

# Margaret Bernardi Santos, MST

## Academic and Remedial Math Tutor

### SUMMARY OF QUALIFICATIONS

Received CPA license in 1990	Math Tutoring
Prepared & reviewed various corporate, partnership & individual tax returns	Prepared and developed various internal reports including balance sheets, income statements and various audit & tax reports
Planned & conducted corporate training on tax, accounting and technical course subjects in classroom setting	Responsible for recruiting, interviewing hiring and evaluating high level accounting and finance professionals
Supervised senior and staff accountants	Acted as liaison between CEO's, CFO's, controllers and accounting managers of Fortune 1000 Companies and finance associates
Maintained internal employee Records	Adjunct Professor of accounting and business

### BACKGROUND

**Dower and Associates, Inc.** [ June 2004 to Present].

- Tutor elementary and middle school students in the appropriate level of mathematics

**RESOURCES CONNECTION, LLC.**, McLean, Virginia, [September 1998 to March 2000].

#### **CLIENT SERVICE/RECRUITING MANAGER**

- Responsible for recruiting high quality finance and accounting professionals to both Fortune 1000 and high growth companies on a project basis
- Interviewed candidates, maintained database and administration of employees' information
- Responsible for networking with Fortune 1000 companies and high growth companies in the Metropolitan D.C. area
- Provided clients with the specific expertise needed, responsible for matching the best Resources' associate available with the specific project at hand
- Liaison between clientele and Resources' employees

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**NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.**, Rockville, Maryland,  
[June 1995 to September 1998].

**SENIOR FINANCIAL ANALYST**

- Provided analytical financial support to the Nasdaq Stock Market, Inc. and monitored actual performance versus plan and planned activity versus forecast
- Analyzed business processes as they related to the processing, recording and reporting of financial activity
- Assisted in the design and development of process automation efforts within Finance
- Provided financial reporting and analytical support for current and future business transformations
- Performed business analyses in support of the Director of Financial Reporting, Controller and Treasurer
- Supported assigned Business group management in analyzing business performance and in developing pricing strategies, cost justifications, operating forecasts and annual plans
- Analyzed and challenged revenue and expense flow in an effort to streamline current activities

**TAX RESEARCH MANAGER**

- Responsible for all tax planning and tax research issues
- Responsible for the review of all tax returns - Form 1120, Form 990, Form 5500 and all related estimated and extended payments
- Preparation of entire FAS 109 calculation including dealings with outside tax counsel
- Research base included: issues relating to reorganization of the NASD, Inc., researched applicability of accumulated earnings tax, issues relating to FAS 109 calculation and various other tax issues
- Dealt with payroll tax, sales tax and property tax issues
- Researched tax-exempt status and prepared applicable tax-exempt application form

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**DELOITTE & TOUCHE**, Washington, D.C. / Raleigh, North Carolina, [September 1987 to June 1995].

### **TAX MANAGER**

- Supervised and directed tax professionals during their preparation and preliminary review of tax returns and research for tax clients
- Trained and evaluated personnel in the performance of their respective responsibilities
- Responsible for the preparation and review of tax returns, research and consultation to clientele on various tax matters, both strategic and operational
- For 3 years, Responsible for the completion of approximately 300 tax returns for a single client in a month time frame while managing other clients
- Responsible for management of client billings, analysis and collections
- Experience Base: Partnerships and Corporations and Individuals, including Federal and State Regulations, sales, foreclosures, mergers & acquisitions
- Service Line Specialty: Real estate and Partnerships

### **AUDIT SUPERVISOR**

- Planned contracted examinations of financial and operating conditions of various business entities with revenues and total assets exceeding \$1 billion, respectively
- Supervised and directed financial professionals during the conduct of contracted examinations
- Trained and evaluated personnel in the performance of their respective responsibilities
- Provided consultation and insight to businesses in evaluating performance and internal controls
- Industries included: Real estate, construction, government contractors, governmental entities, SEC and non-SEC entities, development stage enterprise, and media

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**NORTHERN VIRGINIA COMMUNITY COLLEGE**, Alexandria, [Fall 1993 to Fall 1997].

### ADJUNCT PROFESSOR

- Instructed and lectured junior college level students on Intermediate accounting, principles of accounting and principles of business.

**CENTRAL INTELLIGENCE AGENCY**, Rosslyn, Virginia, [November 1986 to September 1987].

### FINANCE OFFICER

- Provided consultation to employees as to their ideal personal financial strategies. Responsible for computing annuities for retirees under various programs, as well as the maintenance and updates of related personnel records.

## EDUCATION

**CERTIFIED PUBLIC ACCOUNTANT** 1990

**AMERICAN UNIVERSITY**, Washington, D.C., [Fall of 1991 to Fall 1994].

*MASTER OF SCIENCE IN TAXATION*

**INDIANA UNIVERSITY OF PENNSYLVANIA**, Indiana, Pennsylvania, [Fall 1982 to Spring 1986].

*BACHELOR OF SCIENCE IN ACCOUNTING, MINOR IN PRELAW, MAGNA CUM LAUDE*

## ACTIVITIES

### COMMUNITY, PROFESSIONAL & SOCIAL

- Volunteer for various community organizations
- Member of the Finance Committee at Saint John the Apostle
- Member of the Pastoral Advisory Committee at Saint John the Apostle
- Member of the Board for the Pre-School at Saint John the Apostle
- Lector at Saint John the Apostle
- Coach, Loudoun County Girls' Softball League
- Volunteer at Frances Hazel Reid Elementary
- Volunteer at Birthright