Chris Moncuso, CMA

Researcher; Software Engineer; Finance Leader with CMA; AI/ML and Web Dev Expert

| chris@wellntell.com | moncusoc@asu.edu | cmoncuso@gmail.com | wellntell@outlook.com | +1 939 699 7671 | Remote from Puerto Rico |

| US Citizen | Clean criminal history | No contractual restrictions | Never served in, nor worked for, any government or military | Never Funded |

EDUCATION

Kelley School of Business, Indiana University Bloomington   **Completion Date: 2011**
- **Two Bachelor's of Science degree majors completed**
- Lab-class assistant (unpaid) helping implement teachings in advanced spreadsheets and database software classes
- Founder and President of the Corporate Strategy Club, a student organization that was awarded as best up-and-coming club
- Graduated as a member of the Kelley Undergraduate Investment Banking Network (Seminar)
- Studied international finance and international economics in Spain through the IES study-abroad program that allowed me to attend classes with Spanish students

Arizona State University, Online Engineering School, Part-Time Student   **Ongoing**
Registered as an online student with a declared major of engineering, though pursuing additional majors and minors in other areas while allowing access to classes exclusive to engineering students.

Total Undergraduate Cumulative GPA: ~ 3.71 / 4.00
Total College Credits Earned: > 175

Middletown South High School diploma co-op program: Obtained a high school diploma as an invitational guest into a co-op program at a foreign high school, permitting me to work rather than attend senior year. I qualified for this option, or to start college early, upon placing in the top percentiles in state-wide standardized tests, which had already placed me into upper-classmen high school classes where I was one of, if not, the only student(s) from my grade class

Work Out World (high school co-op and during college): Front Desk Rep while attending high school and promoted to Sales Representative before becoming a Certified Personal Trainer through NASM and WITS, which included a nutrition component, working with various repeat clients on-site at a gym chain in the United States

Merrill Lynch – Internship: Supported the Vice President of Wealth Management with procuring clients and ad hoc tasks

On-Campus Recruitment: The Kelley Undergraduate Investment Banking Network Seminar consistently had 100% placement into "bulge-bracket" investment banks for US citizens, and was the reason I decided to attend IU Bloomington, after first driving to Indiana and interviewing with the head of the program. While in the program, I received three early offers, two in Management Consulting and one by Johnson & Johnson, before the semester and program concluded. The "exploding" offer by Johnson & Johnson required immediate acceptance and I selected their offer over the other pending offers.

Supplemental Science, Tech, and Coding Classes Completed:

Class	Class Code	Grade	Location
Object Oriented Software Programming in Handwritten Java	CSCI-C 212	A	IU Bloomington
Intro to Programming in Python	CSCI-A 201	A+	IU Bloomington
Finite Mathematics	MATH-M 118	A	IU Bloomington
The Computer in Business (spreadsheet software)	BUS-K 201	A+	IU Bloomington
Statistical Analysis of Business and Economics	ECON-E 370	A+	IU Bloomington
Technology (spreadsheet and database software)	BUS-X 201	A	IU Bloomington
General Chemistry II (included electrochemistry lab)	CHM 116	A-	Arizona State University

PROFESSIONAL EXPERIENCE

Mentor WorldWide – Johnson & Johnson Finance Leadership Development Program (2011-2013)
- The Johnson & Johnson "FLDP" was a two-year leadership development program that recruited about 100 people, many having already worked for Johnson & Johnson as paid interns and employees, to complete two one-year full-time employment rotations in various sectors, areas, and capacities of finance to learn how to become future leaders of the large international publicly-traded company.
- I was hired as the first overall draft selection by Ethicon, the first-ever Johnson & Johnson operating company, to join a recently-acquired aesthetics and medical device company in Santa Barbara, CA, called Mentor WorldWide with a **compensation package that included ~$60,000 USD salary + multiplied overtime pay of uncapped hours worked beyond 40/week + sign-on bonus + year-end bonus + relocation package that included cash + a corporate card for expenses + guaranteed automatic promotions up through six months after the program ends to ~$80,000 USD.**

Johnson & Johnson – Ethicon / Mentor Worldwide
Santa Barbara, CA
FLDP Analyst – Sales & Marketing   **2011 – 2012**

- Responsible for managing the Meetings and Conventions budget, working directly with company leadership in the marketing department as the finance business partner
- Sales and Marketing FLDP – Supported the CFO directly with adhoc requests, partnered with the head of Sales, and partnered with various stakeholders, including the accounting department, to understand company performance and properly control budgeting and sales initiatives. Created/managed Excel models for statistical analyses and performance.
- Assisted with the integration of Mentor into Ethicon and with the divestiture of a business previously owned by Mentor

