

Data Scientist-AI/ML Engineer

Wilmington, DE

Data & Advanced Analytics - Data Science / Full Time, Exempt / Remote

Best Egg is the leading financial confidence platform that provides flexible solutions to real-life challenges for people with limited savings. We leverage real-time customer insights and data science to connect more people with the right products for their financial needs. Our offers include a growing suite of products such as personal loans, a credit card, and flexible rent, which are complemented by a suite of financial health tools to help customers make smart financial decisions and stay on track, so they can be money confident no matter what life throws at them.

Our culture and values inspire our employees and customers to embrace Best Egg. We are committed to championing a culture of inclusiveness and diversity of thought, and we focus on providing a safe, flexible, and collaborative work environment. Our employees are encouraged to engage in creative problem solving, and we promote opportunities for growth and enrichment across the organization.

If you are inspired by inspiring others, Best Egg is the place for you.

Best Egg promotes diversity and equal opportunity. We are committed to building a team that represents a variety of backgrounds, perspectives, and skills. The more inclusive we are, the better we will grow.

We are seeking a Data Scientist who can identify business problems, translate insights into actionable recommendations, develop AI/ML stack solutions, drive test/learn plans, present recommendations, and independently deploy these solutions into production – with the capability to lead, coach, mentor or upskill

other team members to do the same. The ideal candidate has a high sense of urgency, a creative mind, great communication skills, and a strong background in programming and AI/ML.

Qualifications

- Bachelor's degree in Statistics, Mathematics, Operational Research, Computer Science/Engineering, Data Science or other quantitative major. Masters or PhD is preferred. Other quantitative fields with experience in building Cloud Services/Architect solutions, and data/CI/CD pipelines for AI/ML solutions will be considered.
- 2+ years of work experience in AI/ML engineering.
- Experience with building and deploying AI/ML stacks in cloud production environments/containers in ECS/EKS – including data pipeline, CDK/SDK, Cloudformation/Terraform, and familiar with AWS services and various ML/Deep Learning tools.
- Intermediate to advanced experience in AI/ML modeling in Python/R.
- Strong SQL background
- Experience with dev tools Git, JIRA, etc.
- Ability to work effectively independently and as a team member.
- Excellent English written and verbal communication skills; ability to translate technical concepts to a nontechnical audience.
- Nice to have, but not required: experience in the financial industry.

Responsibilities

- Partner with various business units to develop AI/ML solutions aimed at optimizing and automating business tasks relating to, but not limited to, underwriting, pricing, customer service, fraud, verification, loss forecasting, and/or operational strategies.
- Spearhead the development of AI tools for Best Egg
- Build end-to-end AI/ML pipelines including data ingestion, extraction, feature engineering, model training and inference, performance evaluation and implementation. Remain engaged in R&D efforts to stay current with AI/ML advancements.

- Take ownership of a rich library of AI/ML tools and enjoy authority to continue to research efficient and effective strategies.
- Use Best Egg's deep data sets (application, bureau, web, and alternative data) to derive actionable insights.
- Assess the capabilities and values of 3rd party vendors.
- Contribute to a culture focused on continuous learning and celebrate frequent wins, while providing valuable insights to inform decisions across the entire Best Egg organization.

\$90,000 - \$115,000 a year

This position is also eligible for an annual incentive bonus based on individual and company performance. Yearly incentive bonus target 20% of base salary.

Our Brand:

At Best Egg, we believe money should be accessible so people can reach their goals, live a fuller life, and feel pride in knowing they have taken control of their finances. For those who need extra money to achieve the progress they seek in life, Best Egg is the modern solution-minded finance provider that mixes decades of banking experience with smart technology and deep customer insight to create products designed for today's borrower, so that people can establish a smoother financial path. The egg symbolizes protection and a fresh start.

Employee Benefits

Best Egg offers many additional benefits for our employees, including (but not limited to):

- Pre-tax and post-tax retirement savings plans with a competitive company matching program
- Generous paid time-off plans including vacation, personal/sick time, paid short-term and long-term disability leaves, paid parental leave, and paid company holidays
- · Multiple health care plans to choose from, including dental and vision options
- Flexible Spending Plans for Health Care, Dependent Care, and Health

Reimbursement Accounts

· Company-paid benefits such as life insurance, wellness platforms, employee assistance programs, and Health Advocate programs

 Other great discounted benefits include identity theft protection, pet insurance, fitness center reimbursements, and many more!
#LI-REMOTE

In compliance with the CCPA, Best Egg is fully committed to handling the personal information and data of employees and job applications responsibly with respect and due care. Review our CCPA Employee Policy here

Best Egg Home Page

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