Jack Bergin
Portland, ME
jack.bergin@maine.edu | 603-303-7193

Dear Hiring Team at Upstart,

I am writing to express my strong interest in the Data Scientist Intern position on the Machine Learning team at Upstart. I am currently a Computer Science student at the University of Southern Maine, graduating in 2027, with hands-on experience in data analysis, machine learning research, and building data-driven systems. Upstart's mission to reduce the cost and complexity of borrowing through responsible AI strongly aligns with both my academic focus and long-term career goals.

Through my work as a researcher in the USM Artificial Intelligence and Information Retrieval Laboratory, I built Python pipelines to scrape, clean, and standardize large unstructured datasets, applied statistical methods to transform complex data into machine-readable formats, and conducted offline analyses to support AI and machine learning research initiatives. This experience gave me a strong foundation in data cleaning, normalization, feature extraction, and analytical thinking, as well as communicating technical findings to non-technical collaborators—skills that directly match the responsibilities of this role.

In addition, I have developed independent projects such as a stock market prediction system in Python, where I applied statistical analysis and predictive modeling techniques to financial datasets and built structured analytical outputs designed to support real-world decision-making. These projects reflect my interest in using data science to create meaningful business impact, particularly in finance and technology-driven decision systems.

What excites me most about Upstart is the idea that machine learning is not just a tool, but the product itself. The opportunity to work on models that directly influence access to fair and affordable credit, while learning from experienced data scientists and ML practitioners, represents an ideal environment for growth. I am especially drawn to the balance Upstart strikes between advanced AI systems and human-centered impact.

I bring strong fundamentals in statistics and machine learning, a growing technical foundation in Python and SQL, and a mindset grounded in curiosity, humility, and continuous learning. I am highly motivated to contribute to meaningful projects, learn from mentorship, and help translate data insights into real product and business value.

Thank you for considering my application. I would welcome the opportunity to contribute to Upstart's mission and continue developing as a data scientist in an environment where technology directly improves people's lives.

Sincerely,
Jack Bergin