Tulane/UFM alum brings passion for finance to role as risk analytics manager

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Elba Lucía Gómez Morales (MFIN '25), an alumna of the Tulane/UFM Master of a Finance program, is Head Coordinator of Analytical Reserve Projects (Risk Integration), Risk Management at Banco Industrial in Guatemala City, Guatemala. Her role centers on the design, development and coordination of advanced analytical frameworks, leading the construction, optimization and validation of predictive and econometric models for integrated risk management. Her work includes the development and calibration of PD, LGD and EAD models, the optimization of Expected Credit Loss (ECL) estimation under IFRS 9, the implementation of stress testing and scenario analysis frameworks, and the continuous improvement of risk analytics processes to support frequent, efficient and robust monitoring of risk-related expenses.

In addition, Gómez also serves as an assistant professor of Monetary Theory, Banking, and Business Cycles & Public Choice at Universidad Francisco Marroquín in Guatemala City.

What’s the best thing about your job?

I’ve always been deeply passionate about finance, and what I enjoy most about my job is leading innovative projects that challenge me intellectually and creatively. My role allows me to grow both technically and professionally, while I continue to strengthen my programming and analytical skills — areas I see as essential for the future of intelligence-driven finance — and further develop my leadership capabilities.

Why did you choose to enroll the Tulane/UFM Master of Finance program?

I chose to pursue the Master of Finance at Tulane because one of my primary goals has always been to specialize in the field I am most passionate about: finance. I firmly believe that finance is present in every aspect of our lives and is essential not only for personal decision-making, but also for the effective functioning of corporations that drive economic growth and development. Beyond acquiring technical knowledge, I was also motivated by the desire to grow within a highly competitive professional environment, equipped with the right analytical and strategic tools. Tulane offers a rigorous academic framework, a strong practical orientation and a global perspective that I considered essential for my professional development — elements that only a university of Tulane’s caliber could provide. Additionally, I was seeking an excellent program that would allow me to continue working while advancing academically, enabling me to apply what I learn in real time and remain competitive in my professional career. The Master of Finance at Tulane aligns perfectly with these objectives, combining academic excellence, flexibility and real-world relevance.

What's the biggest advantage of pursuing a Tulane joint program?

One of the key advantages I see in the program is that it distinguishes its graduates by fostering well-formed judgment and critical thinking, supported by a diverse set of tools that promote not only professional development, but also human and intellectual growth. This holistic approach was especially important to me, as I value education that goes beyond technical training and prepares individuals to make sound, responsible, and forward-looking decisions in complex financial environments.

What did you think of the Tulane faculty?

I found the Tulane faculty truly impressive. Their depth of knowledge, academic rigor, and practical experience create a highly engaging learning environment. I especially valued their openness to discussion, their accessibility, and their ability to connect theory with real-world financial applications, which greatly enriched my learning experience.

Did any courses stand out to you?

Two courses stood out to me in particular. The Leadership course provided a comprehensive perspective on leading teams, while emphasizing the importance of being a coherent, reasonable and self-aware leader. It reinforced my belief that meaningful and lasting change always begins with oneself. Additionally, the Options course stood out for its analytical depth and practical focus, strengthening my understanding of risk, uncertainty and strategic decision-making in financial markets.

If you had to pick three reasons to recommend the program, what would they be?

First, the exceptional quality of the faculty, who combine strong academic backgrounds with extensive professional experience across different industries. Second, the program’s rigorous and well-rounded curriculum, which develops not only technical and analytical skills but also sound judgment, critical thinking, and intellectual growth. And third, the flexibility of the program, which allows students to

continue working while gaining practical, high-impact tools that can be immediately applied in a competitive professional environment.

Where do you hope to be in five years?

In five years, I see myself continuing to grow as a leader while applying my financial expertise to purpose-driven projects that generate meaningful and sustainable impact. I am particularly motivated by initiatives that combine analytical rigor, innovation, and long-term value creation. I strongly believe that Guatemala is an extraordinarily privileged country, with immense human and economic potential, and I hope to contribute to its development through entrepreneurship, innovation, and the creation of projects that strengthen institutions and opportunities.

What do you like to do in your spare time?

In my free time, I enjoy horseback riding and actively compete in dressage as a registered member of the Guatemalan National Equestrian Federation. I also enjoy spending time with my family and friends, who play an important role in my personal and professional development.

What’s a fun fact about yourself?

I’m deeply passionate about nature, and many of my hobbies began after being inspired by people who are important to me. Over time, this inspiration has grown into a strong passion for horses, which my family breeds, and into cultivating a personal collection of over 120 orchid species. I also genuinely enjoy teaching, as it allows me to share knowledge, learn from others, and stay curious while remaining connected to both nature and people.