

Department of Economics
University of California, San Diego
9500 Gilman Drive #0508
La Jolla, CA 92093



Education

2025 Ph.D. in Economics, UC San Diego
Dissertation: Microeconomics of Consumer Financial Decisions
Committee: Gordon Dahl (Chair), Julie Cullen, Michelle White and Terrance August

2016 S.M. in Management Research (Finance), MIT Sloan School of Management

2009 A.B in Economics (Honors), University of Chicago

Employment & Affiliations

2021-2024 Graduate Student Researcher, California Policy Lab (CPL)

2016 Graduate Student Intern, Consumer Financial Protection Bureau (CFPB)

2014-2015 Research Assistant, MIT Sloan School of Management

2010-2013 Research Assistant, Federal Reserve Bank of Boston

2009-2010 Research Associate, Jameel Poverty Action Lab (J-PAL)

2008-2009 Research Assistant, University of Chicago Booth School of Business

2008 Research Assistant, Department of Political Science, University of Chicago

2007 Research Assistant, Center for Decision Research, University of Chicago Booth School of Business

Research Fields

Primary: Public finance, Behavioral economics

Secondary: Household finance

Published & Forthcoming Papers

2014 “Credit CARD Act of 2009: What did banks do?” (with Joanna Stavins), *Journal of Banking & Finance*, 46, Issue C, p. 21-30.

Working Papers

2024 “Understanding Excess Repayment” (with Michael Fitzpatrick and Jack Liebersohn), SSRN Working Paper #4949187

Works in Progress

2024 "The Effect of Advertising on Household Mortgage Decisions, Working Paper" (with Jack Liebersohn)
"Innovation, Student Loan Policy, and Access to Credit, Working Paper" (with Alex Bell)

Policy Writings

2022 "Who benefits from the student loan payment pause and what will happen when it ends?" (with Niru Ghoshal-Datta and Evan White), California Policy Lab (CPL) Policy Brief

Invited Conference & Seminar Presentations

2024 Boulder Summer Conference on Consumer Financial Decision Making
APPAM Fall Research Conference*
Red Rock Finance Conference*
West Coast Spatial Workshop*
* Denotes presented by co-author

Teaching Experience

CPL California Policy Lab (CPL) Summer Institute (Undergraduate)
UCSD ECON 105: Industrial Organization and Firm Strategy (Undergraduate)
UCSD MGTA 453: Business Analytics (Masters)
UCSD MGTA 455: Customer Analytics (Masters)
UCSD MGTA 495: Intro to Math and Programming for Business Analytics (Masters)
UCSD ECON 159: Economic History of the U.S. (Undergraduate)

Skills

Coding Skills: Stata, R, Python, SQL, LaTeX
Other Skills: Git
Languages: English

References

Available upon request