Zihao (David) Xu

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EDUCATION

Pomona College   **Claremont, CA**
Bachelor of Arts, Computer Science & Mathematics   *Expected - May 2019*

- Cumulative GPA: 3.93/4.0, Pomona Scholar for 4 semesters (Dean's List)
- Related coursework: Computational Statistics; Big Data - Platform/Application; Econometrics; Data Structures; Probability; Statistical Theory; Financial Statement Analysis; Microeconomic Theory

Gaoxin No. 1 High School   **Xi'an, Shaanxi, China**
Top 1 High School in Xi'an, Leader in International Education   *June 2014*

- Cumulative GPA: 98.5/100, 11 AP courses: received 10 fives
- Standardized Test Scores: SAT - 2250/2400 (Math & Reading: 1540), SAT Subject Test - 2400/2400

WORK EXPERIENCE

Business and Credit Risk Analyst Intern   **Pasadena, CA**
Scratch Financial, LLC   *Sep 2017– Current*

- Built scalable pipelines to automate data cleaning and extraction from *json* credit reports
- Devised and selected 6 out of 35 new variables that filtered out high risk loan applicants and reduced company overall default rate by 2 percentage points
- Visualized temporal trends and geographical differences in behavior of 9000+ consumers and 1000+ clinics

Summer Researcher at Mathematics Department   **Claremont, CA**
Pomona College Summer Undergraduate Research Program (SURP)   *May 2017 - Current*

- Devised and implemented a new machine learning algorithm - Bag of Little Random Forests (BLRF) as an R package, utilizing a paralleled structure for faster computation
- Evaluated and visualized the statistical and computational performance of BLRF using simulated data sets
- Fine-tuned hyperparameters of BLRF and analyzed their impact on accuracy and time consumption
- Working on a 30-page academic paper for student research competition and publishing

President, *2016-2017*   **Claremont, CA**
Claremont Chinese Student Association (CSA)   *May 2016 – May 2017*

- Planned and coordinated there major on-campus events to promote awareness of Chinese culture
- Acquired $4500 as external funding through successful negotiations with outside partners
- Provided 450 members across the College Consortium with career assistance through alumni connections, cooperation with career-counseling agencies and alumni on-campus lectures

Quantitative Analyst Intern   **Xi'an, Shaanxi, China**
Guotai Junan Securities Co., Ltd   *June 2016 – Aug 2016*

- Performed hypothesis testing on 20 fundamental indicators on changes in stock prices
- Implemented and back-tested two trading strategies for stocks in the Chinese stock market
- Assisted the IB division with due diligence of one client company listing on NEEQ

SKILLS & MEMBERSHIP

Github Portfolio: https://github.com/zihaoxu/My_Portfolio

Tech Skills: Python (pandas, numpy, seaborn, sklearn), R, Java, SQL, C, SML, Machine Learning (Linear/logistic Regression, Lasso, CART, Random Forests, SVM)

Other Skills: Mandarin, English, Japanese (intermediate), Event planning, Guitar, Cooking, Golf

Memberships: Sagehen Capital Management, Claremont Chinese Student Association, CS for Social Good