

Data at Earnest

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Senior Data Scientist

at Earnest

Earnest HQ

About Us:

We believe financially responsible people deserve something better. That is why we strive to eliminate unnecessary costs from the system and offer our clients the lowest possible rates. We do simple, low-cost lending to financially responsible people, and we allow them to customize their repayment experience to make it easier to pay us back. These loans are not for the most wealthy people. These are loans for great people. We want to help our clients start their lives, put them in control of their finances, realize their aspirations, and create a relationship with them that lasts a lifetime.

Why We Started Earnest:

We believe the purpose of all banks and lenders is to help their clients realize their hopes and dreams, but we are fed up with a financial system that has forgotten this primary purpose. We started Earnest to bring back the trust that is so sorely missing from the current financial system and to build a modern financial institution that actually delivers on the goal of making our clients' lives better.

The Role:

We're looking for an experienced and creative **Senior Data Scientist** to join our data team - the team responsible for making our vision a reality. This role will participate in all stages of the model building process, including data ingestion and model deployment.

The models built by the Data Science team at Earnest touch all arms of the business. Examples of models the Data Science team is responsible for are credit modelling for underwriting and risk management or attribution, conversion modelling for marketing or business development initiatives, and optimization models to maximize yield.

Responsibilities:

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desire to work across multiple teams at Earnest are essential. The business needs and challenges of Earnest are growing rapidly and the modeling challenges and the team will need to grow and adjust to those changes.

The data and modelling challenges at Earnest are unique within the industry, so standard machine learning methods won't work out of the box. Custom methods will most likely need to be developed and deployed from scratch so creativity, innovation, and a fearlessness with respect to complexity are absolutely essential to this position.

Qualifications:

- MS/PhD in CS, mathematics, statistics, econometrics or another quantitative / scientific discipline
- A proven track record in all phases of the model development process:
 - requirements gathering
 - data ingestion

- model building and tuning
 - deployment and integration of models to the rest of our production systems
 - monitoring of model results and impact
- Expert in scientific or statistical programming (R, Python). The ability to build and train models from scratch is essential.
- Experience and strong programming skills for deployment of developed models to a production environment (Python, Java, Node.JS, Scala)
- Expert understanding of traditional relational databases (PostgreSQL, MySQL, SQL Server) and distributed systems (Redshift, BigQuery, Apache Hadoop)
- Desire to influence the shape and voice of the team through participating in the hiring process as well as mentorship of less experienced data scientists
- A history of successful collaboration with other departments or in cross-functional settings
- A history of developing disruptive ideas and the desire to build something truly novel and innovative
- Past experience working in finance is a plus, but not required

What we can offer you:

The most important thing we offer is the chance to be part of building a better bank. That said, we also offer lots of perks and benefits to keep you comfortable at work:

- Competitive salary
- Meaningful equity
- Health benefits
- Self-serve vacation policy
- Ubiquity 401(k) plan to allow you to save for retirement
- Wednesday night team dinners
- Stand up desks, Mac computers, and Thunderbolt displays for all Earnies
- Team loans
- \$1000 flight on your 1-year anniversary to anywhere in the world
- Monthly Welcome dinners to celebrate new Earnies

Qualified applicants with criminal histories will be considered for the position in a manner consistent with the Fair Chance Ordinance.

Apply for this Job

* Required

First Name *

Last Name *

Email *

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Resume/CV [Attach](#), [Dropbox](#), [Paste](#)

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LinkedIn Profile

Website

Feedback

How did you hear about this job? *

Share your Github account with us.

U.S. Equal Opportunity Employment Information (Completion is voluntary)

Individuals seeking employment at Earnest are considered without regards to race, color, religion, national origin, age, sex, marital status, ancestry, physical or mental disability, veteran status, gender identity, or sexual orientation. You are being given the opportunity to provide the following information in order to help us comply with federal and state Equal Employment Opportunity/Affirmative Action record keeping, reporting, and other legal requirements.

Completion of the form is entirely **voluntary**. Whatever your decision, it will not be considered in the hiring process or thereafter. Any information that you do provide will be recorded and maintained in a confidential file.

Gender Are you

Hispanic/Latino?

Race & Ethnicity Definitions

If you believe you belong to any of the categories of protected veterans listed below, please indicate by making the appropriate selection. As a government contractor subject to Vietnam Era Veterans Readjustment Assistance Act (VEVRAA), we request this information in order to measure the effectiveness of the outreach and positive recruitment efforts we undertake pursuant to VEVRAA. Classification of protected categories is as follows:

A "disabled veteran" is one of the following: a veteran of the U.S. military, ground, naval or

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connected disability.

A "recently separated veteran" means any veteran during the three-year period beginning on the date of such veteran's discharge or release from active duty in the U.S. military, ground, naval, or air service.

An "active duty wartime or campaign badge veteran" means a veteran who served on active duty in the U.S. military, ground, naval or air service during a war, or in a campaign or expedition for which a campaign badge has been authorized under the laws administered by the Department of Defense.

An "Armed forces service medal veteran" means a veteran who, while serving on active duty in the U.S. military, ground, naval or air service, participated in a United States military operation for which an Armed Forces service medal was awarded pursuant to Executive Order 12985.

Veteran Status

Please select ▼

Form CC-305
OMB Control Number 1250-0005
Expires 1/31/2017

Voluntary Self-Identification of Disability

Why are you being asked to complete this form?

Because we do business with the government, we must reach out to, hire, and provide equal opportunity to qualified people with disabilities¹. To help us measure how well we are doing, we are asking you to tell us if you have a disability or if you ever had a disability. Completing this form is voluntary, but we hope that you will choose to fill it out. If you are applying for a job, any answer you give will be kept private and will not be used against you in any way.

If you already work for us, your answer will not be used against you in any way. Because a person may become disabled at any time, we are required to ask all of our employees to update their information every five years. You may voluntarily self-identify as having a disability on this form without fear of any punishment because you did not identify as having a disability earlier.

How do I know if I have a disability?

You are considered to have a disability if you have a physical or mental impairment or medical condition that substantially limits a major life activity, or if you have a history or record of such an impairment or medical condition.

Disabilities include, but are not limited to:

- Blindness
- Deafness
- Cancer
- Diabetes
- Epilepsy
- Autism
- Cerebral palsy
- HIV/AIDS
- Schizophrenia
- Muscular dystrophy
- Bipolar disorder
- Major depression

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- Obsessive compulsive disorder
- Impairments requiring the use of a wheelchair
- Intellectual disability (previously called mental retardation)

Disability Status

Please select ▼

Reasonable Accommodation Notice

Federal law requires employers to provide reasonable accommodation to qualified individuals with disabilities. Please tell us if you require a reasonable accommodation to apply for a job or to perform your job. Examples of reasonable accommodation include making a change to the application process or work procedures, providing documents in an alternate format, using a sign language interpreter, or using specialized equipment.

¹Section 503 of the Rehabilitation Act of 1973, as amended. For more information about this

Section 505 of the Rehabilitation Act of 1973, as amended. For more information about this form or the equal employment obligations of Federal contractors, visit the U.S. Department of Labor's Office of Federal Contract Compliance Programs (OFCCP) website at www.dol.gov/ofccp.

PUBLIC BURDEN STATEMENT: According to the Paperwork Reduction Act of 1995 no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. This survey should take about 5 minutes to complete.

Submit Application

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