Research Scientist

at Upstart (View all jobs)

San Mateo, CA

Upstart is a leading AI lending platform partnering with banks to expand access to affordable credit. Forbes recently ranked Upstart #12 on its list of "most promising AI companies in America." Inc. Magazine also recognized Upstart as one of the Best Workplaces for 2020.

By leveraging Upstart's AI platform, Upstart-powered banks can have higher approval rates and lower loss rates, while simultaneously delivering the exceptional digital-first lending experience their customers demand. Upstart's patent-pending platform is the first to receive a no-action letter from the Consumer Financial Protection Bureau related to fair lending. Upstart is based in San Mateo, California and Columbus, Ohio.

Most Upstarters join us because they connect with our mission of enabling access to effortless credit based on true risk. If you are energized by the impact you can make at Upstart, we'd love to hear from you!

The Team

Research Scientists with Upstart have a direct impact on our company's success. Our team consists of full-stack generalists as well as specialists in statistical modeling or machine learning as well as Machine Learning Engineers.

Because our challenges are so new, Research Scientists at Upstart need strong creative problem-solving skills and the technical background to implement solutions. Our research environment affords team members the opportunity to utilize a variety of statistical and machine learning methods with the freedom and encouragement to pursue alternative approaches to solving problems. Whether developing new products or identifying novel approaches to core models, we are continuously seeking the next big ideas to move our business forward.

The Role

As a Research Scientist, you'll have ownership across a breadth of data science projects working end-to-end from building proof-of-concepts to productionalizing models. You'll also have an opportunity to work alongside a talented team that values curiosity, humility, drive and teamwork.

What we're looking for:

- Strong academic credentials with a M.S. in statistics, mathematics, computer science or a related quantitative field of study with a preference for a PhD
- Comfort with programming (ideally in Python and R)
- Rigorous quantitative background
- Predictive modeling experience is preferred
- Strong sense of intellectual curiosity balanced with humility
- Numerically-savvy with ability to operate at a speedy pace
- Enthusiasm for and alignment with Upstart’s mission and values

What you’ll love:

- Competitive compensation (base + bonus & equity)
- Comprehensive medical, dental, and vision coverage
- Personal development and technology & ergonomic budgets
- Life insurance and disability benefits
- Clubs and Activities (game nights, Fitstarters, Superwomen, book club, investing club, money discussions, photography club and basketball teams)
- Generous vacation policy
- 401(k) retirement plan
- Catered lunches + snacks & drinks

Upstart is a proud Equal Opportunity Employer. We are dedicated to ensuring that underrepresented classes receive better access to affordable credit, and are just as committed to embracing diversity.
LinkedIn Profile

Website

How did you hear about this job?

Anything else we should know?

How did you first hear about Upstart? *

Please select

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

Individuals seeking employment at Upstart 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
and inclusion in our hiring practices. We celebrate all cultures, backgrounds, perspectives, and experiences, and know that we can only become better together.

**Apply for this Job**

*Required

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**Apply with LinkedIn**

First Name *

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Email *

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Resume/CV *

Attach

Dropbox

Paste

Cover Letter

Attach

Dropbox

Paste
• 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

Please select

1Section 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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