

Steven Lora

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SUMMARY STATEMENT

Applied Data Analyst and Data Scientist with experience in financial risk analytics, business intelligence, and predictive modeling. Strong background in statistical analysis, exploratory data analysis, and machine learning using Python and SQL. Experienced in translating complex datasets into actionable insights for decision-makers in regulated financial environments. Holds an M.S. in Data Analytics & Artificial Intelligence, with hands-on experience in supervised and unsupervised learning, deep learning, and NLP.

PROFESSIONAL SKILLS

Programming & Frameworks	Python (Pandas, NumPy, Scikit-learn, TensorFlow, Keras, Matplotlib), R, SQL.
Machine Learning & AI	Regression, Classification, Clustering, Neural Networks, Model Evaluation, Hyperparameter Tuning, Feature Engineering
Statistical Analysis & Modeling	Hypothesis Testing, Probability, Predictive Analytics, Time Series Forecasting, Statistical Inference.
Data Processing & Visualization	Data Cleaning, ETL Pipelines, Power BI, Tableau, Excel (Pivot Tables, Macros), Data Storytelling
Risk Management & Compliance	Knowledgeable in financial risk metrics, fraud detection, and compliance with industry regulations (CFTC, Dodd-Frank, FMCSA).
Work Ethic & Leadership	Proven ability to manage multiple priorities and work under pressure. Strong problem-solving skills, with a commitment to continuous improvement and delivering results.
Foreign Language Skills	Spanish (Advanced - reading and writing).

PROFESSIONAL WORK EXPERIENCE

Data Manager, Marketing & Analytics, 04/2024 – Present

Fairlane Financial Corp, Plantation, FL

- Own end-to-end data workflows supporting marketing, sales, operations, and leadership decision-making within an annuities IMO.
- Design, maintain, and govern structured datasets across CRM, commission, product, and marketing systems to ensure data integrity and accessibility.
- Perform exploratory data analysis (EDA), data cleaning, and trend analysis using SQL and Excel to support operational and revenue-focused decisions.
- Develop recurring reports and ad-hoc analyses evaluating agent activity, production trends, product performance, and marketing effectiveness.
- Write advanced SQL queries to extract datasets not accessible through built-in system filters, enabling deeper analysis and reporting.
- Maintain internal product and rate databases, ensuring accurate downstream reporting and timely communication of rate changes.
- Translate analytical findings into clear summaries and recommendations for leadership, partners, and agents.
- Automate reporting workflows and improve internal data documentation and definitions to support scalable, data-driven initiatives.
- Analyze campaign and operational data to generate actionable insights that improve marketing strategy and effectiveness.
- Collaborate cross-functionally with leadership, carriers, and agents to align data insights with product and marketing strategy.
- Manage budgets for technology upgrades and data infrastructure, reducing downtime through effective planning and prioritization.
- Maintain the company website and provide technical support to agents, including product guidance and assistance with electronic applications.

Risk Data Analyst, Financial Risk Data Analytics 10/2014 – 02/2019

National Futures Association, New York, NY

- Supported financial risk analysis and regulatory oversight for major financial institutions and registered swap dealers subject to CFTC and Dodd-Frank requirements.
- Analyzed large-scale regulatory datasets covering market, credit, liquidity, operational, settlement, and fraud risk to identify trends, anomalies, and emerging concerns.
- Oversaw financial risk metrics for 100+ registered swap dealers, including banks and financial institutions executing \$8B+ annually in OTC derivatives trades.
- Assessed risk exposure reports submitted by swap dealers to ensure accuracy, completeness, and regulatory compliance.
- Performed data validation, cleaning, reconciliation, and sequencing using SQL and Excel to maintain high data quality standards.
- Conducted exploratory and trend analysis to support risk prioritization, supervisory reviews, and audit planning.
- Designed Tableau dashboards and analytical reports to visualize risk exposure patterns and systemic risk indicators for management.
- Collaborated with auditors and analysts to investigate data discrepancies, resolve reporting gaps, and address data quality issues.
- Contributed to written risk reports and executive-ready visual summaries used by leadership to monitor firm-level and systemic risk.
- Developed subject-matter expertise in CFTC-regulated products, including commodities, futures, options, and OTC derivatives.

Intern, Investor Relations & Events, 08/2012 – 12/2012

Alternative Assets Investment Management, New York, NY

- Supported hedge fund capital-raising initiatives by managing and analyzing investor and fund manager contact datasets.
- Maintained and updated structured databases of investors and hedge fund managers, ensuring data accuracy, consistency, and usability.
- Assisted in segmenting investor lists by fund strategy, asset class, and engagement history to support targeted outreach.
- Performed basic data cleaning and validation on investor and conference participation records to support reporting and follow-ups.
- Tracked and documented outcomes from 100+ investor–manager networking meetings to support relationship management and future outreach.
- Contributed to post-event summaries and participation reports for a 400+ attendee hedge fund conference.
- Gained exposure to hedge fund strategies, derivatives, alternative assets, and investor relations workflows in a financial services environment.

