

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



Education

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| 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

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| 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

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| Primary: | Public finance, Behavioral economics |
| Secondary: | Household finance |

Published & Forthcoming Papers

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

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