

Ken Marciel

Graduate Statistician (GStat)

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Summary

Graduate Statistician with experience applying statistical methods to business and financial problems. Skilled in SQL, Python, R, SAS, Power BI, Tableau, and Excel, with an M.S. in Statistics and three passed actuarial exams in probability, financial mathematics, and statistics for risk modeling.

Work Experience

Statistical Consultant

Jul 2025 – Present

Self-Employed • Remote, US

- Build a statistical consulting and online tutoring practice specializing in statistics, applied analytics, and data science.
- Develop client-facing resources, analytical examples, and educational materials to support consulting engagements and online instruction.
- Apply statistical modeling, machine learning, data mining, and predictive analytics techniques to independent projects and technical demonstrations.
- Provide individualized online instruction in statistics and mathematics for students ranging from middle school to graduate level.

Risk Modeler

Feb 2024 – Jun 2025

Credit One Bank • Las Vegas, NV

- Programmed SQL and SAS code to aggregate raw daily financial data for \$13 billion in receivables from over 18 million active cardmembers, then generated daily CECL estimates from production model.
- Developed Prophet daily forecasting model in Python with 98% accuracy for month-end, year-end, and five-year-end CECL values of approximately \$2.3 billion from managed cardmember portfolio.
- Implemented vector autoregression and compositional data analysis to forecast proportions of ending receivables in credit score brackets, achieving 10% mean absolute percentage error.
- Automated daily SAS code to aggregate raw data, transfer to cloud storage through Trino, then run Python notebook in JupyterLab to generate estimates from Prophet daily forecasting model and publish executive summary as PowerPoint presentation to Windows network folder for review by leadership.
- Enhanced business intelligence by plotting quarterly 48-month forecasts of macroeconomic variables from Moody's data since 2014.

Financial Analyst

Aug 2023 – Feb 2024

Credit One Bank • Las Vegas, NV

- Fitted Prophet forecasting model to daily payment data for estimation of \$11.5 million loss with 12% forecasting error during day of intermittent power outages.
- Revised 90 charts displaying key financial indicators of operational performance reported monthly to CFO.
- Created waterfall charts detailing year-over-year expense changes for 25 cost centers in annual budget proposal.

Marketing Analyst

Feb 2023 – Aug 2023

Credit One Bank • Las Vegas, NV

- Developed forecasting models in Excel and Python to improve account acquisition predictions for direct mail marketing campaigns, deployed as a Tableau dashboard utilized by CMO.
- Conducted workshops to train team members on forecasting KPIs using Excel.
- Executed successful email marketing campaign resulting in a 10.6% opt-in rate and \$2.4 million incremental spend.

Data Analyst

Aug 2022 – Feb 2023

- Developed 35 new charts for monthly forecast package to monitor budget performance and guide adjustments.
- Utilized statistical and machine learning methods for time series analysis on credit card payment trends.
- Implemented five forecasting models for payment returns data, selecting the most accurate model with 9% mean absolute percentage error.

Skills

SQL, Python, R, SAS, Power BI, Tableau, Excel, Statistical Modeling, Data Analysis, Predictive Modeling, Regression Analysis, Hypothesis Testing, Financial Planning and Analysis (FP&A)

Education

Texas A&M University

Statistics | Master of Science (MS)

Aug 2019 – May 2022

Certificates

Graduate Statistician (GStat)

American Statistical Association

Feb 2025

Data Science Professional Certificate

IBM Training

Mar 2026

SAS Certified Specialist: Base Programming Using SAS 9.4

SAS Institute

May 2020

Honors & Achievements

Management Associate Program Graduate

Credit One Bank: Campus Programs

Aug 2024

Selected as one of eight members of the inaugural cohort from a pool of 400 candidates; completed a two-year program for recent master's degree graduates with four six-month rotations across the organization.

Professional Memberships

American Statistical Association | Feb 2022 – Present

- Accredited Members
- ASA Directory of Statistical Consultants
- Statistical Consulting Section

The Association of Former Students of Texas A&M | May 2022 – Present

- Aggie Park
- Capital City A&M Club
- Las Vegas A&M Club