

Ken Marciel

Graduate Statistician (GStat)

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Experienced in applied analytics and data science, including statistical methods and machine learning algorithms. Passed three actuarial exams, in probability, financial mathematics, and statistics for risk modeling.

Work Experience

Statistical Consultant

Jul 2025 - Present

[Self-Employed](#) | Remote, US

- Advise clients on statistical methodology for research, business, and data analysis projects.
- Solve complex analytical problems using statistical modeling, machine learning, data mining, and predictive analytics.
- Plan and execute end-to-end consulting engagements, including methodology selection, analysis, and technical reporting.
- 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, US

- 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, US

- 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, US

- 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

[Credit One Bank](#) | Las Vegas, NV, US

- 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.

Projects

Falcon 9 First-Stage Landing Prediction

Jan 2026 - Mar 2026

Acquired and integrated Falcon 9 launch data from SpaceX APIs and Wikipedia, performed feature engineering and EDA using SQL and Python, developed interactive dashboards, and built cross-validated classification models to predict first-stage landing success.

U.S. Beef and Chicken Price Forecasting

Jan 2022 - May 2022

Developed and evaluated classical and machine learning time-series forecasting models on 459 months of U.S. beef and chicken price data (1984–2022), selecting the lowest-error model to generate one-year-ahead forecasts.

Postoperative Nausea and Vomiting Prediction

Jan 2022 - May 2022

Developed and validated logistic regression models using 461 patient records and 8 preoperative risk factors, applying 10-fold cross-validation and bootstrapping for variable selection to derive a parsimonious clinical decision model.

Core Skills

SQL, Python, R, SAS, Power BI, Tableau, Excel, PowerPoint, Word, Predictive Modeling, Financial Planning & Analysis

Education

Texas A&M University

Aug 2019 - May 2022

Master of Science Statistics

Minor: Applied Analytics & Data Science, Biostatistics & Bioinformatics

Relevant Coursework: Bayesian Statistics, Time Series Analysis

GPA: 3.18

Awards

Management Associate Program Graduate

Aug 2024

Credit One Bank: Campus Programs

Completed two-year program for recent master's degree graduates with four six-month rotations across organization. One of eight members of inaugural cohort selected from pool of 400 candidates.

Certificates

Graduate Statistician (GStat)

Feb 2025

American Statistical Association

Data Science Professional

Mar 2026

IBM TechXchange Training