

Abe Burnett

My 401k went from \$140K to \$0K. I'm building my way out.

Ogden, UT, United States | [LinkedIn](#)

I'm 47. I HAD \$140K in my 401k.

Now I have \$0.

I'm 47. I was at my company for 7 years. I believed the deal — work hard, be loyal, they'll take care of you...

They laid me off anyway.

1,800 applications. 200 interviews. Savings gone. I know what 3AM panic feels like when the math doesn't work.

Now I'm building. Not a startup fantasy. A real thing, slowly, on \$50/month, while working full-time as an AI Data Scientist.

Every Monday I write about what I'm actually figuring out. No hacks. No "5 steps to freedom." Just what's real.

The newsletter is called Your Way Out.

EXPERIENCE

Lead AI Data Scientist, Strategic Intelligence

Jan 2025 — Jan 2026

Immersive

Ogden, Utah, United States

Founded and ran the Strategic Intelligence function: turning the platform's performance data into executive-grade intelligence products for some of the world's largest banks, insurers, consultancies, and government programs.

- Built an AI-accelerated delivery engine producing bespoke executive readiness reports, peer benchmarks, and threat-informed program assessments for Fortune 500 security organizations in days instead of weeks
- Created a periodic threat intelligence digest mapping live threat-actor activity to workforce readiness; validated by marquee enterprise customers and selected for productization in the platform
- Designed a cyber resilience benchmarking methodology aligned to MITRE ATT&CK, spanning 300+ enterprise organizations under strict anonymity governance
- Shipped an ROI calculator and an AI-assisted proposal system adopted by sales teams, cutting proposal build time from days to roughly 30 minutes
- Automated recurring reporting workflows, returning 60+ hours per cycle to customer-facing teams

Founder

Jan 2025 — Present

FlowState AI

Ogden, Utah, United States

Building FlowState AI—because AI coding assistants kept breaking my code at 4 AM.

I'm a data scientist by trade—11+ years across EdTech, InsurTech, FinTech, and BioTech. I know how to build things. But AI was making me slower, not faster.

Then I realized: AI isn't stupid. It's untrained.

So I built the training program it needed.

FlowState turns AI chaos into orchestrated development. Projects that took 4 weeks now ship in 4 days.

I write about:

→ Making AI actually productive

→ Building side projects at 40+

→ The retirement math nobody wants to do

If you're technical, building something that matters, and tired of AI making it harder—follow along or DM me.

Senior AI Data Scientist

Jan 2024 — Dec 2025

Vantage Risk Companies

Ogden, Utah, United States

Drove AI transformation across commercial insurance operations, from risk pricing to claims automation. Architected predictive models and risk-scoring frameworks for broker targeting; modernized Public D&O actuarial pipelines; and led GenAI implementation for claims document processing, including prompt design, guardrails, and human-in-the-loop validation. Partnered with Engineering, Innovation, and Operations to deploy production ML/LLM systems and establish AI governance standards.

Key Achievements:

Public D&O Actuarial Pipeline Modernization

Uncovered systematic pricing bias causing premium leakage and lost business. Rescued legacy codebase, identifying data bias that inflated risk assessments

GenAI Strategy & Enterprise Adoption

Recognized as one of Vantage's foremost GenAI experts. Pioneered 'personal-first' adoption strategy converting AI skeptics into power users, accelerating organizational AI maturity. Trusted advisor on model selection, deployment, and cost-performance tradeoffs; contributed to GitHub Copilot pilot and strategic Innovation initiatives.

Claims Classification System

Designed GenAI claims classification & extraction system including prompt architecture, guardrails, and human-in-the-loop workflows. Built R Shiny validation dashboards and authored technical specifications for production.

Distribution Prioritization Framework

Developed multi-signal broker prioritization framework combining Cyence, Aon RiskView, and proprietary risk scores.

Founder & Principal Data Scientist

Jan 2023 — Jan 2024

Burnett Technical

Ogden, Utah, United States

Burnett Technical is my brand for doing independent contracting work. I specialize in providing cutting-edge data science and analytics solutions to a diverse clientele, ranging from non-profit organizations to tech startups and Fortune 500 companies. With a focus on delivering tailored insights that drive decision-making and growth, my services encompass the full data lifecycle — from initial data collection and cleansing to advanced modeling and insight generation.

Services & Expertise:

- + Data Collection & Cleansing: Implement secure, compliant data acquisition processes, ensuring high data integrity and relevance by validating against multiple sources.
- + Exploratory Data Analysis (EDA): Utilize comprehensive EDA techniques to uncover hidden patterns, trends, and anomalies within data sets.
- + Predictive Modeling & Machine Learning: Develop and validate predictive models using statistical and machine learning techniques to forecast outcomes and identify key drivers.
- + Insight Generation & Reporting: Transform complex data sets into actionable insights, delivering detailed reports and presentation decks that outline strategic recommendations for business growth.

