



## **Ramya Joseph '02**

CEO and Founder, Pefin

### **Educational Background**

MS Computer Science - AI & Machine Learning, Columbia University

MS Financial Engineering, Columbia University

BS Computer Science/Minor in Economics, UMBC

### **Work Experience**

Vice President, Proprietary Trading, Goldman Sachs

Associate, Equity Trading Labs, Morgan Stanley

Software Engineer, IBM

### **Major Accomplishments**

SXSW 2018, Pefin Wins People's Choice in Interactive Innovation

Benzinga Founder of the Year

NSF Graduate Research Fellow

Presents

## **THE RAYMOND V. HAYSBERT, SR. ENTREPRENEURSHIP LECTURE SERIES**

### **Entrepreneurship - The Roller Coaster Ride of Unknown Outcomes**

Although most people gravitate towards the safety of known outcomes, the uncertainty of entrepreneurship can have its own rewards. Being an innovator is about taking big risks that oftentimes have completely unknown outcomes. A startup is often a roller coaster ride with highs and lows and unexpected drops. It takes energy and a deep sense of purpose to manage the unknowns. In short, trying to create something new from scratch takes guts. Here we explore the uncertainties entrepreneurs face across financial, business, team, and personal aspects and how to thrive in this environment.

Come listen to Ramya Joseph, the World's First AI Financial Advisor, talk about her entrepreneurial journey and valuable lessons learned along the way.

**September 29, 2021  
Noon - 1 p.m.  
To Be Held Virtually**



The Raymond V. Haysbert, Sr. Entrepreneurship Lecture Series provides a platform for successful entrepreneurs to candidly share their experiences and insights with UMBC students, faculty, alumni and the Baltimore business community. The series highlights experiences, lessons learned and unique issues and challenges faced by entrepreneurs in the creation of a new enterprise.

#### **QUESTIONS?**

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