

# URJASWI MUKHERJEE

Graduate Researcher | +1 6508643111 | umukherjee@unr.edu | [LinkedIn](#) | <https://urjaswi1991.github.io/>

Data-driven economist with 4+ years of analytical experience in applied microeconomics, health economics, behavioral economics, and policy evaluation. Skilled in statistical modeling, causal inference, and data management using Stata, R, Python, and large administrative datasets. Adept at communicating findings clearly to both technical and non-technical audiences. **Focus:** Applied Microeconomics, Health & Behavioral Economics

## EDUCATION

<b>Ph.D.</b> Economics, University of Nevada, Reno	Aug 2021 to May 2026 (Expected)
<b>M.Sc.</b> Economics, University of Calcutta, Kolkata, India	May 2013 to May 2015
<b>B.Sc.</b> Economics, University of Calcutta, Kolkata, India	Mar 2010 to Mar 2013

## REFERENCES

### Sankar Mukhopadhyay

Professor  
University of Nevada, Reno  
sankarm@unr.edu

### Frank M. Fossen

Professor  
University of Nevada, Reno  
ffossen@unr.edu

### Michael H. Taylor

Associate Professor and Director  
University of Nevada, Reno  
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## PUBLICATION

Mukherjee, U., Pingle, M. 2023 Book Review of Behavioural Economics and Experiments, by Ananish Chaudhuri. Journal of Behavioral Economics for Policy, Volume 7, Issue 1, 51-52, 2023

## WORKING PAPERS

- Mukherjee, U., Mukhopadhyay, S. The Effects of Extended Medicaid Postpartum Coverage on Insurance and Mental Health Outcomes
- Mukhopadhyay, S., Mukherjee, U. The Effects of the Inflation Reduction Act Debt Relief Programs on the Mental Distress among Farmers
- Mukherjee, U., Guerrero, F. Impact of Negative Life Events on Financial Risk Taking

## WORK IN PROGRESS

- Mukherjee, U. The Hidden Costs of Care: Health and Economic Impacts of Informal Caregiving in the United States
- Mukherjee, U., Guerrero, F, Ridinger, G. The Effects of Intergenerational Investment Advice.
- Pingle, M., Mukherjee, U. Empathy in Economic Decision Making: Propensity to Be Helpful When Faced with Varied Costs

## TEACHING

### Lead Instructor, University of Nevada, Reno

- ECON262 “Principles of Statistics II”, Spring 2025, Fall 2024, Spring 2024, Fall 2023
- ECON261 “Principles of Statistics I”, Summer 2025

### Teaching Assistant, University of Nevada, Reno

- ECON 741 “Applied Econometrics”, 2025

- ECON 702 “Advanced Microeconomics”, 2025
- ECON 420 “Economics of Health Care and Health Policy”, 2024 & 2021
- ECON 365 “Labor Economics”, 2024
- ECON 303 “Intermediate Macroeconomics”, 2022 & 2023
- ECON 304 “Money and Banking”, 2023

## **RESEARCH CONFERENCES AND WORKSHOPS**

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- The 95<sup>th</sup> Southern Economic Association (SEA) Annual Meeting, Tampa, FL Nov 2025
- The Society for the Advancement of Behavioral Economics (SABE) Aug 2022

## **WORK EXPERIENCE**

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**Graduate Researcher, University of Nevada, Reno** Aug 2021 to Present

- Conduct empirical research in applied microeconomics and health economics using large-scale administrative and survey datasets.
- Build regression, difference-in-differences, and causal inference models to evaluate health policy changes, debt relief programs, and individual behavioral responses.
- Clean, merge, and analyze complex datasets in **Stata, R, and Python**; automate workflows to improve reproducibility.
- Present findings to faculty, stakeholders, and conference audiences; contribute to publications, working papers, and policy briefs.
- Lead and assist multiple research projects simultaneously, managing timelines and deliverables.

**Mortgage Underwriter, Firstsource Solutions Ltd., Mumbai, India** Dec 2019 to Aug 2020

*Roles and Responsibilities:*

- Underwrite Mortgage applications to verify Income, Assets, and Credit prior to Approval of Loan.
- Analyzing appraisal report and other collateral documents such as Title report, Flood cert, Hazard cert, Taxes, deed of trust.
- Analyzing risk while reviewing credit worthiness and help making critical decisions while underwriting.
- Underwriting experience in wholesale, retail and correspondent channels for Conventional, FHA, VA and USDA loan programs.

**Compliance Analyst, Altisource Business Solutions Pvt. Ltd., Mumbai, India** June 2018 to Nov 2019

*Roles and Responsibilities:*

- Analyse closing loan package to ascertain the regulatory compliance of the loan.
- Validate ERP system to determine authenticity of data and submit the loan for Investor Purchase.
- Perform all closing related compliance while reviewing the loan package and run compliance tool (ComplianceEase) to assure that loan is in compliance as per guidelines and add conditions for discrepancies found in the loan file.

**Internship, Business Brio (a division of GBSM Pvt. Limited), Kolkata, India** Nov 2017 to May 2018

*Project Responsibilities:*

- Conducted customer satisfaction analytics for Zain Telecom (Sudan) using NPS, RSI, EQ, and top-box scoring to benchmark performance against competitors.
- Delivered data-driven recommendations for improving customer churn, engagement, and user experience.
- Analyzed socio-economic indicators across districts in West Bengal using R and VBA, identifying underperforming regions and policy gaps.

**Associate Analyst, X L Dynamics India Pvt. Ltd., Mumbai, India**

Feb 2016 to May 2017

*Roles and Responsibilities:*

- Performed TRID and CFPB compliance checks for loan originations and closing disclosures.
- Reviewed loan documentation, verified ERP data accuracy, and ensured adherence to investor and state regulations.
- Calculated maximum loan amounts and escalated high-risk discrepancies to underwriting teams.