

# Andres Liberman

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## Academic Appointment

2013 - Assistant Professor of Finance, New York University Stern School of Business

## Education

2008 - 2013 Ph.D. in Finance, Columbia University  
1998 - 2004 B.A. in Industrial Engineering, Universidad de Chile

## Research Interests

Financial Intermediation, Consumer Credit Markets, Organizational Form

## Working Papers

“Adverse Selection and Maturity Choice: Evidence from Consumer Credit” (with Andrew Hertzberg and Daniel Paravisini)

“Financial Contracting and Organizational Form: Evidence from the Regulation of Trade Credit” (with Emily Breza) (revise and resubmit, *Journal of Finance*)

*Charles River Associates Award for the Best Paper on Corporate Finance, WFA, 2015*

“The Value of a Good Credit Reputation: Evidence from Credit Card Renegotiations” (revise and resubmit, *Journal of Financial Economics*)

## Work in Progress

“Winners and Losers in a Pooling Equilibrium: Evidence from Credit Markets” (with Christopher Neilson, Luis Opazo, and Seth Zimmerman)

## **Seminar Presentations and Conferences**

*(\* indicates conference presentation by coauthor)*

2016 (scheduled)	AFA (San Francisco)
2015 (includes scheduled)	NBER Household Finance Summer Institute, NYU-Columbia Junior Corporate Finance Meeting, SFS Cavalcade (Atlanta) *, UNC/Duke Corporate Finance Conference *, WFA (Seattle)
2014	EFA (Lugano), ESSFM (Gerzensee), Finance UC Conference Universidad Catolica de Chile, Fordham, Kellogg School of Management, LBS Summer Finance Symposium, NYU Stern School of Business, NYU Stern Research Day, The World Bank
2013	Banco Central de Chile, Berkeley Haas School of Business, Boston College Carroll School of Management, Chicago Booth School of Business, Duke Fuqua School of Business, MIT Sloan School of Management, New York Federal Reserve Bank, NYU Stern School of Business, London School of Economics, UCLA Anderson School of Management, UNC Kenan-Flagler Business School, Universidad de Chile, Rochester Simon School of Business
2012	Banco Central de Chile, Columbia Graduate School of Business, Universidad de Chile

## **Grants, Honors and Awards**

Charles River Associates Award for the Best Paper on Corporate Finance, WFA (2015)  
Citi IPA Financial Capability Research Preparation Grant (2013)  
Chazen Institute Research Stipend (2012)

## **Discussions**

AFA (2015, 2016), EFA (2014), ESSFM Gerzensee (2014), Finance UC Conference Universidad Catolica de Chile (2014), UBC Winter Finance Conference (2014), WFA (2013, 2015)

## **Service**

Ad-hoc referee	Quarterly Journal of Economics, Journal of Finance, Journal of Financial and Quantitative Analysis, RAND Journal of Economics, Review of Financial Studies
Prog. committee	EFA (2015), FMA (2015)

## Teaching Experience

2013 - 2014                      Corporate Finance (Undergraduate and MBA), NYU Stern School of Business

## Other Publications

“Perspectiva Económica de Finlandia” (with Patricio Meller and David Rappoport), in *Caminos al Desarrollo. Lecciones de Países Exitosos*, Min.Relaciones Exteriores de Chile, Ed. UQBAR, Santiago, Tomo I, 2009, (375-420)

“Perspectiva Económica de Corea del Sur” (with Patricio Meller and David Rappoport), in *Caminos al Desarrollo. Lecciones de Países Exitosos*, Min.Relaciones Exteriores de Chile, Ed. UQBAR, Santiago, Tomo I, 2009, (205-260)

## Other Work Experience

2006 - 2008                      Lecturer, Departamento de Ingenieria Industrial Universidad de Chile

2004 - 2006                      Investment Banking Analyst, JPMorgan