Michael Zhao

880 W. Peachtree St. NW Atlanta, GA 30309 | 781-5306950 | zhaojinghao79@gmail.com | Permanent Resident

Objective

Electrical Engineering and Applied Mathematics junior with SOA Exam P passed and experience in data modeling and financial analysis. Seeking Spring 2027 co-op and Summer 2027 actuarial internship opportunities.

Education

Georgia Institute of Technology | Atlanta, GA **August 2026 – Present**
Bachelor of Science in Electrical Engineering Expected Graduation, May 2028

Emory University | Atlanta, GA **August 2023 – May 2026**
Bachelor of Science in Applied Math and Statistics & Bachelor of Arts in Economics, GPA 3.88
Expected Graduation, May 2028

Actuarial Exams: SOA Exam P – Probability (Passed)

Skills

Programming: Python, SQL, R, C
Software: Excel (Analysis ToolPak), Tableau, MATLAB, Word, PowerPoint
Languages: English (native), Chinese (native), Korean (beginner), Russian (beginner)

Experience

NextTier | Sacramento, CA **June – August 2025**
Data Analyst Intern
- Segmented 10K+ customer records by purchase frequency, recency, and monetary value to identify loyal and high-value customer groups.
- Developed and optimized logistic regression and XGBoost models to predict high-value customers.
- Designed A/B tests to evaluate personalization strategies and delivered Tableau dashboards to communicate campaign insights.

PricewaterhouseCoopers | Hangzhou, China **May – June 2024**
Accounting Analyst Intern
- Consolidated tax and revenue data in Excel to support asset valuation, financial assessments, and reconciliation.
- Identified and corrected inconsistencies in financial records and prepared client reports and presentations.
- Assisted with on-site inspections and due diligence reviews to validate target companies' financial statements.

Emory University | Atlanta, GA **September 2025 – May 2026**
Student IT Assistant
- Supported campus IT operations through equipment setup, software installation, and system updates.
- Troubleshot 100+ computer, peripheral, and software setup issues and documented problems for future service requests.

Projects

Determinants of Weekly Working Hours Across Occupations **April – May 2024**
- Cleaned and transformed 50K+ records using Python; analyzed working-hour patterns with Pandas, NumPy, and Matplotlib.
- Built and validated regression models using StatsModels to examine factors associated with weekly working hours.

Relevant Coursework

Machine Learning: Regression and classification; cross-validation and regularization; decision trees, random forests; PCA
Health Economics: Microeconomic analysis of health care; health care delivery and financing; U.S. and international health systems
Numerical Analysis: Linear and nonlinear equation systems; interpolation and least-squares approximation; numerical integration and differentiation

Leadership

Emory Robotics Club | Vice President **January 2026 – May 2026**
RoboJackets | Member **September 2026 – Present**