Johnson & Johnson – Janssen Pharmaceuticals
Horsham, PA
FLDP Finance Analyst – FP&A, Total OPEX   **2012 – 2013**

- Partnered with every area of the J&J pharmaceutical business, including the tax team, to gather total company operating expenses (OPEX) and assemble results decks for reviews with the CFO, which I attended on occasion
- Created contribution statements, which gathered every pharmaceutical product, including still in development, and showed how much financial contribution is being dedicated to each product and in each phase of the US pharmaceutical life cycle, from R&D to being in the generic competition phase. Created/managed Excel models to include in CFO reviews

Johnson & Johnson – Finance Leadership Development Program Graduate

2013 – 2013

- One of select members to graduate and receive supervisory responsibilities immediately upon completing the program
- Achieved a CMA from the IMA, a finance certification requiring years of specific experience and passing multiple exams

Short-term Finance Employment Contracts, Lead Developer and Project Manager

2014 – 2025

- Built custom financial software, ledger systems, and Budgeting/BI utilities into webview apps made available on Google Play and the Apple App Store that utilize Stripe web hooks and Apple IAP App Store Server Notifications
- Built unique and proprietary novel AI models and architecture absolutely fresh from scratch utilizing Python, C, and PHP, proving uniquely achieving functionalities protected as trade secrets but can be discussed upon request with proof of concept, achievements and capabilities implemented. In addition to the proprietary novel models built fresh, I have created web apps that utilize various AI models that have open-source architecture and permissive rights to alter, reverse engineer, and train with custom resources, which can be made available as commercial products. I implemented various AI functionalities and models into web apps using FastAPI with reverse proxy of Python files which included features such as vision, voice, and image generation.

Various Short-Term Employments (1 year in length or less)
Various Locations
Finance Employee/Contractor, Consultant   **2014 – 2017**

- Hired as a temporary Independent Contractor in capacities including financial management support, Excel modeling, sales management support, tech and database integration, and strategic sourcing
- Completed a full-time employment for exactly one year, from April 20, 2015 to April 19, 2016, at a publicly-traded company that was already announced to be getting acquired, and my job involved supporting the sales teams, marketing directors, and being lead finance of the Retail Store Optimization Plan, analyzing market competitiveness while the FTC was determining whether the acquisition would be approved. I found an indisputable and acknowledged technical malfunction in the Retail Optimization spreadsheets (Excel) model, built by Bain Consulting, that I took over from a senior financial analyst that was hired the same day as me, which was a result of not properly maintaining the model and significantly changed results reported as one of the company's key strategic priorities, with my findings changing the results to show a duopoly environment; the acquisition was denied by the FTC shortly after and my job was eliminated.
- Upon concluding the above-mentioned full-time one-year employment, I was offered an IC agreement with Kaiser Permanente in California, but the contract was terminated during the group onboarding before the job started. There was no misconduct, absence, tardiness, nor any other type of reason involving job performance. I was then injured in Los Angeles as a result of a theft of my phone that required surgery, for which I was approved for an initial period of one year of state disability income, though I decided to attempt working instead during the disability period.

2017 Started Physical Disability Period
Disabled and received state disability insurance compensation after suffering multiple knife wounds resulting from a theft of my phone while on vacation visiting Los Angeles for the first time for my birthday. One of the knife wounds hit my spinal area and resulted in surgery and a prolonged recovery requiring avoidance of cold temperatures.

Bain Capital / Innocor Inc.
New York City Area
Commercial Finance Manager – Contract   2018 – 2018

- ○ Responsible for managing and reporting sales results for the commercial sales side of the business using Microsoft Excel integrated with Microsoft Access, through which I implemented macros of SQL queries for automation
- ○ Responsible for managing the financial results of the sales team, analyzing performance and pay, and check cutting
- ○ This contract was attempted during the approved physical disability period, but my symptoms were preventing me from going into the office, and my temp contract as a finance manager ended while I was attempting to work remotely. Since my disability compensation was stopped, and I needed to avoid cold temperatures because of my physical disability, my decision was to relocate to low-cost hot areas of the world and attempt to work remotely part-time while I recovered.

