

Justin M. Lutz

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EDUCATION

University of Missouri – Honors College
Bachelor of Science in Business Administration
Emphasis: Finance and Banking

Columbia, Missouri
Expected: May 2030
GPA: 4.0

Cornell Leadership Program

- Selective program for top 2% of first-year business students centered on experience-based learning and case studies

PROFESSIONAL EXPERIENCE

Central Association of Obstetricians and Gynecologists (CAOG)

Website & Finance Coordinator

Remote

November 2022 – Present

- Managed payment processing and financial records for \$300K+ in membership, event, and donation revenue across 650+ transactions, resolving refunds and disputes directly with members and donors
- Rebuilt the website and abstract submission portal serving 500+ members, driving a 55% increase in submissions
- Led SEO and email strategy to modernize CAOG's digital presence, raising newsletter click-to-open rate by 13%

Rapsodo

Strategy & Analytics Intern

St. Louis, Missouri

January 2026 – August 2026

- Conducted an in-depth UK market assessment and evaluated four additional regions for golf, baseball, and softball, analyzing market size, participation, competitors, and partners to guide international expansion strategy
- Built HR analytics dashboards in Excel and Lovable, integrating the OpenAI API to auto-generate leadership summaries and tracking recruiting, retention, engagement, and compensation KPIs across 11,000+ applicants
- Served as primary external contact for 100+ global beta testers and training vendors, leading outreach and introductory calls, organizing tester feedback, and comparing vendor pricing and customization options
- Structured ambiguous product issues into controlled experiments, adjusting test conditions and comparing data across technologies to identify performance limits and diagnose inconsistent results

Lice Busters St. Louis

Head Lice Technician

St. Louis, Missouri

June 2022 – July 2026

- Provided professional lice treatment to 1,500+ patients while managing scheduling, payments, and communication

ENTREPRENEURIAL EXPERIENCE

PawnShopper

Co-Founder

St. Louis, Missouri

October 2025 – Present

- Secured \$7K+ in non-dilutive funding through pitch competition wins to launch an online pawnshop marketplace
- Directed product strategy and UX with a developer to build a working web platform, now in pre-launch testing
- Designed a subscription revenue model and pricing strategy to balance monetization with pawnshop adoption

Badlands Collectors

Founder

Remote

August 2021 – February 2025

- Scaled a sports card resale business to \$48K+ in revenue across 300+ transactions as an eBay Top Rated Seller
- Identified undervalued cards using pricing and player performance data, reinvesting earnings in inventory
- Managed consignment sales for 20+ collectors, negotiating commissions and handling listings and payouts

LEADERSHIP & ACTIVITIES

Investing Club

Co-President (2025 – 2026)

August 2023 – May 2026

- Captained portfolio research for the Wharton Investment Competition, earning a top-15 ranking of 5,000+ teams

Future Business Leaders of America (FBLA)

VP of Finance (2025 – 2026)

August 2023 – May 2026

- Won Missouri State Championships in Business Management and Business Procedures
- Managed dues, expenses, and fundraising for a 100+ member chapter while helping grow membership 45%

Distributive Education Clubs of America (DECA)

President (2024 – 2026), Secretary (2023 – 2024)

August 2022 – May 2026

- Expanded club membership by 68% and organized fundraising efforts generating \$5,000+
- Won the Missouri State Championship in Financial Consulting and earned the event's highest exam score twice

AWARDS

Glory of Missouri Award (Enterprise)

April 2026

S.M. Wilson Skilled Award (\$1,000)

February 2026

Progress 64 West Entrepreneurial Scholarship (\$5,000)

November 2025