

# ANDREW CUI

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## EDUCATION

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### University of Pennsylvania

Philadelphia PA

*Jerome Fisher Program in Management & Technology* — GPA: **3.7** (3.66/4.00)

2020

- *Wharton School of Business* — B.S. Economics, intended concentrations in **Statistics** and **Finance**
- *School of Engineering and Applied Sciences* — B.S.E. **Computer Science**, intended minor in **Data Science**
- **Coursework:** Programming Techniques, Discrete Math, Probability Theory, Linear Algebra, Intro to Management

### Brighton High School

Rochester NY

GPA: **3.99** — SAT: **2360** — ACT: **36**

2016

- National Merit Scholar, Presidential Scholar Candidate, National AP Scholar, **4x** American Invitational Math Exam qualifier
- **Activities:** Science Olympiad, cross-country team, math league, school newspaper, Future Business Leaders of America

## EXPERIENCE

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### Capital One

McLean VA

*Product Management and Analytics - Business Analyst Intern*

Jun 2017 – Aug 2017

- Analyzed correlations between credit behavior and income data collection source to identify if income data source is a variable that the Proactive Credit Line Increase team could use to improve customer credit underwriting
- Extracted/cleaned large datasets (6MM+ rows) in **SQL**, compared data to predictions in **SAS EG**, analyzed in **Excel** with pivot tables — created visualizations for actuals and residuals, normalizing by metrics such as FICO score and risk models
- Recommended new variables for modeling risk and increasing holdout periods to 1.5-2x of current before subsequent credit limit raises for one income channel that was generally higher-risk than expected
- Determined customers in another channel as using line increases least; advised "opt-in" line increases to gauge interest

### Student Federal Credit Union

Philadelphia PA

*Asst. Director of Member Services, HR/Marketing committee member*

Sep 2016 – Present

- Interact with members of a **\$7MM** AUM student-run credit union, including setting up accounts, processing wire transfers, setting up VISA debit cards on eSTAR, and addressing account issues such as card limits and fees
- HR/Marketing committees: help with recruitment and internal events; create marketing materials for credit products

### Marketing Ugr. Establishment (MUSE) Consulting

Philadelphia PA

*Consultant*

Jan 2017 – Present

- Consulted in a team of five for **Fortune 100** pharmaceutical Merck on e-detailing marketing tactics and platforms
- Compared ~10 options using SWOT analysis, advised a subscription/joint venture using a M&A fit framework

## SKILLS

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- **Programming languages:** SQL, Java, Python (pandas analytics library), HTML 5, CSS 3
- **Software:** Excel (Pivot tables), PowerPoint, Adobe InDesign, Bootstrap 4, GitHub
- **Specific abilities:** Data analysis and visualization, SWOT/M&A fit analysis, responsive web design, graphic design

## ACTIVITIES AND INTERESTS

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- **Activities:** Wharton FinTech, Wharton Neuroscience Initiative, Penn Data Science Group, PennApps Design
- **Interests:** Data science/analytics, fintech, machine learning, quantitative finance, poker/poker theory, product design, long-distance running, photography, psychology, web development