

Andres Liberman

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Stern School of Business
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Academic Appointment

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

Editorial Positions

2019 – current Associate Editor, *Review of Economics and Statistics*

Education

2008 – 2013 Ph.D. in Finance, Columbia University

1998 – 2004 B.A. in Industrial Engineering, Universidad de Chile

Refereed Publications

1. “High-Cost Debt and Perceived Creditworthiness: Evidence from the U.K.,” with Daniel Paravisini and Vikram Pathania. *Conditionally Accepted, Journal of Financial Economics*
2. “Screening on Loan Terms: Evidence from Maturity Choice in Consumer Credit,” with Andrew Hertzberg and Daniel Paravisini. *Review of Financial Studies*, September 2018, 31(9), 3532-3567.
3. “The Labor Market Effects of Credit Market Information,” with Marieke Bos and Emily Breza. *Review of Financial Studies*, June 2018, 31(6), 2005-2037.
Michael J. Brennan Award for Best Paper Published in the RFS, 2019
RFS Editor’s Choice
4. “Financial Contracting and Organizational Form: Evidence from the Regulation of Trade Credit,” with Emily Breza. *Journal of Finance*, February 2017, 72(1), 291-324.
Brattle Group First Prize for Best Paper in Corporate Finance in the Journal of Finance, First Prize, 2017
Charles River Associates Award for the Best Paper on Corporate Finance, WFA 2015
5. “The Value of a Good Credit Reputation: Evidence from Credit Card Renegotiations,” *Journal of Financial Economics*, June 2016, 120(3), 644-660.

Working Papers

1. “The Effects of Information on Credit Market Competition: Evidence from Credit Cards”, with Fritz Foley, Agustin Hurtado, and Alberto Sepulveda. *Submitted*
2. “Measuring Bias in Consumer Lending,” with Will Dobbie, Daniel Paravisini, and Vikram Pathania. *Revise and resubmit, Review of Economic Studies*
3. “Tuition, Debt, and Human Capital”, with Slava Fos and Constantine Yannelis. *Revise and resubmit, Journal of Financial Economics*
Best Paper Award, LBS Summer Finance Symposium 2017
4. “The Equilibrium Effects of Information Deletion: Evidence from Consumer Credit Markets,” with Christopher Neilson, Luis Opazo, and Seth Zimmerman. *Submitted*

Grants, Honors and Awards

Michael J. Brennan Award for the Best Paper Published in the Review of Financial Studies (2019)
Best Discussant Award, Mitsui Financial Conference (2018)
Brattle Group Prize for Best Paper in Corporate Finance in the Journal of Finance, First Prize (2017)
Visiting Scholar, Einaudi Institute for Economics and Finance (2017, 2018)
Best Paper Award, LBS Summer Finance Symposium (2017)
Charles River Associates Award for the Best Paper on Corporate Finance, WFA (2015)

Seminar Presentations and Conferences (** indicates conference presentation by coauthor*)