OTHER WORK EXPERIENCE

Business Owner, 04/2019 – 01/2024

Bad Hombres Trucking Inc, Elizabeth, NJ

- Directed day-to-day business operations, regulatory compliance, and financial management for a transportation company.
- Managed fleet logistics and route planning, optimizing delivery routes to reduce costs and improve on-time performance by 25%.
- Collected, analyzed, and tracked operational and financial data in Excel to evaluate route efficiency, costs, and profitability.
- Monitored revenue, expenses, and fleet performance to support budgeting, business planning, and FMCSA compliance.
- Negotiated contracts with brokers, customers, and vendors, securing competitive rates and expanding business volume.
- Implemented preventative maintenance schedules and performance tracking, reducing vehicle downtime by 20% and lowering repair costs.
- Reduced overall operating expenses by 15% through cost-control initiatives and process improvements.
- Maintained an excellent safety record and full compliance with FMCSA regulations and reporting standards.
- Managed bookkeeping, financial documentation, and tax-related records to ensure accurate reporting and audit readiness.
- Evaluated and secured financing options for fleet expansion while maintaining liquidity and operational stability.
- Demonstrated adaptability, analytical decision-making, and leadership while navigating market volatility and operational disruptions.

Peer-Led Team Learning (PLTL) Mentor – Mathematics & Statistics, 09/2010 – 05/2012

New York City College of Technology, Brooklyn, NY

- Led small-group instructional sessions for undergraduate courses in algebra, calculus, and introductory statistics.
- Guided students through problem-solving strategies, quantitative reasoning, and assignment workflows to reinforce core concepts.
- Supported students in understanding mathematical and statistical foundations relevant to data analysis and modeling.
- Facilitated collaborative learning environments, encouraging peer discussion and step-by-step solution development.
- Identified common learning gaps and adjusted explanations to improve comprehension and academic performance.

- Helped students improve grades and confidence in quantitative coursework through structured weekly sessions.
- Strengthened skills in technical communication, quantitative explanation, and translating complex concepts into accessible language.

Research Associate (Grant-Funded, Multiple Projects), 09/2010 – 12/2012

New York City College of Technology, Brooklyn, NY

- Supported multiple grant-funded interdisciplinary research projects across mathematics, computer science, and biological sciences.
- Designed and implemented computational and stochastic models to analyze real-world systems and decision-making processes.
- Built simulation models in MATLAB to study dynamic processes, including epidemiological spread and system sensitivity to probabilistic parameters.
- Conducted Monte Carlo-style simulations and analyzed time-series outputs to evaluate model behavior under varying assumptions.
- Applied statistical and numerical analysis techniques using MATLAB and R to support experimental design and result interpretation.
- Investigated applied mathematical and cryptographic methods, including commitment schemes, hashing concepts, and number-theoretic techniques, to enable fair and verifiable remote interactions.
- Performed data exploration, cleaning, and validation to ensure accuracy and reliability of research datasets.
- Designed, built, and maintained relational databases using Microsoft Access and MySQL to streamline data collection and analysis.
- Developed structured data workflows and documentation to improve data accessibility and consistency across research teams.
- Created analytical summaries, tables, figures, and visualizations used for poster presentations and academic forums.
- Presented research findings at institutional and external academic conferences.

Research Associate (Grant-Funded), 06/2012 – 08/2012

Rutgers University – DIMACS (Center for Discrete Mathematics & Theoretical Computer Science), Piscataway, NJ

- Conducted full-time quantitative research at DIMACS, Rutgers University, focusing on network and graph-theoretic analysis of ecological systems.
- Modeled Hudson River food webs as directed graphs to study ecosystem robustness under species loss scenarios.
- Applied mathematical and statistical techniques to compute connectance and normalized connectance metrics across multiple habitat regions.
- Analyzed correlations between species removal, link loss, and network robustness using structured datasets.
- Built and analyzed species-interaction datasets representing complex predator-prey relationships across freshwater and brackish ecosystems.
- Produced analytical tables, visualizations, and figures illustrating sensitivity and robustness patterns under simulated perturbations.
- Collaborated with faculty researchers to interpret results and prepare findings for academic publication and conference presentation.

