PHIL SALAZAR

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EDUCATION

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

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 transcripts phone calls, 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