Various Legal Entities / Well Intellicated LLC
Remote, Physical Disability Recovery, Digital Nomad
Project Manager / Lead Developer / Finance Consultant / Disability Recovery (Part-Time)   2017 – 2025

- ○ Completed various part-time remote jobs, most of which specialized in coding, including teaching coding classes such as Intro to Coding in Python and Intermediate Coding in Python after gaining credibility among the company whom achieved teaching contracts with formal school systems for remote classes during the Covid quarantine
- ○ Having hired a development team to build a web app idea that was started from when I was working as a certified personal trainer during my college years, I decided to expand the offering and managed various teams through the development of a mobile nutritionist app made available on Google Play and Apple App Store, which generated a maximum amount of $1,000 USD per month providing automated adjustable daily meal plans to clients with potential upsales.
- ○ After identifying sources of infiltration and malicious manipulation of websites and apps that I was working on and testing, a decision was made to create a uniquely niche website and web app that provides only the most basic technologies and eliminates as many found sources of potential infiltration as possible, such as script tags, and provides only the most reliable experience through custom pure PHP and insert-only SQL databases without links nor images. The app was approved and launched onto the Apple App Store and Google Play utilizing webview, and offers a financial planning system equipped with a ledger, PnL and BvA report roll-ups, and a recurring expense tracking system, which can be used for private financial consulting sessions and financial education webinars already offered through the app.

Latam Coders Program, Remotasks, Scale AI
Remote International, hired in Brazil, relocated to Puerto Rico
Coding Expert, Artificial Intelligence   Since June 2025

- • Invited to join the Latam Coders Program from Brazil, and after passing various assessments in language, logic, and coding during live interviews, I was accepted into the program as a Coding Expert, Artificial Intelligence. I then relocated from Brazil to Puerto Rico for an agreed upon increased pay rate, while remaining in the permitted LATAM regions.
- • Tasked on various projects and utilized exclusive company resources available to the members of the Latam Coders Program, such as modern AI models, investing an estimated amount of more than 40 additional hours per week learning AI & ML Engineering in areas including:
- ○ Learning how to deploy transformers in Python and using PyTorch and TensorFlow for training and development, utilizing open source resources to create custom models with novel training.
- ○ Leveraging various open source utilities to assemble multi-model functionality using individualized capabilities integrated into a single interactive prompt from a user. Examples include logic models interacting with vision models.
- ○ Researched and proved functionality of various novel concept prototype models, built fresh with custom code using C and PHP, which are treated as proprietary novel trade secrets, but can be discussed and disclosed situationally
- • Projects and tasks worked on include:
- ○ Senior Code Reviewer for a Code Evaluations Project
- ○ Logic training and development using MCP Servers
- ○ Front-end design and logic programming using React and Typescript
- ○ Provided coding services, such as front-end design and logic of web apps analyzing keyboard clicks, using React and TypeScript, with primary expertise being PHP, SQL, HTML, CSS, and Python

IDENTITY AND ACHIEVEMENTS

Multiple Legal Names Registered with the US Court System

Certifications obtained including expired: Real Estate License, Insurance License, NASM CPT and WITS CPT (including a nutrition component), 170-hour TEFL & TESOL from ITA (includes practicum hours), Coding Certifications, CMA from IMA (FP&A)

Coding Portfolio: https://wellntell.us/resources#budgetinganchor shows web app approved by Apple App Store and Google Play, all conceptualized, designed, and coded with 100% proprietary and custom code by Chris Moncuso. Highlights include:

- Unique hackproof coding methodologies with modern-looking UI using no third-party code, frameworks, nor javascript
- Perhaps the first published mobile app pattern login system that is 100% impenetrable from any type of phone intrusion, utilizing only custom html and css for front-end design, eliminating exposure to AI malware attacks through browser intrusion and javascript
- Custom-built (and designed) 2FA system, finance ledger and reporting utility, and encoding & decoding utility, all built by Chris Moncuso using nothing more than command line to eliminate layered manipulation and no 3rd party coding support such as AI

ADDITIONAL VALUES

Programming languages: I am familiar with a vast amount of coding languages, with perhaps core experience being PHP/SQL, HTML, CSS, Python. I am comfortable with using front-end technologies, such as javascript, typescript, react, tailwind, etc., and C

Spreadsheets Modeling: I have created and worked with complex spreadsheets (Excel) models at publicly-traded companies

Spoken Languages in descending order of proficiency: English (native), Portuguese (conversational capability with +1 years of experience living in Portuguese-speaking countries), Spanish (conversational capability with +1 years of experience living in Spanish-speaking countries), Chinese (basic ability to participate in society given my experience in Mainland and Taiwan, where I have experience in all major regions of the island)

Additional Skill/Hobbies/Gigs: I own a single-member LLC with the purpose of shielding liability from web apps I have built that are available for download on app stores, such as the Well n Tell apps. Please note that this app permits me to schedule optional group classes and consultations at my discretion, which will be treated secondary to my education and primary employment. Other side endeavors have included gigs such as leveraging my international nutrition and culture expertise, bouncer at a night club on weekends, sales jobs, Uber driving, insurance and real estate licenses, part-time remote teaching (coding and spreadsheets classes), tutoring, and consulting. I am currently pursuing a PMP certification.

