



## Mara Lugo

Senior Managing Consultant  
PFM Financial Advisors LLC

Mara Lugo joined PFM in 2018 and is a senior managing consultant based in the Coral Gables office. In this role, she provides project management and quantitative analytical support for client engagements, working with city and county issuers throughout the state of Florida.

She has experience with tax-exempt and taxable debt, bank loans, lines of credit, commercial paper programs, interim financing alternatives, and variable rate financings. Her responsibilities include structuring, sizing and pricing new money and refunding municipal bond issues, and performing analysis of refunding opportunities. She also develops financial models for multi-year capital planning and provides capacity analysis and ratings support to a variety of issuers. Mara has been involved in executing debt transactions totaling over \$8 billion in par, including general obligation, sales tax, utility, covenant to budget & appropriate, special revenue, and tax increment financings.

Mara is a Florida native who started her public finance career with PFM in the Orlando office prior to relocating to Miami. She is a Municipal Advisor Representative (Series 50).



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### Contact

2222 Ponce de Leon Blvd  
Coral Gables, FL 33134

lugom@pfm.com  
407.406.5765 office

### Specialties

Financial Advisory

State & Local Governments

### Education

Bachelor of Arts  
University of Richmond

Master of Business  
Administration 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:** 2018