Key Technologies & Tools:

- + Programming Languages & Environments: Proficient in Python, R, and SQL for data analysis and model development.
- + Visualization & Reporting Tools: Skilled in leveraging Tableau and other BI tools to create dynamic, insightful dashboards and reports.
- + Data Management: Expertise in establishing and maintaining state-of-the-art data warehouses and ETL pipelines, ensuring data is accessible, reliable, and ready for analysis.

My projects consistently result in actionable insights that enable my clients to optimize their strategies, leading to improved operational efficiencies, enhanced customer engagement, and increased conversions. I'm committed to using my expertise to help businesses transform their data into a strategic asset.

Senior Data Scientist

Jan 2018 — Jan 2019

CipherBio

United States

Managed team growth and attrition, contributed extensively to CipherBio's product, marketing, and sales strategy

Key Achievements:

- Created Tableau dashboards to monitor overall business health, progress, and platform performance for leadership
- Automated manual ETL processes using Python, reducing task time by 36% and saving the company \$40K annually by cutting an offshore contractor
- Increased database uptime by 27% and decreased site page load times by 13% by leading migration from OrientDB to Neo4j Enterprise

Senior Data Scientist

Jan 2016 — Jan 2023

Pluralsight

Ogden, Utah

During my 7-year tenure at Pluralsight, I championed next-gen data science products and led various data-driven initiatives. My initial project was the creation of the Pluralsight Technology Index (PTI), a tool that aggregates 23 billion data points monthly to rank 850+ technologies.

□ Key Projects and Achievements:

□□ PTI:

- Architected the back-end using machine learning models and statistical modeling in R/Python for advanced analytics and business intelligence insights
- Co-created the front-end, boosting product engagement
- Generated substantial impact: 311 press pick-ups, 82M readers, and 24M potential viewers
- Led a team to rewrite the PTI, reducing refresh time by 35%

□□ "Invite to Assess" Improvement:

- Collaborated with product teams to investigate low usage among enterprise customers
- Conducted in-depth analysis, leading to a Shiny dashboard
- Identified root cause: managers not assigning assessments
- Proposed solutions expected to increase assignments by 35% and improve targeting by 25%

□□ Pluralsight Technology Graph Proposal:

- Developed an innovative concept and strategy
- Secured cross-functional collaboration and leadership buy-in
- Gained Chief Product Officer support with persuasive pitch decks
- Rebranded as "Career Coach" led the team that got this onto the product road map

□□ Market Intelligence Product Team:

- Led a team of five data and scraping engineers in a product management capacity
- Increased data sources identified, scraped, and processed by 73%, enabling better decision-making
- Improved system reliability, increasing up-time by ~20% and reducing data errors by ~40%

At Pluralsight, I leveraged my expertise in machine learning, statistical modeling, business analysis, and data analytics along with strong collaboration skills to drive impact and value. My achievements demonstrate my commitment to developing innovative AI and analytics solutions that drive massive value for the business.

Data Scientist

Jan 2014 — Jan 2016

National Funding

San Diego, CA

Integrated models into Salesforce using Apex, Visualforce, and Process Builder for a centralized user experience. Developed the Optimus Scoring and Decisioning platform, using R and Python for predictive statistical models, improving approvals

and decision-making.

Key Achievements:

- Coached analysts on Tableau, SQL skills, and best practices
- Deployed data science products as API endpoints
- Streamlined processes and resolved data challenges across departments, automating manual ETL processes
- Boosted customer satisfaction by 12% and reduced credit application decision time by 18% through Salesforce integration
- Optimus platform decreased credit default rates by 24%, improving loan approvals and adding \$1.5 million to the pipeline

Credit Risk Analyst

Jan 2013 — Jan 2014

California Bank & Trust

Greater San Diego Area

- Delivered credit system user support for several hundred employees at all levels of seniority, leadership, and competence. User support activities generated up to 60 emails and 20 phone calls a day.
- Managed several bank-wide processes and procedures, which required the distribution of monthly reports and follow up with phone calls and emails to ensure compliance with requirements.
- Created a 50 page, twenty-thousand word, comprehensive User Support FAQ document containing answers to commonly asked questions.
- Trained new colleagues on credit and credit systems fundamentals.
- Led team meetings, produced agendas, meeting minutes, and provided team trainings on relevant topics.
- Constructed Microsoft Access databases for tracking user provisioning requests, support requests, and system users.
- Extracted, manipulated, and analyzed pertinent data using BusinessObjects, Excel (VBA, pivot tables/charts, Index-Match), and SQL queries in Access.

