## Hello!

I am extremely excited to apply to work for Upstart. I think you are exactly what I have been looking for, and I wonder if I am exactly what you are looking for as well. Much of my work with Bayer the last year or so has been focused on modeling financial risk, especially regarding large-dimensional, highly-correlated assets and using atypical data. My PhD in mathematics from a top school in the field has made me especially equipped at handling the nuanced quantitative modeling required, including learning and adapting new methodologies (e.g. from econometrics) that are outside of the typical data science or machine learning repertoire.

Ultimately I am looking for a position with a company that is modern and data driven. The world of financial risk modeling and customer decision modeling is where I want to be. I think Upstart is exactly what I am looking for. I am applying to both your open Senior Data Scientist position as well as your Research Scientist position as I think both roles would be an excellent fit.

I would love to bring my enthusiasm, expertise, ability, and drive to your team to help you deliver value to your customers. Thank you so much for your time and consideration.

Sincerely,

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