



**Nihaara Sosha**  
Advisory Consultant  
Writer

## Business Experience

Peeling back the layers on the assumptions societies build to explain the world around them, as well as what influences their proclivity to certain modes of thinking, is the common thread that has followed Nihaara through her varied career.

Until a few months ago, Nihaara worked in advisory consulting for state, city and utility clients in the Western Region of the United States, with a focus on California entities. Nihaara began her career in the investment banking world with Hilltop Securities, Inc., a publicly traded firm with both an investment banking and financial advisory arm. Nihaara learned the industry by assisting on revenue and tax allocation bond transaction for regional clients. Later, Nihaara moved to a well-respected consulting firm where she had the privilege of working on historic deals with complex clients. Nihaara's role involved advising these governmental and utility entities on the primary issuance and management of debt securities (particularly municipal bonds and commercial paper) for capital projects and other capital planning purposes. As a higher yielding and often tax-exempt investment in comparison to Treasuries, analyzing municipal bond yields across the table from investment banks required understanding market dynamics from the effects of Federal Fund rates to investor demand and perceptions of market conditions. Researching and considering the economic theories, investor perspectives and actual movements in financial markets caused Nihaara's fascination with market narratives and behavioral finance to grow throughout her career.

This interest fed from Nihaara's focus of study at Point Loma Nazarene University. Here, Nihaara majored in Societal Communications (a course of study that focused on rhetorical analysis, linguistics theory and social research methods), and minored in Psychology.

Prior to working in finance, Nihaara started a consulting company in Los Angeles where she helped clients in the creative space to articulate and pursue their creative direction. Nihaara also served on the Board of Directors for Rewrite Beautiful during this time, and spent the past three years as Director of Los Angeles Alumni on Point Loma Nazarene University's Alumni Board.

## Personal

Currently, Nihaara lives in Santa Monica and is working on her first book. She spends a few hours walking near the beach at sunset each week and as much free time as possible with her loved ones. Nihaara loves cooking and wine, having read multiple books about the techniques, philosophies and narratives expressed in both.

## Education & Certifications

Bachelor of Arts, Societal Communications, Minor, Psychology  
Point Loma Nazarene University - San Diego, California