**Lee Duncan**  
lee@smartxltools.com  
(801) 245-0658  
https://www.linkedin.com/in/leeduncanstat/  
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**Hiring Team**  
Earnest

**Dear Hiring Team,**

I am writing to express my strong interest in the Vice President of Data & Analytics position at Earnest. With more than 20 years of experience leading data science, machine learning, and AI programs, I bring a proven track record of transforming large-scale data into strategic advantage. Earnest’s mission to empower students with financial freedom through accessible, data-driven tools deeply resonates with my values and expertise.

At AT&T, I led enterprise analytics and AI teams as Assistant Vice President of Advanced Analytics. I was responsible for launching high-impact machine learning systems that drove billions in annual value across customer experience, churn reduction, capital planning, and marketing. My work spanned predictive modeling, automation, simulation, and generative AI—culminating in the identification of over $500 million in enterprise GenAI opportunities with projected 200% IRR. Just as importantly, I fostered a data-first culture rooted in cross-functional collaboration, responsible AI governance, and measurable business impact.

Throughout my career, I’ve been known for building high-performing, mission-aligned teams and translating complex technical work into clear business value. I’m experienced in leading scalable data infrastructure, dynamic pricing models, and self-service analytics platforms. I’ve presented to boards and executive leadership, coached senior ICs and managers, and shaped enterprise AI strategies in both corporate and startup environments. My leadership style aligns closely with Earnest’s values—particularly around humility, ownership, and a growth mindset.

I’m excited about the opportunity to help Earnest expand its analytics strategy and capabilities in support of a bold, human-centered mission. Thank you for your time and consideration. I welcome the opportunity to speak further.

Warm regards,  
**Lee Duncan**