2020 (includes scheduled)	Chicago Fed, Colorado, IMF Macro-Financial Research Conference, Imperial, LSE, Queen Mary University of London
2019	Bank of Italy, Bocconi, Consumer Finance: Micro and Macro Approaches Conference (Booth Micro)*, ECMA (Atlanta)*, FMA Latin America (Bogota), Georgia Tech, Harvard, ITAM Finance Conference, Minnesota Carlson, NBER Corporate Finance (Chicago), Princeton, SSEM (Atlanta), UT Austin, Washington University, Wharton
2018	AFA (Philadelphia), BYU Red Rock Conference*, EIEF, Emory, Frankfurt School of Finance and Management, HEC Paris, IDC Annual Conference in Financial Economics Research (Herzliya), New York Federal Reserve Bank, NBER Corporate Finance Summer Institute, RCFS Conference*, SBIF Conference (Santiago), SITE Financial Regulation (Stanford)*, UCLA, USC, World Bank Macro Group
2012-2017	Adam Smith Workshop (Cambridge), AEA, AFA, APPAM Fall Conference*, Banco Central de Chile, Berkeley, Boston College, BYU Marriott School of Business, Chicago Booth, CKGSB, Conference on Banking Development, Stability, and Sustainability (Santiago)*, Columbia, CUHK, Crowd Berkeley Symposium*, Duke Fuqua, EFA (Oslo)*, EFA (Lugano), EFA (Mannheim)*, EIEF, EIEF Junior Conference (Rome), Erasmus University, ESSFM (Gerzensee), Finance UC Conference Universidad Catolica de Chile, FIRS (Lisbon)*, Fordham, Harvard Business School, HKU, FRBNY/NYU Conference on Financial Intermediation, IDC Summer Finance Conference (Herzliya), ITAM, ITAM Finance Conference (Mexico DF)*, Kellogg, Labor and Finance Group meeting (UT Austin), LBS Summer Finance Symposium (x2), MIT Sloan, NBER Corporate Finance Fall 2015 (Stanford), NBER Corporate Finance (Chicago x2), NBER Household Finance Summer Institute 2015, New York Federal Reserve Bank, NYU-Columbia Junior Corporate Finance Meeting, NYU Shanghai, NYU Stern, NYU Stern Research Day, Philadelphia Fed New Perspectives on Consumer Behavior in Credit and Payments Markets Conference (x2), Princeton, London School of Economics, Riksbank (Stockholm), Santiago Finance Workshop, Second CFPB Research Conference on Consumer Finance, SFS Cavalcade (Atlanta)*, SITE Labor and Finance Workshop (Stanford)*, Stockholm School of Economics, SUNY Binghamton, Tillburg University, Tsinghua PBC, UCLA Anderson, UNC/Duke Corporate Finance Conference*, UNC Kenan-Flagler, Universidad de Chile, Rochester Simon, WFA 2015 (Seattle), WFA 2016 (Park City), The World Bank

Teaching Experience

2013 - 2019	Corporate Finance (Undergraduate and MBA), NYU Stern School of Business
2006 - 2008	Finance (Undergraduate), Industrial Engineering, Universidad de Chile

Service

Discussions	AFA (2015, 2016, 2017), BYU Red Rock Conference (2019), EFA (2014), ESSFM Gerzensee (2014), Finance UC Conference Universidad Catolica de Chile (2014), FIRS (2016, 2018), JLFA Conference (2016), Mitsui Symposium (2018), NBER Summer Institute CF (2019), NBER Summer Institute HF (2016, 2019), NYU Household Finance Conference (2017), Philadelphia Fed Credit and Payments Markets Conference (2019), Red Rock Finance Conference (2019), SFS Cavalcade (2018), UBC Winter Finance Conference (2014), WFA (2013, 2015, 2018, 2020), Yale Junior Finance Conference (2017)
Ad-hoc referee	American Economic Review, Fondecyt, Journal of Accounting Research, Journal of Banking and Finance, Journal of Development Economics, Journal of Finance, Journal of Financial and Quantitative Analysis, Journal of Financial Economics, Journal of Law, Economics and Organization, Management Science, Quarterly Journal of Economics, RAND Journal of Economics, Review of Economics and Statistics, Review of Economic Studies, Review of Finance, Review of Financial Studies
Prog. committee	WFA (2016, 2017, 2018, 2019, 2020), FIRS (2016, 2018, 2019, 2020), EFA (2015, 2016, 2017, 2018, 2019, 2020), FMA (2015, 2016, 2017, 2018), FMA Latin America (2017, 2019)
Other	Coordinator of Global Finance Research Group at CGEB, NYU Stern (2019)

Students (first placement)

Matteo Crosignani (Fed Board), Joseph Kalmenovitz (Drexel), Sung Lee (CUHK Shenzhen), Kate Waldock (Georgetown)

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