIES** Alumni play a critical role in the student experience at Michigan Ross, and volunteering is a great way to make a difference in students' lives. Engage in opportunities to promote your organization, recruit world-class talent, offer mentorship, support clubs and events, gain fresh perspectives, and collaborate on challenges — the possibilities are endless.

Visit michiganross.umich.edu/recent-alumni to learn more.

## THE VICTORS

Hail! to the victors valiant, Hail! to the conqu'ring heroes, Hail! Hail! to Michigan the leaders and best.

Hail! to the victors valiant, Hail! to the conqu'ring heroes, Hail! Hail! to Michigan the champions of the West.

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