
Jonathan Care, Ph.D.

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10+ years of experience as a data scientist, credit risk analyst, and marketing and customer insights analyst. Proven track record of improving decision-making and driving strategic planning through data-driven insights. Successfully implemented data governance initiatives and improved reporting processes using SAS, SQL, Tableau, and PowerBI.

WORK EXPERIENCE

City of Fort Collins • Fort Collins, Colorado Area • Oct 2019 – Present

Data Scientist

- Generated data-driven insights for strategic planning, leveraging Smart Meter Data (AMI), electric use, and demographics.
- Played a key role in Utility and City level Data Governance initiatives, including the procurement and implementation of a Data Catalog.
- Served as the interim Risk and Continuity Manager for the implementation of Maximo (enterprise asset management software) across various aspects of our Light & Power and Water divisions.

Fulton Financial Corporation • Lancaster, Pennsylvania Area • Sep 2016 – Oct 2019

Credit Risk Analyst

- Streamlined the reporting process and improved decision-making for Fulton by using SAS, SQL, and PowerBI to report on the Consumer Credit portfolio.
- Performed model validation, using standard metrics like KS, divergence, ROC curves, to confirm that our models are appropriately separating performing credit clients from those who will likely go delinquent.
- Conducted statistical testing to provide recommendations on how to adjust lending criteria to increase portfolio size while maintaining risk levels mandated by Fulton's Board of Directors.

Marketing and Customer Insights Analyst

- Used Tableau, PowerBI, and PowerPivot to conduct monthly reporting on deposit and loan balances to report to senior management.
- Utilized R to perform network analysis to create a relationship-level view of commercial customers across accounts resulting in improved client relationships.
- Created a priori models to implement recommendations for consumers' next best product and commercial cash management's next best service.

Achievement School District • Greater Nashville Area, TN • Jul 2015 – Sep 2016

Portfolio Data Analyst

Colorado State University • Fort Collins, Colorado Area • Aug 2011 – Jun 2015

Economics Instructor

- I was the instructor for Principles of Microeconomic, Principles of Macroeconomics, and Money and Banking. Developed all course materials, graded, and supported students, while a full-time graduate student.

Graduate Teaching Assistant

Vanguard • Greater Philadelphia Area • Jun 2008 – Jul 2011

Transition Specialist

- Utilized high quality service to minimize client stress while working to retain client assets by turning difficult experiences into positive ones.
- Exceeded internal customer service benchmarks while assisting clients with issues regarding the passing of Vanguard account owners.

Client Relationship Associate

- Acquired a strong knowledge of Vanguard funds; financial markets; relevant legal, tax, and regulatory issues; asset allocation models; and retirement programs.

EDUCATION

Doctor of Philosophy in Economics

Colorado State University • Aug 2013 – Aug 2023

Master of Arts in Economics

Colorado State University • Jan 2011 – Jan 2013

Bachelor of Science in International Business

Elizabethtown College • Jan 2004 – Jan 2008

PUBLICATIONS

Electricity consumption in commercial buildings during Covid-19

Buildings & Cities • Oct 2023

SKILLS

Communication, Customer Service, Data Analysis, Data Analytics, Leadership, Mentoring, Microsoft Excel, Microsoft PowerBI, PowerBI, Presentations, Project Management, R, Research, Risk Management, SQL, Statistical Data Analysis, Tableau, Teaching, Time Series Analysis