Data Scientist

at Happy Money (View all jobs)

Remote

ABOUT HAPPY MONEY AND THE TEAM

Happy Money® is building a happier and more equitable financial ecosystem that seamlessly blends psychology, technology, and a focus on happiness to help consumers go from borrower to saver, investor, and giver. The company provides a path toward improving financial well-being and securing greater happiness – beginning with paying off credit card debt – through its science-enabled, purpose-driven marketplace between mission-aligned capital and consumers.

Backed by leading investors including Anthemis Group, Tencent Holdings and CMFG Ventures, Happy Money has helped nearly 150,000 members pay off more than $2.7 billion in credit card debt since inception through its award-winning Payoff Loan™. Founded in 2009, Happy Money has a diverse employee base of over 350 people across the United States.

ABOUT THE ROLE

Happy Money's Data Science team is the foundation of the company's success, and is central to bringing the company's mission to life. Our multidisciplinary team includes versatile full stack data scientists, as well as specialists in machine learning, statistics, behavioral science, and analytics. We have a curiosity-driven culture where team members have the autonomy to deliver impact through end-to-end development and ownership. Models, algorithms, and ML technology developed by the team solve core business problems throughout the company, including the assessment of creditworthiness, fraud detection, financial forecasting, personalization of member growth journeys, and marketing optimization.

In this role, you will have a unique opportunity to build data-driven solutions that apply to all facets of the Happy Money ecosystem. This includes financial, marketing, and product modeling using proprietary and alternative data sources, increasing access to credit and availability of our financial products. Now is an exciting time to join the Happy Money team, as the company is growing rapidly and scaling quickly. The predictive modeling carried out by the Data Science team is core to the company's philosophy and success, making each team member a vital contributor to the company as a whole.

WHAT YOU WILL DO

- Build production machine learning models for our core business; your models will be the basis for lending decisions, product personalization, and marketing strategy
- Work closely with the Business Strategy, Product, Engineering, UX Research, Marketing, and Operations teams to shape the future of our products using scientific rigor to build solutions
- Design, implement, productionize and deploy innovative data science solutions to bring to life data-driven decisions at scale
- Drive the development and inclusion of new innovative data sources and features, and refine existing data sources and features
- Uncover psychological and behavioral markers of positive financial outcomes to help educate members, facilitate positive habit formation, and increase the utility of our products
- Communicate your results, analyses, and findings by incorporating them into a larger story, rather than just reporting data and metrics
- Be a thought pioneer in new and ongoing directions of scientific research and implementation at the company level
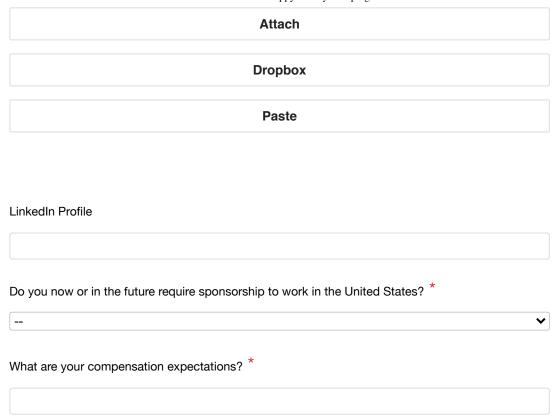
ESSENTIAL SKILLS

- 5+ years business and/or academic experience working with and analyzing large data sets to solve problems
- A PhD or MS in a quantitative field (e.g., Economics, Statistics, Engineering, Natural Sciences, Operations Research)
- Expert knowledge of a scientific computing language (such as R or Python) and SQL

- Experience with the AWS technical stack and data infrastructure such as Spark, Hive, Hadoop, and EMR
- Strong knowledge of statistics, machine learning and optimization
- Demonstrated track record of identifying, scoping and carrying out complex data science projects with cross-functional collaboration and quantified results
- Ability to communicate complex quantitative analysis in a clear, precise, and actionable manner
- A desire to change the financial world for the better and a real desire to help people find success in life and finances
- A strong desire to have fun working on very challenging problems. We have a highly collaborative culture of curiosity and celebrating each other's insights and achievements!

Here at Happy Money, we live by our core values of Love, Trust, and Hustle and welcome all. Love is shown in how we develop meaningful relationships with everyone we interact with; whether it's a member or your manager. Trust is shown through how we empower each other to come to work as our true selves and embrace our differences. Hustle is shown through how we fail fast and learn from our mistakes. No one is perfect, we're all human; if this job description doesn't exactly match your background, we encourage you to apply anyway!

Apply for this Job

* Required

First Name *

Last Name *

Email *

Phone *

Resume/CV *

| **Attach** |

| **Dropbox** |

| **Paste** |

Cover Letter

Attach

Dropbox

Paste

LinkedIn Profile

Do you now or in the future require sponsorship to work in the United States? *

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What are your compensation expectations? *

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

Individuals seeking employment at Happy Money 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

Please select ▾

Are you Hispanic/Latino?

Please select ▾

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 air service who is entitled to compensation (or who but for the receipt of military retired pay would be entitled to compensation) under laws administered by the Secretary of Veterans

Affairs; or a person who was discharged or released from active duty because of a service-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 05/31/2023

Voluntary Self-Identification of Disability

Why are you being asked to complete this form?

We are a federal contractor or subcontractor required by law to provide equal employment opportunity to qualified people with disabilities. We are also required to measure our progress toward having at least 7% of our workforce be individuals with disabilities. To do this, we must ask applicants and employees if they have a disability or have ever had a disability. Because a person may become disabled at any time, we ask all of our employees to update their information at least every five years.

Identifying yourself as an individual with a disability is voluntary, and we hope that you will choose to do so. Your answer will be maintained confidentially and not be seen by selecting officials or anyone else involved in making personnel decisions. Completing the form will not negatively impact you in any way, regardless of whether you have self-identified in the past. For more information about this form or the equal employment obligations of federal contractors under Section 503 of the Rehabilitation Act, visit the U.S. Department of Labor's Office of Federal Contract Compliance Programs (OFCCP) website at www.dol.gov/ofccp.

How do you know if you 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:

- Autism
- Autoimmune disorder, for example, lupus, fibromyalgia, rheumatoid arthritis, or HIV/AIDS
- Blind or low vision
- Cancer
- Cardiovascular or heart disease
- Celiac disease
- Cerebral palsy
- Deaf or hard of hearing
- Depression or anxiety

- Diabetes
- Epilepsy
- Gastrointestinal disorders, for example, Crohn's Disease, or irritable bowel syndrome
- Intellectual disability
- Missing limbs or partially missing limbs
- Nervous system condition for example, migraine headaches, Parkinson's disease, or Multiple sclerosis (MS)
- Psychiatric condition, for example, bipolar disorder, schizophrenia, PTSD, or major depression

Disability Status

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Please select                                                    ⌄
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[1]Section 503 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.

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