

IDRISS MOUADEN

ACADEMIC CURRICULUM VITAE

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ACADEMIC PROFILE

High school student and independent researcher focused on banking, financial systems, monetary economics, Austrian economics, political economy, and institutional analysis. Current work examines how collateral eligibility, asset encumbrance, pre-positioning, and haircuts transform bank assets into funding capacity.

Approach: Institutional analysis, literature synthesis, company filings, regulatory disclosures, and financial modelling.

EDUCATION

High school education

2026-2028

Spain | Expected completion: 2028

Selected coursework: Mathematics, Chemistry, Physics, English, and History.

Educación Secundaria Obligatoria (ESO)

Completed 2026

Spain

Cumulative academic average across the full programme: 9.11/10.

RESEARCH

Money, Collateral, and Bank Liquidity: Institutional Pledgeability and the Transformation of Bank Assets into Funding Capacity

2026-Present

Independent working paper | Research in progress

- Develops an institutionally grounded conception of bank liquidity that extends beyond market saleability to the capacity to pledge eligible, unencumbered, and pre-positioned assets for funding.
- Examines collateral eligibility, haircuts, asset encumbrance, central-bank and private funding channels, and the interaction between market liquidity and funding liquidity.
- Builds on the literature on market and funding liquidity to distinguish the saleable value of bank assets from their institutionally determined pledgeable value.

Synchrony Financial (NYSE: SYF) Investment Report

2026

BYCIG Research | Equity research and financial analysis

- Evaluated the company's business model, credit performance, funding and liquidity, valuation, capital returns, and principal risks using public filings and disclosures.
- Assessed deposit funding, securitization capacity, credit-loss trends, capital adequacy, shareholder distributions, and liquidity resources.
- Developed an investment case integrating financial-statement analysis, banking-sector metrics, valuation, and downside considerations.

EXPERIENCE

Investment Analyst, Brooklyn Youth Charitable Investment Group (BYCIG)

May 2026-Present

Student-managed real-capital educational nonprofit

- Research public companies, analyze financial statements and regulatory filings, and prepare equity proposals for review by the investment advisory committee.
- Completed and presented an equity proposal on Synchrony Financial; participate in investment, speaker, and organization-wide member sessions.
- Contribute within a merit-based investment process whose returns support student-selected charitable causes.

Family Retail Business - Operations Assistant

2025-Present

Spain | Part-time alongside school

- Support day-to-day operations across neighborhood retail stores, including customer service, inventory organization, merchandising, cash-register support, and practical problem-solving.
- Balance regular operational responsibilities with full-time academic work, developing reliability, commercial judgement, and direct customer-facing experience.

SELECTED ESSAYS AND ACADEMIC COMPETITIONS

Cashlessness and Monetary Discretion

2026

John Locke Institute Global Essay Prize - Economics | Shortlisted; final decision pending

- Analyzes how the disappearance of physical cash can expand monetary discretion, alter bank-run dynamics, and weaken competitive constraints on financial and political power.

The End of Exit: Cashlessness, Digital Identity, and the Collapse of Competitive Constraints on Power

2026

Youth Liberty Prize | Decision pending

- Examines the interaction of cashlessness, digital identity, monetary control, and the erosion of practical exit options from centralized systems.

Nations, States, and the Free Evolution of Social Order

2026

Cambridge Re:Think Essay Competition (CCIR) | Participant

- Explores spontaneous order, national identity, state formation, and jurisdictional competition through political-economy and institutional analysis.

PUBLIC SPEAKING AND CIVIC ACTIVITIES

Torneo de Debate Educativo de Andalucía - Provincial Competition

2025-2026

Refutation Speaker | Two consecutive editions

- Prepared evidence-based cases and delivered timed rebuttals under competitive conditions, responding directly to opposing arguments and defending both assigned positions.
- Specialized in refutation: identifying unsupported premises, exposing logical weaknesses, and rebuilding the team case within strict speaking limits.

European Parliament Simulation

2026

Participant

- Participated in parliamentary-style debate, negotiation, amendment, and voting on European policy proposals.

INDEPENDENT STUDY

Banking, Financial Institutions, and Monetary Economics

2025-Present

Structured independent study

- Study bank balance sheets, asset-liability management, collateral, liquidity, credit risk, regulation, and valuation through academic papers, specialist textbooks, annual reports, and regulatory filings.
- Use Zotero to organize literature and citations and Microsoft Excel to analyze financial statements and construct valuation models.

SKILLS

Languages: Spanish (native); English (C1); Arabic (conversational).

Research and finance: Academic literature review; financial-statement analysis; equity research; financial modelling and valuation; banking and liquidity analysis.

Tools: Microsoft Excel, PowerPoint, Word, and Zotero.

Communication: Academic writing, structured argumentation, public speaking, and competitive refutation.

ACADEMIC AND PERSONAL INTERESTS

Banking and financial history; Austrian economics; political history; public speaking and debate; bodybuilding.