



## Trina Smith

Director

PFM Financial Advisors LLC

Trina Smith joined PFM as a consultant in 2010 and is currently located in the Philadelphia office. As a director, she oversees and performs analyses for sizing and structuring long and short-term financings, evaluates clients' credit quality and debt capacity through ratio analysis from audited financial statements, and reviews bond documents associated with each transaction. She also designs and troubleshoots Excel-based cash flow and bond structuring models to determine the feasibility of major capital projects.

She has previously worked as both an analyst and senior analyst for PFM and was actively involved in providing analytical support for a range of debt transactions such as bank loans, private placements and publically offered bond issues. She has been the lead analyst on complex clients, including the City of Baltimore and the City of St. Louis, providing debt cash flows, budget and debt capacity models, and credit analysis and transaction management.



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### Contact

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### Specialties

State & Local Governments,  
Higher Education

Financial Advisory

### Education

B.S. in Economics  
University of Pennsylvania

MPA  
Rutgers University

### Professional Designations or Licenses

Municipal Advisor  
Representative (Series 50)

**Started with PFM:** 2010

**Started in the Field:** 2010