

Michael S. Couch

Relevant Experience:	<u>MakingChange</u> <u>Executive Director</u> , June 2012 – Present Lead activities of non-profit organization to develop and deliver financial education programs that provide people with the financial skills they need to make better decisions in a way that encourages lasting behavioral change	Columbia, MD	
	<u>HOWARD COUNTY TENNIS PATRONS, INC.</u> Volunteer, June 2010 – May 2012	Ellicott City, MD	
	<u>BALTIMORE-WASHINGTON FINANCIAL ADVISORS</u> <u>Financial Planner</u> : September 2009 – May 2010 Completed pre-retirement, retirement and estate plans to address client financial goals and provide potential solutions <u>Tax Advisor</u> : December 2008 – September 2009 Prepared individual client tax returns and performed ongoing tax planning analysis including tax projections and quarterly estimated tax payments	Columbia, MD	
	<u>GEIER ASSET MANAGEMENT</u> <u>Director, Financial Planning</u> : October 2001 – January 2008 Provided comprehensive financial services to meet client's financial planning, investment and family office needs	Marriottsville, MD	
	<u>Financial Planning</u> <ul style="list-style-type: none">• Prepared and presented client financial plans for high net worth clients• Determined life insurance needs and obtained appropriate life insurance coverage• Coordinated implementation of estate planning documents with attorneys		
	<u>Investments</u> <ul style="list-style-type: none">• Constructed client's investment portfolio based upon investment objectives and risk tolerance		
	<u>Family Office Services</u> <ul style="list-style-type: none">• Supervised family office staff including personal bill paying service• Developed and monitored budgets and cash flows for professional athletes• Assisted clients with purchase or sale of real estate and automobiles		
Certifications / Licenses	Certified Financial Planner™ (November 2004) Series 7 (January 2002) & Series 66 (December 2001) - Inactive		
Education:	<u>LOYOLA COLLEGE</u> July 1988 - May 1991 Masters of Business Administration	Baltimore, MD	
	<u>UNIVERSITY OF MASSACHUSETTS</u> September 1978 - May 1982 Bachelors of Business Administration - Finance, Magna Cum Laude	Amherst, MA	
Previous Work Experience	<u>AMERICA ONLINE</u> March 1996 – January 2001	Vienna, VA	
Summary:	<u>GENERAL ELECTRIC</u> GE Information Services GE Industry Sales & Services GE Computer Services GE Computer Services GE Financial Management Program	May 1988 - March 1996 June 1986 - May 1988 January 1986 - June 1986 August 1984 - January 1986 July 1982 - August 1984	Rockville, MD Schenectady, NY Columbia, MD Schenectady, NY Schenectady, NY

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Previous Work Experience Details:	<p><u>AMERICA ONLINE</u> <u>Director, Digital City Finance:</u> November 1996 – January 2001</p> <ul style="list-style-type: none">• Directed preparation of annual budget and monthly financial forecasts• Led team providing financial support to Sales and Programming organizations• Developed 5 year P&L forecast of 10 existing Digital Cities plus planned growth for private placement memorandum; received Digital City President's award <p><u>Director, GNN Business Planning and Analysis:</u> March 1996 – November 1996</p> <ul style="list-style-type: none">• Created new role including development of business plan, forecasting, variance analysis, and monthly report of key metrics for business leaders <p><u>GENERAL ELECTRIC INFORMATION SERVICES</u> <u>Manager, Financial Analysis:</u> September 1994 - March 1996</p> <ul style="list-style-type: none">• Provided financial support, including budgeting, forecasting, and monthly variance analysis, for four Area Sales Managers• Implemented financial consolidations and reporting package for Area Sales Finance Managers <p><u>Leader, Profitability Analysis:</u> April 1993 - September 1994</p> <ul style="list-style-type: none">• Led five employees in development of business-wide financial analysis process to analyze business segments, industries, products and client profitability• Established product financial guidelines and integrated them into the global product development life-cycle <p><u>Manager, International Billing:</u> September 1990 - April 1993</p> <ul style="list-style-type: none">• Led 5 employees in implementation of simplified global billing process to 36 worldwide Distributors. Reduced client sign-up time and eliminated 4 positions. <p><u>Manager, Client Billing Services:</u> January 1990 - September 1990</p> <ul style="list-style-type: none">• Created new organization, including staffing and systems development, which responded to client invoice inquiries and identified root cause of billing issues <p><u>Senior Auditor:</u> May 1988 - December 1989</p> <ul style="list-style-type: none">• Conducted financial and process audits to strengthen internal controls and procedures including audits of London and Milan affiliates <p><u>GENERAL ELECTRIC INDUSTRY SALES & SERVICES</u> <u>Financial Auditor:</u> June 1986 - May 1988</p> <ul style="list-style-type: none">• Performed Federal Government compliance reviews of 40 domestic locations and conducted financial audits of field locations <p><u>GENERAL ELECTRIC COMPUTER SERVICES</u> <u>Manager, Region Finance:</u> January 1986 - June 1986</p> <ul style="list-style-type: none">• Managed daily financial activities, performed monthly sales and income analysis for business with annual budgeted sales of \$6.9M and 3 person accounting staff <p><u>GENERAL ELECTRIC COMPUTER SERVICES</u> <u>Specialist, Region Accounting:</u> August 1984 - January 1986</p> <ul style="list-style-type: none">• Provided financial support to Northeast region Sales organization including analysis of client opportunities and supervision of 6 person accounting staff <p><u>GENERAL ELECTRIC COMPANY</u> <u>Financial Management Program:</u> July 1982 - August 1984</p> <p>Developed financial leadership through series of four rotational assignments providing exposure to various finance and business functions and intensive classes in GE financial practices</p>	<p>Vienna, VA</p> <p>Rockville, MD</p> <p>Schenectady, NY</p> <p>Columbia, MD</p> <p>Schenectady, NY</p> <p>Schenectady, NY</p>
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