

SAUL RICHARDSON

EDUCATION

Williams College

2019 – 2023

Bachelor of Arts in Computer Science and Economics with Honors

Thesis: Not All Economic Fluctuations Are Alike : Disentangling Their Effect On Labor Market Inequality

Coursework: Data Structures, Machine Learning, Advanced Econometrics, Algorithms, Monetary Economics

EXPERIENCE

KPMG

New York, NY

Associate – Modeling, Credit & Liquidity

Jun 2024 – Present

- Architected, coded, and deployed an LLM-powered regulatory compliance automation platform for a large bank's IDI resolution plan submission to the FDIC (12 C.F.R. § 360.10), delivering :
 - an embedding-free indexing and retrieval layer that surfaces requirement-relevant evidence across 100+ internal documents and supports audit-ready drafting and review
 - a pipeline that converts regulatory text into structured requirements and produces a requirements-to-evidence matrix for coverage tracking and reviewer sign-off
 - grounded narrative generation that drafts requirement-aligned regulatory narratives with traceable, source-linked citations to internal documentation
 - a compliance gap assessment that flags documentation/process/control gaps against requirements and generates a prioritized remediation action list for execution
 - an inline review workflow that captures reviewer feedback and automatically re-runs generation so updates propagate without manual rewrites over iterative review cycles
- Contributed to an independent review of model validation work for U.S. housing GSE
 - Reviewed production and model code for constraint enforcement and change-control coverage; benchmarked back-testing design against MRM lifecycle standards
- Provided surge support across AML investigations and KYC remediation
 - AML Surge: Conducted transactional and customer-risk analysis and drafted ~5 SARs/day with regulator-ready narratives aligned to the bank's AML policy.
 - KYC Remediation: Remediated ~300 customer accounts following OCC regulatory finding, closing CIP/CDD gaps and documenting outcomes to BSA/AML standards.

New York University

New York, NY

Junior Research Scientist

Sept 2024 – Present

- Programmed data pipelines for economics research projects leveraging LLMs
 - **AI + Zoning:** Uncovering yhousing supply constraints by processing zoning codes at scale.
 - Built end-to-end pipeline for discovering historical zoning ordinances from newspaper scans; implemented scraping, parsing, and analysis with HPC infrastructure
 - **Corporate Agreements:** Extraction of pricing + covenants from EDGAR filings.
 - Built pipeline for extraction of credit agreement pricing : anchoring raw exhibits, classifying key sections, and outputting structured JSON for downstream use.
- Statistical programmer for various applied economics research papers
 - Estimated the causal effect of remote-work adoption using DiD/DDD and event-study models; also applied IV and heterogeneity analysis
 - Built PySpark pipeline on HPC to compute demographic move rates from Infutor household data, processing 1.5B rows into analysis-ready tables.
- Created coding agent pipeline to automate RA tasks on top of Codex SDK; saving countless hours as data wrangling and exploratory analysis could now be done overnight.

PROJECTS

GovGPT — Building an MCP that enables anyone to query USAspending API in plain English; powered by an agent that reads API documentation and learns endpoints.

EDGAR-AI — Building autonomous pipeline of LLM personas to discover optimal schemas to turn dense legal filings into structured, tabular data.

SKILLS

Programming Languages – Python, Java, Stata, C, R

Libraries & Frameworks – Pandas, NumPy, Scikit-Learn, PySpark