

Gabriela Araujo

Contact Information	Universitat Autonoma de Barcelona (UAB) and Barcelona School of Economics (BSE) PhD student in the International Doctorate in Economic Analysis (IDEA) program (UAB and BSE)
	Campus UAB Bellaterra Cardanyola del Valles Barcelona, Spain, 08193
	<i>Email:</i> gabriela.araujo@barcelonagse.eu <i>Website:</i> https://araujo-gabriela.github.io
Research interests	Macroeconomics, monetary policy and applied microeconometrics
Education	<p>PhD in Economics, UAB and BSE, Barcelona, Spain, 2023 – 2026</p> <ul style="list-style-type: none">• Dissertation: “Essays on Financial Intermediation, Price Dynamics, and Historical Development”• Advisor: Hugo Rodriguez Mendizabal and Andre Groeger <p>MPhil. Economic Analysis, UAB and BSE, Barcelona, Spain, 2021 – 2023</p> <ul style="list-style-type: none">• Dissertation: “The effects of loan-to-value ratios on the dynamic behaviour of economic variables”• Advisor: Hugo Rodriguez Mendizabal <p>MSc Economics and Finance, BSE, Barcelona, Spain, 2020 – 2021</p> <ul style="list-style-type: none">• Thesis: “How Did Wage and Consumption Inequality Evolve Over The COVID-19 Period? Evidence from Real-time Private Sector Data” (with Kirsty Booth, Valeria Devoto, Quang Pham and Alberto Pobbe) <p>Honours in Economics, University of Queensland (UQ), Brisbane, Australia, 02/2015 – 12/2015</p> <ul style="list-style-type: none">• Thesis: “Contagion in Financial Networks”• Advisor: Shino Takayama• Scholarships: APRA/RBA Brian Gray Scholarship 2015, RBA financial support for successful summer interns 2015 <p>BA Economics and Commerce, UQ, Brisbane, Australia, 2010 – 2014</p> <ul style="list-style-type: none">• GPA: 6.33/7• Awards: Dean’s Commendation for Academic Excellence in 2010, 2012 – 2014
Honours and scholarships	Post Graduation Study Assistance by the Reserve Bank of Australia (RBA), 2020 – 2024

Brian Gray Scholarship (APRA/RBA), 2015
RBA financial support for successful summer interns, 2015

Teaching experience (including scheduled)	Money and Banking TA, IDEA PhD Program, UAB, 2023 – 2024 Economics of Geography and Climate Change TA, Master in Economics of Energy, Climate Change and Sustainability, BSE, 2025 Master Project Guidance TA, Master in Economics of Public Policy, BSE, 2024 – 2025 Finance TA, Master in Macroeconomic Policy and Financial Markets, BSE, 2024 International Financial Markets and Institutions TA, Bachelor in Economics, UQ, 2013-2014
Editorial positions	Mathematics Brush Up Instructor, BSE, 2024 – 2025 Reinforcement Instructor, Master in Economics of Public Policy, BSE, 2024 – 2025 Geospatial Tools for Development: Data and Inference Practical Instructor, BSE Summer School, 2025 Stata Brush Up Instructor, IDEA PhD Program, UAB, 2025 Python Brush Up Instructor, IDEA PhD Program, UAB, 2025 MATLAB Brush Up Instructor, IDEA PhD Program, UAB, 2026
Professional experience	Assistant Editor, BSE Focus, 2023 – Senior Analyst, Financial Stability Department, RBA, Sydney, Australia, 2017 – 2020 <ul style="list-style-type: none">• Monitor developments and conduct research and analysis on issues facing the Australian business sector that support the RBA's financial stability objective.• Provide briefing material and analysis on issues related to risks in the business sector for the RBA's Financial Stability Review, and its representatives on the Council of Financial Regulators, Basel Committee on Banking Supervision and Financial Stability Board. <i>Achievements:</i> PGSA recipient, see <i>Publications and Conferences</i> . Analyst, International Department, RBA, Sydney, Australia, 2016 – 2017 <ul style="list-style-type: none">• Provide briefing material and analysis for the RBA's Board and Statement of Monetary Policy on issues related to international financial markets. <i>Achievements:</i> Completed internal research on unconventional monetary policy tools.

	<p>Intern, International Department, RBA, Sydney, Australia, 11/2014 – 01/2015</p> <ul style="list-style-type: none"> • Supervisor: Richard Finlay <p><i>Achievements:</i> Completed internal research on ‘Can we predict excess bond returns?’</p> <p>Summer Intern, Deloitte Access Economics, Brisbane, Australia, 02/2015 – 02/2015</p> <p>Winter Intern, Queensland State Treasury, Brisbane, Australia, 06/2014 – 06/2014</p> <p>Intern, Marsden Jacob Associates, Brisbane, Australia, 2014</p>
Published papers	<p>“Which firms get credit? Evidence using firm-level data”, joint with Jonathan Hambur, RBA Bulletin, December 2018.</p> <p>“Financial stability risks and retailing”, joint with Timoth De Atholia, RBA September 2018.</p>
Seminar and conference presentations (including scheduled)	<p>2025: Madrid Mountain Macro Conference Poster Session, ENTER Fall Presentations (Toulouse School of Economics), ENTER Jamboree (Stockholm School of Economics), BSE PhD Jamboree, Bellaterra Macro Club (UAB), Bellaterra Applied Working Group (UAB)</p> <p>2024: Bellaterra Macro Club (UAB), Bellaterra Macro Club (Summer; UAB)</p> <p>2023: Bellaterra Macro Club (UAB)</p> <p>2020: 2020 Business Longitudinal Analysis Data Environment Expo (UNSW), RBA Financial Stability seminar</p> <p>2019: Productivity Research Network conference (UNSW), RBA FS seminar, RBA Economic Group seminar</p> <p>2018: RBA Financial Stability seminar</p> <p>2017: RBA International Department seminar</p> <p>2016: APRA Brian Gray Scholarship seminar</p> <p>2015: RBA Cadetship seminar</p>
Language skills	English (fluent), Portuguese (native) and Spanish (advanced).
IT skills	MATLAB, Stata, R, Python, Latex, QGIS, Julia, SQL, Microsoft Excel.