James Qiu

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EXPERIENCE

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
- 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
- Back-test and monitor models currently in production, analyze for feature drift
- Utilize Python, SQL, Flask, and AWS to create automated and responsive web applications that keeps track of loan portfolio information

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 and XGBoost, 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

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

Kaggle Home Credit Default Risk, Machine Learning (Catboost) - https://github.com/jqiu7610/20240504_home_credit_default_risk
Loan Portfolio Dashboard (AWS, Python, Flask, CSS, HTML) - https://github.com/jqiu7610/20240418_loan_portfolio_app