CMA: Achieved a CMA through IMA while in the Johnson & Johnson Finance Leadership Development Program (ID: 7304253)

Coding Portfolio: I have uploaded videos of completed coding projects, such as a custom-built proprietary cashflow ledger, budgeting system, and BI utility, which I designed and developed without any 3rd-party, nor code-producing support, such as AI and human assistance, which can be found here: https://wellntell.us/resources#budgetinganchor. My decision was to include javascript only as optional, activate-able by a click of a button and not exposed to users by default, and only if there was a utility that was deemed to have additional value by adding javascript. The result and rationale is that using only static-page code, such as PHP, and not including any other front-end aside from HTML/CSS is more reliable with more definitive database interactions.

International Culture and Human Behavior: I have tremendous experience with international cultures, having lived as a nomad and resided outside the United States for nearly 10 years, including having studied abroad during college which involved months of travelling throughout Southern Europe during and after the program, which was funded from playing Texas Hold'em poker professionally several days a week at a local casino near campus. **My nomad experience includes many places less-traveled by US citizens, including the rainforests of the Borneo Island and Amazon. Here is a list of places outside the United States where I have visited for a period of time beyond just passing through, and involved exploring/accommodation:**

Study Abroad (during college)
- Spain: Barcelona (study abroad)
- France: Montpellier, Marseille, Nice, Lyon, Paris
- Monaco
- Italy: Milan, Florence, Venice, Rome, Catania, Syracuse, Palermo
- Germany: Munich, Mannheim/Heidelberg
- Czech Republic: Prague
- Ireland: Dublin

Nomad Living (disability recovery requiring avoidance of cold temperatures, working remote part-time)
- Spain: Madrid, Valencia
- Italy: Rome, Naples, Sicily
- Turkey: Antalya, Istanbul
- Hong Kong
- Mainland China: Hainan, Shenzhen, Shanghai, various coastal cities in between Hainan and Shanghai
- Taiwan: Taitung, Kaohsiung, Tainan, Taichung, Taoyuan, Taipei
- Philippines: Manila, Cebu City, Siargao, Puerto Princesa
- Indonesia: Yogyakarta, Bali
- Malaysia: Kuala Lumpur, Penang, Johor Bahru, Kota Kinabalu, Borneo Rainforest
- Vietnam: Hanoi, Danang, Ho Chi Minh
- Thailand: Bangkok, Phuket, Chiang Mai, Chiang Rai
- Japan: Tokyo, Okinawa
- Nicaragua: Popoyo, San Juan del Sur, Managua, Leon / Las Penitas
- Costa Rica*: San Jose, Puntarenas, Santa Theresa, Samara, Tamarindo, Liberia, Golfito, Pavones, Puerto Jimenez
- Colombia: Bogota, Medellin, Cali, Barranquilla, Santa Marta, Cartagena
- Peru: Lima, Pisco, Ica, Arequipa, Mancora, Lobitos
- Bolivia: La Paz, Santa Cruz de la Sierra, Sucre, Tarija, Rurrenabaque, Amazon Rainforest
- Argentina: Buenos Aires
- Uruguay: Montevideo, Punta del Este
- Mexico: Tijuana, Guerrero, Oaxaca, Mexico City
- Brazil: Puerto Alegre, Floripa, Curitiba, São Paulo, Manaus, Ubatuba, Rio de Janeiro, Salvador, Recife, Natal, Aracaju, Fortaleza

  * When I arrived in Costa Rica, I was in need of medical assistance and low-cost accommodation. An acquaintance who knew me from Miami provided an opportunity to have a work permission card that eliminated tourist restrictions and granted the national all-inclusive healthcare plan. It was provided with no sacrifice, and classified as a "refugee" (not fugitive) exception, though I chose to leave and seek better healthcare options in other countries within the tourist stay window.

