

# Emily Hubbard

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## Education

**Mississippi State University** — B.B.A., Business Administration | Minor: Statistics (2021–2025)

**GPA:** 3.9, *Summa Cum Laude* | Phi Kappa Phi (2023–2025)

**Scholarships:** Freshman Academic Excellence, Non-Resident Tuition, Colvard Future Leader (2021–2025)

## Data Analysis Projects

### Credit Utilization & Risk Analysis (Excel)

- Analyzed credit utilization patterns across 10,000+ customers to identify high-risk segments.
- Built pivot tables, derived risk flags, and utilization bands to segment customers by income, age, and credit limit.
- Conducted distributional analysis and correlation testing ( $r = -0.48$ ) to assess relationships between credit limits and utilization behavior
- Created executive-ready visualizations (histograms, box plots, heatmaps, bubble charts) to highlight risk concentration and customer scale

### Statistical Modeling & Inference (R)

- Performed Exploratory Data Analysis, visualization, and statistical modeling with clear interpretation and documented assumptions/limitations.
- Developed and evaluated predictive and unsupervised models, including linear and logistic regression, ridge/lasso regularization, PCA, clustering, decision trees, ensemble methods, and SVMs, comparing performance across approaches.

## Consulting Experience

### NNormal (Live Case Partnership) | Aug–Dec 2025

- Conducted and led interviews; synthesized qualitative insights into themes and go-to-market recommendations.
- Delivered presentation-ready visuals and key takeaways; co-presented to the Dean of Business and Marketing Department Director.

## Work Experience

### Consolidated Electrical Distributors (CED) — Starkville, MS | May–Dec 2024

- Supported inventory counts across five profit centers; assisted with customer orders using product knowledge and accuracy.

### Chick-fil-A — Decatur, AL | Jun–Aug 2023 & Dec 2023

- Executed front/back-of-house operations in a high-volume location; maintained speed, accuracy, and customer service.

## Undergraduate Research

### Marketing Research (Dr. Myles Landers) | Jan–May 2025

- Designed and analyzed Qualtrics survey research on eco-friendly consumer flight choices; presented at MSU Undergraduate Research Symposium.

## Leadership & Service

### NOLS (Tanzania) | Jul 2025

- Led, for a day, an 8-person team summit; managed pace, navigation, breaks, and debrief; planned logistics for a 3-night stay.

### Philippines Mission Work (Cebu Island) | Jun–Jul 2022

- Collaborated with peers/translators in rural communities; led home visits/Bible studies; strengthened cross-cultural communication.

## Skills

- **R:** data cleaning, exploratory data analysis (EDA), statistical modeling and testing, and visualization.
- **Excel:** Pivot Tables, VLOOKUP, XLOOKUP, data filtering and sorting for analysis and reporting
- **Other Tools:** Qualtrics survey design; LaTeX
- **Soft Skills:** Initiative, critical thinking, presenting, and servant leadership.