



## Mara Lugo

Senior Analyst

PFM Financial Advisors LLC

Mara Lugo joined PFM in 2018 and works as a financial advisory senior analyst based in the Miami office. In this role, she provides technical and quantitative analytical support for client engagements primarily in Florida and works with issuers like City of Jacksonville, Broward Schools and various county governments throughout the state. Her present duties include structuring, sizing and pricing new money and refunding municipal bond issues, as well as performing analysis of refunding opportunities and providing multi-year financial modeling for strategic planning, capacity analysis and ratings support. She has been involved in executing debt transactions totaling over \$1.8 billion in par.

Prior to joining PFM, she worked in public policy and project management while completing an MBA with a concentration in Finance.



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### Contact

2222 Ponce de Leon Blvd  
Coral Gables, FL 33134

lugom@pfm.com  
407.406.5765 office

### Specialties

Financial Advisory

### Education

B.A.  
University of Richmond

MBA in Finance  
Crummer Graduate School of  
Business  
Rollins College

### Professional Designations or Licenses

Municipal Advisor  
Representative (Series 50)

**Started with PFM:** 2018

**Started in the Field:** 2013