12 Kent Place
Newark, DE 19702
732 983 6931
huijuanli@hotmail.com

HUIJUAN LI (GRACIE)

EDUCATION

RUTGERS UNIVERSITY, NEW BRUNSWICK NJ — 2009.9 - 2015.3
Ph.D. in Statistics and Biostatistics

BEIJING INSTITUTE OF TECHNOLOGY, BEIJING CHINA — 2005.9 - 2009.7
Bachelor In Statistics

CORE COMPETENCIES

- **PROGRAMMING:** R(8 Yrs), SAS(4 Yrs), Python(2 Yrs), MATLAB(6 Yrs), VBA(1 Yr), Unix Shell(2 Yrs)
- **STATISTICS AND MATH:** Experimental Design, Survey Sampling, GLM, ANOVA, Time Series, Linear Regression, Logistic Regression, EM, MCMC, PCA, Probability, Point Estimation, Hypothesis Testing
- **HANDS-ON MODELING AND ANALYSIS EXPERIENCE WITH LARGE DATASETS (20+ GB)**

EXPERIENCE

- **Associate, JPMorgan Chase & Co.** — 2015.2 - Present
  - Currently working on "One Chase" 360 degree credit score project
  - Derived delinquency attributes on over 4 million accounts
  - Created credit bad rate for retail/credit card customers (790k+)
  - Did Chase/Bureau credit score report March auditing
- **Analyst, JPMorgan Chase & Co.** — 2013.8 - 2015.1
  - Experienced in using SAS/Python/SQL to perform data extraction, data cleaning, quality check, sampling and data manipulation
  - Experienced in using SAS/Python to develop statistical analysis and modeling on large dataset
  - High performer in 2014 and 2015 CCAR projects
  - Performed PCA analysis on U.S. principle macroeconomic data
  - Developed industry credit charge-off model/consumer revolving debt model/mortgage debt model (over 20 years back-testing average percentage error less than 3%) with great business insights
  - Initiated use of simultaneous estimation in credit card customer profit performance model validation
  - Implemented sensitivity testing/migration analysis of wallet share model
  - Built time series model with error correction term for bank card debt at customer risk behavior segment level
  - Provided 30+ stress testing macroeconomic scenario datasets to acquisition, modeling and integration team
  - Experienced in collecting and analyzing principle economic and financial data from Fed/Bloomberg/Visa/Moodys
- **Research & Teaching Assistant, Rutgers University – New Brunswick** — 2010.7 - 2013.6
  - Conducted research on experimental design and hidden Markov models under mentoring of Dr. Ying Hung
  - Led weekly tutoring, graded assignments, and assisted in designing exams for undergraduate statistics courses

CONFERENCE & WORKSHOP

- Invited Speaker, Fourth International Workshop In Sequential Methodologies: "Adaptive Latin Hypercube Designs for Computer Experiments" — 2013.7
- Invited Speaker, IMS/ASA Research Conference: "Adaptive Probability-Based Sampling for Environmental Studies" — 2011.10
- Competitor, American Mathematical Modeling in Industry XIV: "Optimal Production Planning for Water Supply Networks of Siemens Guanajuato — 2010.7

OTHER

- Built a R-interface for financial time series analysis, including data transform, ARMA model fit, residual diagnostic and volatility model fit — 2011.5

COMMUNICATION & PERSONALITY

Highly self motivated. Detail oriented. Great time management skill. Proactive communication skills. Great team player. Strong Curiosity. Fast learner. Like reading, board game and playing the violin.