SUPPORTING DOCUMENTATION:

A. Proof of legal registration of alternate name

B. Proof of Identity, Citizenship, Rights

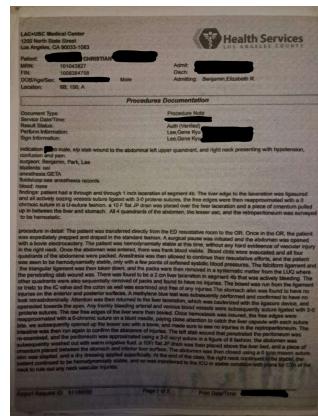

C. Proof of Academics
I. College Diploma

II. Transcript showing Kelley Undergrad IBN Seminar

D. Proof of Disability (hospitalization record)

SUPPORTING DOCUMENTATION CONTINUED:

Surname Origin and DNA Test Results Supporting Decision to Register Alternate New Legal Name of Moncuso

HomeDNA Test

Maternal Grandfather Birth Certificate Verified at Government Comune in Sicily

Christian Moncuso's Gene Pool Percentages

 # 1 Fennoscandia 19.6%

Origin: Peaks in the Iceland and Norway and declines in Finland, England, and France

 # 2 Southern France 15.4%

Origin: Peaks in south France and declines in north France, England, Orkney islands, and Scandinavia

 # 3 Orkney Islands 13.2%

Origin: Peaks in the Orkney islands and declines in England, France, Germany, Belarus, and Poland

 # 4 Basque Country 13%

Origin: Peaks in France and Spain Basque regions and declines in Spain, France, and Germany

 # 5 Western Siberia 9.9%

Origin: Peaks in Krasnoyarsk Krai and declines towards east Russia

 # 6 Southeastern India 9.6%

Origin: Endemic to south eastern india with residues in Pakistan

 # 7 Tuva 6.8%

Origin: Peaks in south Siberia (Russians: Tuvinian) and declines in North Mongolia

 # 8 Sardinia 6.6%

Origin: Peaks in Sardinia and declines in weaker in Italy, Greece, Albania, and The Balkans

 # 9 Pima County: The Sonora 2%

Origin: Peaks in Central-North America and declines towards Greenland and Eskimos

 # 10 Central America 1.7%

Origin: Peaks in Mexico and Central America with residues in Peru
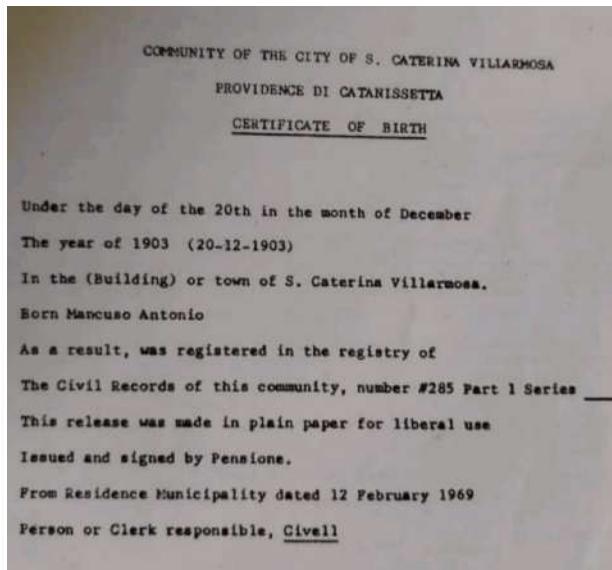
 # 11 Northwestern Africa 1.1%

Origin: Peaks in Algeria and declines in Morocco and Tunisia

 # 12 Northern India 0.7%

Origin: Peaks in North India (Dharkars, Kanjars) and declines in Pakistan

 # 13 The Southern Levant 0.5%

Origin: This gene pool is localized to Israel with residues in Syria

COMMUNITY OF THE CITY OF S. CATERINA VILLARMOSA

PROVIDENCE DI CATANISSETTA

CERTIFICATE OF BIRTH

Under the day of the 20th in the month of December

The year of 1903 (20-12-1903)

In the (Building) or town of S. Caterina Villarmosa.

Born Mancuso Antonio

As a result, was registered in the registry of

The Civil Records of this community, number #285 Part 1 Series ____

This release was made in plain paper for liberal use

Issued and signed by Pensione.

From Residence Municipality dated 12 February 1969

Person or Clerk responsible, Civell

Identity, Background, and Clarification of Employment Gap from Physical Injury Disability: New legal name filed in US Court System: Christian Moncuso. Please see supplemental documentation included herein.

LEGAL REGISTRATION OF ALTERNATE NAME IN US COURTS