

MATTHEW MO

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EDUCATION

University of Waterloo

Bachelor of Mathematics, Data Science (Co-op)
Cumulative Average: **85%**

Waterloo, ON

Sept. 2024 – May 2028

EXPERIENCE

Data Science Intern

Jan. 2026 – Present

Scotiabank

Toronto, ON

- Enhanced existing pricing prediction models for mortgage products, refined customer price sensitivity segmentation, and automated model performance monitoring

ML Engineer

Nov. 2025 – Jan. 2026

AgSights

Elora, ON

- Developing an AI-powered voice-enabled system integrated with Microsoft Dynamics to automate farm record entry through phone-based data collection.
- Building speech-to-text pipeline with ML-based data extraction to parse farmer voice inputs and map structured information to appropriate database columns.

Accounting Associate

May 2025 – Aug 2025

Stratos Solutions Inc. - Collaborating with Anderson Global

Vaughan, ON

- Conducted tax and invoice overpayment recovery analysis using data-driven models, prepared detailed financial reports and cost analysis for major corporations such as Boeing and PW&C that contributed to recovering over \$1M in tax credits while ensuring compliance with contractual requirements.
- Leveraged Microsoft Office Suite, including advanced Excel functions and VBA, to streamline financial analysis and reporting, reducing tasks that typically took 3 hours to just 10 minutes for client deliverables.

PROJECTS

LinkedIn (GeeseHacks - Best Beginner Hack) | React(JS), Tailwind(CSS), HTML, Python, Selenium

- Developed a web application that automates LinkedIn job searches using Selenium, extracting profiles based on specified roles and companies.

AgeWell – Alzheimer's Safety & Independence Platform | React, Express, Python, YOLOv8, MediaPipe, Twilio, MongoDB, Leaflet

- Built an integrated caregiver-patient web application in a 36-hour hackathon featuring YOLOv8 + MediaPipe fall detection, OCR-based consumption recognition, live location tracking, Twilio emergency alerts, and MongoDB logging.

Stock Dashboard | Python, Streamlit, Plotly, yfinance, Pandas

- Built an interactive dashboard to visualize stock prices, moving averages, cumulative returns, drawdowns, and key performance metrics with color-coded daily changes and CSV export.

Customer Churn Prediction | Python, scikit-learn, pandas, matplotlib

- Developed a Random Forest classifier to predict customer churn with 78.5% accuracy on 7,000+ telecom customers, applying data preprocessing, one-hot encoding, and feature engineering techniques.
- Identified top 3 churn predictors through feature importance analysis (monthly charges, tenure, contract type), delivering actionable insights for targeted retention strategies.

Sentiment Analysis - Movie Reviews | Python, scikit-learn, nltk, pandas, numpy, matplotlib

- Built an NLP sentiment classifier achieving 88.7% accuracy on 50,000 IMDB movie reviews using Logistic Regression, applying text preprocessing, stopword removal, and TF-IDF vectorization with 5,000 features.
- Compared multiple classification algorithms (Logistic Regression vs Naive Bayes), demonstrating balanced performance with 87% recall on negative reviews and 90% recall on positive reviews.

SKILLS

Languages: Python, R, Java, Javascript, C, C++, HTML/CSS, SQL, Excel VBA

Libraries and Frameworks: Python: NumPy, YFinance, Pandas, Matplotlib, Flask, Scikit-learn, Scipy, Plotly, Streamlit, nltk

Soft Skills: Teamwork, Organization, Critical thinking, Responsibility, Eager to learn, Quick Learner