EMILY G. MOSCHINI

College Financial Aid Application Frictions

by Emily G. Moschini and Gajendran Raveendranathan Revise & resubmit, International Economic Review

Contact	
William & Mary Department of Economics 300 James Blair Drive, Williamsburg, VA 23185	egmoschini@wm.edu Website link (updated research)
Research Field	
Macroeconomics	
EDUCATION	
Doctor of Philosophy in Economics University of Minnesota	2019
Masters in Economics Collegio Carlo Alberto	2012
Bachelor of Arts in Economics University of Chicago	2010
EMPLOYMENT	
Assistant Professor of Economics William & Mary	2019 - present
Research Assistant Federal Reserve Bank of Minneapolis	2015 - 2019
Research Assistant Collegio Carlo Alberto, Italy	2012 - 2013
Associate Economist Federal Reserve Bank of Chicago	2010 - 2011
Publications	
Optimism About Graduation and College Financial Aid by Emily G. Moschini, Gajendran Raveendranathan, and Ming Xu Forthcoming, American Economic Journal: Macroeconomics	2025
Family Policies and Child Skill Accumulation by Emily G. Moschini and Monica Tran-Xuan Review of Economic Dynamics, Vol. 56, April 2025	2025
The Evolution of Student Debt 2019–2022: Evidence from the Survey of Consumer F by Emily G. Moschini and Thomas Phelan Federal Reserve Bank of Cleveland Economic Commentary 2024-10	inances 2024
Childcare Subsidies and Child Skill Accumulation in One- and Two-Parent Families by Emily G. Moschini American Economic Journal: Macroeconomics, Vol. 15, No. 1, January 2023 pp. 475	2023 5-516
Student Debt Incidence: Recent Data and Conceptual Issues by Emily G. Moschini, Jordan Manes, and Thomas Phelan Federal Reserve Bank of Cleveland Economic Commentary 2022-16	2022
Working Papers	
Better Late Than Never: Delayed Undergraduate Enrollment and Financial Aid by Emily G. Moschini and Gajendran Raveendranathan	2025

2024

Teaching

William & Mary: Instructor and student research supervision

Semester and year

Intermediate Macroeconomic Theory (Econ 304, core major sequence, lecture)

Fall 2019 - present

Economics of Gender and Work (Econ 452, capstone course, seminar)

Spring 2024, Fall 2024

Economics of Gender and Work (Econ 400, advanced topics course, seminar)

Spring 2022, Fall 2022, Fall 2023

Independent Study (Econ 490, student research project)

Summer 2022, Summer 2023, Spring 2024, Spring 2025

Honors Thesis Committee (psychology department)

Spring 2022

Monroe Scholar Project (student research project)

Summer 2021

University of Minnesota: Teaching Assistant

Semester and year

Intermediate Microeconomic Theory, Comparative Economic Systems

Fall 2014, Spring 2015

Research Visits

2023 Federal Reserve Bank of Richmond (Spring), Federal Reserve Bank of Minneapolis (April).

Presentations at Conferences and Seminars (*Planned)

2025 Conferences: AWSOME (London, ON), Society for Economic Dynamics (Copenhagen, Denmark)*. Seminars: University of Bonn.*

2024 Conferences: Southern Economics Association (Washington, D.C.), Society for Economic Dynamics (Barcelona, Spain), Midwest Economics Association, (Chicago, IL). Seminars: McMaster University.

2023 Conferences: Midwest Economics Association (Cleveland, OH), Society for Economic Dynamics (Cartagena, Colombia), LA Macro (Greenville, SC), I-85 Macro Workshop (Richmond, VA), National Tax Association Annual Conference (Denver, CO), Southern Economics Association (New Orleans, LA). Seminars: Opportunity and Inclusive Growth Institute brown bag (Minneapolis, MN), Lafayette College, Federal Reserve Bank of Richmond brown bag.

2022 Conferences: LA Macro (Middleton, VT), Canadian Macroeconomic Study Group (Montreal). Seminars: Federal Reserve Bank of Kansas City, Bureau of Labor Statistics.

2021 Conferences: Midwest Economics Association, SOLE Annual Conference, Society for Economic Dynamics (Minneapolis, MN), LA Macro, Southern Economic Association. Seminars: Minnesota Alumni Workshop.

2020 Conferences: Barcelona Summer Forum. Seminars: Virginia Commonwealth University.

2019 Conferences: Midwest Macro (Athens, GA), Society for Economic Dynamics (St. Louis, Missouri).

Honors and Awards

Summer Research Grant (William & Mary)

Summer 2020

Distinguished Teaching Assistant (Department of Economics, University of Minnesota)

Fall 2014

Bert and Susan Gross Fellowship (Department of Economics, University of Minnesota)

Fall 2013 - Spring 2014

SERVICE AND PROFESSIONAL ACTIVITIES

Referee: American Economic Journal: Macroeconomics, Journal of Monetary Economics, Journal of Political Economy, Review of Economic Dynamics, Journal of Human Capital, Macroeconomic Dynamics, Journal of Applied Economics, Industrial Relations.

Podcast Apperance: St. Louis Fed "Women in Economics" series (Fall 2021)

Conference Organization:

2021 MEA session (virtual): "Work and Home," co-organizer with R. Madera, presenter, chair.

2024 MEA session (Chicago, IL): "Investing in Children" organizer, presenter, chair.

2024 MEA session (Chicago, IL): "Subjective Beliefs in Macroeconomics," organizer, presenter, chair.

2024 Midwest Macroeconomic Association conference selection committee (Richmond, VA)

Professional Association Board Member: Virginia Association of Economists (Spring 2021 - present).

William & Mary (Department and University):

Department:

Major advising (2019-present)

Curriculum committee (2020-present)

Scholarship committee (2023-present)

Department website committee (2021)

Undergraduate research engagement/skills committee (2021-2022)

Scholar-in-residence committee (2022-2023)

Long-term planning committee (2023)

Online summer intro course ("Alt 101") pilot for Econ 452 (2024)

Hiring committee (2024-2025)

University:

Freshman advising (2019-present)

Undergraduate research committee (2021-present)

Career development committee (2024-present)

COMPUTER SKILLS, LANGUAGES, CITIZENSHIP, AND DATE CV LAST REVISED

Computer Skills: Fortran, Matlab, Stata, QGIS

Languages: English (native), Italian (fluent), Spanish (conversational), French (basic)

Citizenship: United States of America

Last revised: May 2025