

Cynthia C. Alvarado

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SUMMARY

Senior Data Scientist with 8+ years of experience developing credit-risk and predictive models, scorecards, and scalable cloud-based data products across finance, telecom, and large operational environments. Skilled in Python, SQL, distributed compute, and end-to-end ML lifecycle including feature engineering, model training, validation, deployment, and monitoring. Proven ability to translate ambiguous business problems into actionable, well-governed solutions that drive measurable operational and financial outcomes. Experienced collaborating with engineers, product managers, and executives within agile development environments.

SKILLS

- Credit Risk Scorecards (PD, WoE/IV)
- CECL & Portfolio Loss Forecasting
- Population Stability & Drift (PSI, KS)
- Supervised & Unsupervised Learning
- Predictive Modeling & Forecasting
- Fraud Detection & Risk Modeling
- Feature Engineering & Model Validation
- Model Monitoring & Drift Detection
- KPI Development & Executive Dashboards
- Agile Product Development
- Cross-functional Leadership
- Looker
- Google Cloud Platform (GCP)
- Python (pandas, NumPy, scikit-learn, TensorFlow, PyTorch)
- SQL (advanced analytics, data pipelines)
- Apache Spark
- ETL & Production Data Pipelines
- Git / Version Control
- Stakeholder & Executive Communication
- Model Governance & Compliance
- BigQuery

EXPERIENCE

Senior Data Scientist — Credit Risk Modeling

01/2026 – Present

HFD — San Francisco Bay Area

- Build and validate consumer credit-risk models — PD scorecards and grade-level score cutoffs — that drive portfolio loss projection and CECL reserving.
- Monitor model health and population stability (PSI, KS) with ongoing drift detection to keep scorecards accurate as the portfolio shifts.
- Serve on the credit committee, translating model signals into decisions that protect the lending portfolio against losses.
- Building an internal monitoring dashboard that tracks these metrics continuously and flags when grade cuts require adjustment.

Senior Data Scientist (Technical Product Leader)

01/2023 – 12/2025

Customer Experience Data, Verizon — Irving, TX

- Lead the design and delivery of ML-driven predictive analytics products supporting a 31M-customer footprint across 87 caller-intent categories.
- Improved call-routing model accuracy by 8%, reducing misrouted interactions by 15% through targeted feature re-engineering and deep-dive error analysis.
- Partnered cross-functionally with engineering and governance teams to operationalize credit-eligibility models, projected to prevent approximately \$2M in annual revenue leakage.
- Developed production-ready Python/SQL pipelines integrating vendor and enterprise data streams, ensuring statistical reliability and compliance.
- Presented model performance insights and optimization recommendations to senior leadership, influencing customer experience strategy.

Senior Data Scientist

01/2021 – 01/2023

Journey Experience Transformation (JET), Verizon — Irving, TX

- Migrated legacy analytical workflows from on-prem Data Grid to GCP, improving model deployment speed and scalability by 30%.
- Built automated validation frameworks in Python and SQL to ensure consistent, accurate feature sets and data feeds ahead of MVP releases.

- Collaborated with engineering and data science teams to analyze model outputs, ensuring alignment with KPI expectations and business objectives.
- Developed model drift detection and experiment-tracking processes, accelerating approvals for production deployment.
- Strengthened model governance documentation, reducing defects and improving reproducibility.

Data Governance Analyst

04/2020 – 01/2021

Enterprise Data Security & Sharing, Verizon — Irving, TX

- Partnered with domain data owners and data privacy counsel to classify elements by sensitivity tier, establishing consistent tagging for secure cross-platform access.
- Implemented governance rules for masking, hashing, and encryption, reducing compliance exceptions across analytics teams.
- Streamlined metadata review workflows, cutting manual audit time by 25%, while enhancing traceability.
- Supported enterprise privacy framework adoption by guiding teams on data stewardship practices and documentation standards.
- Collaborated with BI teams to design governance-compliant processes that preserved data utility for analytical projects.

Business Intelligence Consultant

07/2019 – 04/2020

Network Analytics, Verizon — Irving, TX

- Designed network health dashboards that reduced mean time to repair by approximately 10% across large-scale field operations.
- Developed ML-based forecasting model for 5G rollout readiness, improving strategic market planning accuracy.
- Built fiber-cut risk ML models that guided the deployment of fiber-sensing technology, supporting approximately \$7.5 million in yearly expense reduction.
- Enhanced anomaly detection for network performance, strengthening uptime and reliability monitoring.

Data Analyst

04/2015 – 07/2019

Santander Consumer USA — Dallas, TX

- Created fraud-detection algorithms identifying anomalies in loan origination patterns across multiple channels.
- Automated SAS reporting workflows using SQL, reducing manual report time by 80%, tracking performance KPIs, and ensuring consistency for internal and external audits.
- Built dashboards improving visibility into GAP insurance reimbursement eligibility and compliance metrics.
- Partnered with risk teams to refine early-warning indicators based on historical loan performance and consolidated multi-system datasets for executive reviews.

Portfolio Auditor

04/2013 – 04/2015

Tandem Business Specialists — Plano, TX

- Automated portfolio-reconciliation reports using Excel VBA, cutting processing time by 45%.
- Validated investment-data accuracy using multi-source cross-checking and variance analysis.
- Supported client audits by preparing error-tracking logs and summary insights.

Operations Analyst

08/2010 – 04/2013

Link Financial Corporation — Dallas, TX

- Established standardized operations (SOPs), improving regulatory documentation and quality consistency.
- Supported investment portfolio processes through structured reporting and KPI analysis.
- Improved client-facing documentation to deliver high-quality, personalized portfolio reports.

EDUCATION

Master of Science in Data Science

2018

Southern Methodist University — Dallas, TX

Bachelor of Science in Statistics

2009

University of Texas at Dallas — Richardson, TX