Data Migration Specialist, ETL & Consultant

Jan 2012 — Jan 2016

Foundant Technologies

Bozeman, Montana

- Employing Python, SQL, VBA, and various functions (standard and user-defined) in Microsoft Excel and Access for data manipulation and retrieval. Performed spectrum of ETL activities according to client's needs and specifications.
- Effectively collaborating remotely with client organizations, peers, and superiors by email, Skype, Join.me, and Citrix GoToMeeting.
- Continuing part-time work as a remote consultant for Foundant Technologies after moving to California in August 2013.

Retail Lending Credit Risk Analyst

Jan 2011 — Jan 2012

Zions Management Services Company

West Valley City, UT

- Analyzed and manipulated massive data sets utilizing SAS and SQL.
- Assembled large SAS data sets from a variety of file types (.csv, .xls, etc.).
- Produced effective, meaningful charts and pivot tables in Excel.
- Cooperated with peers in the construction of effective Executive Quarterly Summaries.
- Interacted with local data sources and remote relational databases utilizing a variety of methods and tools: data steps, PROC SQL, pass-through SQL (via SAS or other software), Excel, Crystal Reports, and SAP BusinessObjects.
- Automated production reports.
- Member of the Enterprise Data Warehouse macroeconomic data steering committee.
- Provided analytical support by segmenting and monitoring credit, concentration limits, and making recommendations based on trends.
- Developed and maintained reports.
- Documented new and pre-existing processes.

Tutor of Statistics, Mathematics, and Economics

Jan 2008 — Jan 2009

TRiO/MSU Athletics

Montana State University in Bozeman, Montana

- Skilled communicator able to break down complex topics into achievable steps
- Constructed effective study plans in collaboration with students leading to measurable improvements in academic performance

Line Services Technician

Aug 2006 — Jul 2011

Yellowstone Jetcenter

Belgrade, Montana

- Supervised line crew in support capacity: Motivated employees, resolved disputes, created cohesive work environment and team camaraderie
- Ensured satisfactory outcomes and solutions for clients by taking personal ownership of situations
- Trained new personnel; Preferred for training because of ability to clearly and concisely relate instructions, information and patiently correct mistakes
- Executed fueling, record keeping, marshaling, storage and retrieval of aircraft, and customer assistance with precise attention to detail under widely varying conditions
- Prioritized tasks and managed time well; met deadlines on a daily basis
- Demonstrated excellence troubleshooting and problem solving in fast-paced, high-pressure environment

Guest Service Manager

Jan 2005 — Jan 2006

Hastings Entertainment

Bozeman, MT

EDUCATION

Montana State University-Bozeman

Jan 2007 — Jan 2011

Bachelor's Degree in Economics

- With Honors
- Dean's List
- Grant: Undergraduate Scholars Program
- Scholarship: Department of Economics Scholarship Exam (3rd place)

PROJECTS

Undergraduate Research Project: “The Efficacy and Efficiency of Using F#, Fortran, and R for Agent-based Modeling ...and Why NetLogo is Better for Beginners.”

- Researched the history and methodology of agent-based modeling
- Tested various platforms for their suitability for beginner use in agent-based modeling
- Contributed to the agent-based modeling literature through the detailed documentation of my experiences and the creation of a process for guiding the beginning agent-based modeler

CERTIFICATIONS

Panelist - The Inevitable Blockchain Panel, Pluralsight LIVE 2018

Aug 2018

Preventing Workplace Harassment, Emtrain

Nov 2017

Panelist - What Can I Do With A Major In Economics?, Montana State University - Office of Career Services Feb 2013

Two Technologies You Can't Ignore: JavaScript and Blockchain,

SKILLS

Vibe Coding · Azure OpenAI · Figma (Software) · Large Language Models (LLM) · Anthropic Claude · Codex · Google Gemini · GitHub Copilot · Microsoft Visual Studio Code · Start-up Ventures · Start-up Leadership · Business Ownership · User Experience (UX) · Python (Programming Language) · GitHub · R Shiny · Streamlit · Road Maps · Experimental Design · Artificial Intelligence (AI) · Data Visualization · Prompt Engineering · ChatGPT · Mathematics · Business Insights · Analytics · Analytical Techniques · Analytical Skills · Strategic Thinking · Data Analytics · Mentoring · R · SQL · Data Analysis · Python · Tableau · Linux · Data Mining · Machine Learning · Predictive Modeling · Logistic Regression · Databases · Statistics · Financial Modeling · Economics · Programming · Technical Writing · Strategic Leadership · Executive Reporting · Technical Leadership