MILITARY EXPERIENCE

Sergeant/E-5/Communications Repair Technician, 08/2006 – 06/2014

United States Marine Corps Reserve

6th Communications Battalion, 1 Aviation Rd, Brooklyn NY, 11201

- Supervised teams responsible for secure communications and data transmission systems supporting mission operations.
- Installed, tested, operated, and repaired radio, satellite, and vehicle-mounted communication systems to ensure operational readiness.
- Developed and implemented standard operating procedures for communications testing, maintenance, and quality control, improving system reliability and reducing downtime.
- Programmed and maintained encrypted communication systems to support secure, mission-critical operations.
- Trained and led junior personnel in communication protocols, equipment maintenance, safety procedures, and military-grade encryption.
- Delivered regular safety briefs and enforced operational risk prevention and compliance standards.
- Ensured secure communications and data transmission for a unit of approximately 1,200 personnel.
- Accountable for over \$500K in secure communication assets, maintaining accurate inventory and equipment readiness.
- Held an active Secret Security Clearance throughout service following extensive background investigations.

EDUCATION

Master of Science in Data Analytics and Artificial Intelligence, 12/2025

Nova Southeastern University, Fort Lauderdale, FL, GPA 3.82

Graduate program emphasizing advanced data science, machine learning, and AI applications for business and research.

- Key Areas: Supervised & Unsupervised Learning, Regression & Prediction, Deep Learning (CNNs, GANs), Natural Language Processing (NLP), Model Evaluation, and Feature Engineering.
- Tools & Technologies: Python (Pandas, NumPy, Scikit-learn, TensorFlow, Keras), SQL, Power BI, Tableau, Excel.
- Projects include predictive modeling, neural network design, and machine learning pipelines for real-world datasets.

Bachelor of Science in Applied Mathematics, 01/2014

New York City College of Technology, Brooklyn, NY, GPA 3.41

Strong quantitative foundation supporting computational modeling and analytical problem-solving.

- Relevant Coursework: Probability & Statistics, Linear Algebra, Calculus I–III, Operations Research, and Stochastic Models.
- Developed analytical reasoning and mathematical modeling skills essential for machine learning and algorithmic design.

RESEARCH PROJECTS

Lora, S., Reynoso, A. C., Selmanaj, B., & Sadatian, S. (2012) *A Simulation Model for the Spread of Swine Flu Pandemic*

Annual Biomedical Research Conference for Minority Students (ABRCMS), San Jose, CA.

Cham, D., Lora, S., & Yambay, D. (2011) *Verifying Trust when Flipping A Coin Over The Phone*

Department of Mathematics, New York City College of Technology

PUBLICATIONS

Ghosh-Dastidar, U., Fiorini, E., & Lora, S. M. (2014). *Study and Analysis of the Robustness of Hudson River Species.*

Proceedings of the **BAASANA Conference**, 2014

Link: <https://www.baasana.org/PDF/2014Proceedings.pdf>

CERTIFICATIONS / ACHIEVEMENTS

Microsoft Certified: Azure Data Scientist Associate, Microsoft, Redmond, WA

Date Awarded: In Progress

Microsoft Certified: Power BI Data Analyst Associate, Microsoft, Redmond, WA

Date Awarded: 01/2026

Certified ScrumMaster (CSM), Scrum Alliance, Westminster, CO

Date Awarded: 01/2026

Security Pro Series, CompTIA, Downers Grove, IL

Date Awarded: 10/2025

Certified Fraud Examiner (CFE), Credential ID 747207, Association of Certified Fraud Examiners, Austin, TX

Date Awarded: 01/2016

Data Science and Machine Learning, Massachusetts Institute of Technology, Cambridge, MA

Date Awarded: 12/2024

Secret Security Clearance, Defense Counterintelligence and Security Agency (DCSA), Quantico, VA

Date Awarded: 07/2007

Commercial Drivers License - Class A, Department of Motor Vehicles, Miami, FL

Date Awarded: 07/2019

WEBSITES

Personal/Portfolio: smlora.me

LinkedIn: [linkedin.com/in/smlora](https://www.linkedin.com/in/smlora)

GitHub: [smlora.github.com/smlora](https://github.com/smlora)

LEADERSHIP / ACTIVITIES

Student Government Association – Elected Representative

Student Newspaper – Contributor and Editor

VOLUNTEER EXPERIENCE / COMMUNITY SERVICE

New York Cares, New York, NY - 10/2016 – 10/2017

- Volunteered in multiple community service projects, including cleaning up and organizing an elementary school, planting a community garden, and painting a secondary school to improve the learning environment for students.
- Collaborated with a team to enhance local facilities, positively impacting the community and fostering engagement among volunteers.