JULIAN MERCER

FINANCIAL ANALYST

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PROFESSIONAL SUMMARY

Financial Analyst with 5+ years building models, tracking variances, and advising business leaders at retail and enterprise software companies. Turns messy operating data into clear forecasts and recommendations that improve spending decisions and planning accuracy.

PROFESSIONAL EXPERIENCE

Financial Analyst Jul 2023 - Present
Intuit, Mountain View, CA

- Built a driver-based revenue and expense model for a $210M product line, improving quarterly forecast accuracy from 88% to 95%.
- Analyzed monthly budget variances across six cost centers and presented causes and actions to directors in a standard one-page format.
- Created an Excel and SQL reporting package that replaced 12 hours of manual consolidation with a 90-minute refresh each month.
- Evaluated 18 headcount and vendor requests with payback analysis, helping leadership defer $1.4M of lower-return spend.
- Built a monthly variance dashboard in Excel and Tableau comparing actuals with forecast for three product lines, giving leaders explanations within five business days of close.
- Partnered with marketing on a campaign ROI model that reallocated 8% of quarterly spend toward higher-return channels.

Junior Financial Analyst Jul 2021 - Jun 2023
Target, Minneapolis, MN

- Supported weekly sales and margin reporting for a category with $380M in annual sales, flagging shifts of more than 50 basis points to merchandising partners.
- Developed scenario models for markdown and promotion plans, informing decisions that protected roughly 0.4 points of margin.
- Reconciled forecast data to the general ledger monthly, resolving discrepancies before business reviews and keeping the category team's numbers aligned with accounting.
- Documented model assumptions and sources in a shared workbook so reviewers could trace every major input, which shortened review meetings and follow-up questions.
- Automated a weekly inventory-turn report with Excel formulas and SQL queries, saving the team about six hours each week.
- Built a markdown-planning workbook comparing promotion lift against margin impact, which category managers used in two seasonal planning meetings.
- Prepared monthly leadership slides on category performance and answered follow-up questions from merchandising partners.

CORE SKILLS

Financial modeling | Variance analysis | Forecasting | Budgeting | Excel | SQL | Power BI | Scenario analysis | Revenue analysis | Cost analysis | Business partnering | Data visualization | NetSuite | Presentation skills

EDUCATION

B.S. in Finance, University of Minnesota, Minneapolis, MN

CERTIFICATIONS

Financial Modeling & Valuation Analyst (FMVA) | CFA Level I candidate