

# James Qiu

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## EXPERIENCE

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### Prestige Financial Services – Risk Management

Salt Lake City, UT

*Data Scientist*

*November 2021 – Present*

- Create gradient boosting machine learning models (Catboost) that utilized over 2.5 million rows and over 2,000 features of credit risk/alternative credit data for loan underwriting, approvals, and pricing while complying with CFPB fair lending regulations
- Increased company loan originations past \$1 billion at a rate of greater than \$40 million per month
- Provide detailed ML documentation to regulatory bodies like the CFPB to demonstrate model compliance and provide model interpretability
- Utilize Python, SQL, Flask, and AWS to create automated and responsive web applications that keeps track of loan portfolio information
- Create machine learning models for binary classification and regression business problems through stages of its development: from data collection to deployment, and interpreting/evaluating results with stakeholders
- Constructed proprietary Python toolbox module containing classes and functions that enhances the model building process, making procedures such as feature engineering, EDA, and preprocessing more efficient
- Utilize Git for version control and proper documentation for all steps related to the model building process

*Data Analyst*

*August 2020 – November 2021*

- Leverage data and data visualizations to gain portfolio insights, early indicators for worsening loan performance and pool characteristics
- SSMS for data collection involving different databases from different servers using complex joins to generate big datasets for team projects, self-projects, and third-party companies
- Visualize the effectiveness of third-party risk solution products via test dataset of over 700,000 entries, and make informed decisions about final product selection
- Visualize consumer behavior to determine patterns regarding poaching risk from other institutions

*Risk Intern*

*September 2019 – August 2020*

- Use big data sets to identify different variables for consolidation into uniform risk metrics in reports to senior management
- Visualized the effectiveness of proprietary HAWK alerts on its abilities to prematurely detect fraudulent consumer behavior
- Constructed gradient boosting machine learning models using techniques such as Catboost, tuning to enhance accuracy of income verification data
- Utilized SSMS to work with proprietary database for data collection to identify and eliminate redundant procedure in cross-team project with Servicing department

### University of Utah – Department of Finance

Salt Lake City, UT

*Teaching Assistant for Instructor Vlas Lezin – Financial Programming*

*August 2019 – May 2020*

- Conducted weekly study sessions with students to enhance their understanding of Python fundamentals
- Troubleshoot and grade Python programming assignments for 86 students to 100% accuracy

### University of Utah – Student Investment Fund

Salt Lake City, UT

*Equity Research Analyst*

*August 2019 – May 2020*

- Selected as 1 of 21 student analysts to manage a \$800,000 investment fund that continues to outperform the S&P 500
- Conduct regular stock pitches with picks earning 320% returns to date while presenting on market news/current events

### University of Utah – Department of Finance

Salt Lake City, UT

*Research & Teaching Assistant for Professor Mark Jansen – Financial Management*

*December 2018 – May 2020*

- Reconciled research PE data with external data sources, match over 250,000 entries to 100% accuracy using Python for private equity research project while effectively managing and improving the education experience for over 150 students

## EDUCATION

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### University of Utah, David Eccles School of Business

Salt Lake City, UT

*Bachelor of Science, Finance – Emphasis in Advanced Financial Analysis*

*May 2020*

*Minored in Chemistry*

#### Honors

- Dean's List

## RELEVANT PROJECTS

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**Loan Portfolio Visualization App – Web app hosted on Amazon Web Services utilizing Python, SQL, Flask, HTML, CSS, and JavaScript**

*Keeps track of important metrics on a loan portfolio - <https://djuew4gr4n.us-west-2.awsapprunner.com>*