

# PHIL SALAZAR

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## EDUCATION

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### Harvard University

Master of Public Administration, International Economics

Class of 2024

- ♦ *Relevant Coursework:* Financial Services (HBSMBA 1509), Corporate Finance (MIT 15.402), Statistics, Econometrics, Deep Learning (MIT 15.773), MLOps, Microeconomics, Macroeconomics
- ♦ *Thesis:* Overcoming Financing Constraints for Small Businesses in Mexico (Prof. Carmen Reinhart)
- ♦ *Course Assistant:* Adv. Microeconomic Analysis. (Prof. Jie Bai)
- ♦ *Research Assistant:* Randomized control trial on economic impact of trade fairs in Chile (Prof. Jie Bai)

### Stanford University

Bachelor of Science, Product Design (Engineering)

Class of 2016

## EXPERIENCE

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### Technical Consultant, Grupago

Sep 2024 – Present

- ♦ Built ETL pipeline and ML models in Python for approving credit to informal entrepreneurs in Mexico.
- ♦ Leveraged deep learning techniques including neural networks and NLP transformers to extract predictive features from unstructured data including verification images and phone call transcripts, respectively.

### Credit Risk Analyst Intern (Spanish), Bankaya

May 2023 – Aug 2023

*Financial inclusion BNPL startup financing durable goods at major retail chain. Internship in Spanish.*

- ♦ Developed and implemented new credit risk strategy offering variable down payments based on risk default probability for returning customers, leading to more than 300 bps improvement to credit margin.
- ♦ Introduced new risk management best practices and controls into returning customer underwriting process.
- ♦ Managed relationships with alternative data vendors, incorporating new third-party data into credit risk model.

### Data Engineer, Indigov

Jan 2022 – Aug 2022

*Government technology firm that improves communication between elected officials and constituents.*

- ♦ **Tech Stack:** Owned development in shell for scripting and automation, Python for API integration with external data vendor and ETL, Prefect for orchestration, Terraform for DevOps.

### Data Engineer, GoodLeap

Nov 2019 – Nov 2021

*Financial technology firm that finances household solar projects.*

- ♦ **Tech Stack:** AWS Kinesis, Delta Lake, Spark on Databricks, Airflow, React
- ♦ Led Agile business intelligence team to build proprietary reporting platform. Built ETL pipelines in Python & Scala, automated analysis in Spark SQL, and supervised data modeling and data governance.
- ♦ Developed predictive model for loan defaults during COVID by borrower profession. Predicted over \$25M in potential portfolio exposure for immediate refinancing.
- ♦ Founding member of corporate Diversity & Inclusion Advisory Board; proposed and implemented corporate programming that included hundreds of employees.

### Data Analyst, Premise Data Corporation

Aug 2019 – Nov 2019

*Technology firm that pays users to complete tasks and surveys in developing world.*

- ♦ Developed, deployed, and analyzed A/B price experimentation to determine user price sensitivity and demand elasticity to optimize survey pricing given fixed budget.

### Retail Vendor Manager, Amazon

Jun 2017 – Sep 2018

- ♦ Analyzed retail data with SQL to grow \$20M strategic vendor portfolio by 23% year over year. Promoted to manage largest consumer electronics category in Amazon Canada.

**TECHNICAL SKILLS** | AWS, Databricks, Docker, Keras, Python, R, React, SQL, Spark, Tensorflow, dbt, git, unix