



## Upstart Aims to Become the Biggest and Best Technology Employer in Ohio

Founded by ex-Googlers and based in Silicon Valley, Upstart is the first lending platform to leverage artificial intelligence (AI) and machine learning (ML) to price credit and automate the borrowing process. Upstart couldn't deny the benefits of investing in Ohio.

### Company Profile

Upstart maintains one of the industry's highest consumer ratings, according to leading consumer review sites. In addition to its direct-to-consumer lending platform, Upstart offers to license its technology to banks, credit unions and other partners via its "lending as a service" program.

### Business Need

Upstart is fast growing, with triple-digit revenue growth in 2018 alone. The company's executives predict the emergence of ML in lending will reshape the banking and broader credit industry over the next 10 years. Driven by external projections and internal success, Upstart sought to establish a more national footprint with an R&D center and its first location outside of California.

Upstart needed a large pool of qualified talent for software engineering, data science and other operations that would share the company's dedication to its mission.

### Ohio Solutions

Upstart chose to locate in Columbus, Ohio. In many locations, finding high-performing talent is difficult, but Columbus has a large pool of skilled financial and technology workers. According to the company's CEO, Columbus was an obvious choice. In addition to the region's great quality of life and positive culture created by The Ohio State University, readily available leadership and Columbus' robust financial services environment were also a draw.

### Project Stats

- **Location:** Central Ohio
- **Total capital investment:** \$719,000
- **Jobs committed:** 257
- **Collaborators:** JobsOhio, One Columbus, the Ohio Development Services Agency

*"We're thrilled to hire talented and passionate people who can fuel our growth and expansion as we continue to scale rapidly, and central Ohio has demonstrated that it has many such people!"*

**Grant Schneider,**  
head of Upstart Columbus

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