Lucas M. Nathe

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Education

DePaul University, Kellstadt Graduate School of Business — *Chicago, IL*
M.S. in Economics and Policy Analysis - GPA: 3.73/4.0 — *2017*

University of Missouri — *Columbia, MO*
B. Sc. in Economics - GPA: 3.55/4.0 — *2016*
Minors in Mathematics and Business Administration

Experience

Consumer Financial Protection Bureau — *Washington, DC*
Research Analyst, Office of Research - Research, Markets, & Regulation — *August 2021 - Present*

- Produced original research on credit card late fees using large trade level data from the FRBNY Y-14M data on credit cards.
- Contributed to research on a widely publicized report studying medical debt collections in the U.S. using the CFPB Consumer Credit Panel.
- Work with a wide array of data to estimate cost burdens for proposed rule makings.

Federal Reserve Board of Governors — *Washington, DC*
Senior Research Assistant, Consumer Finance - Research & Statistics — *June 2018 - July 2021*

- Published three Finance & Economics Discussion Series Notes analyzing trends in auto loan delinquency, determinants of credit score development and among new entrants into credit reporting data.
- Contributed to Tealbook, Quantitative Surveillance, Financial Briefings to Governors and ad-hoc policy projects.
- Maintained Board-wide Prediction Poll surveying staff on their predictions of various economic indicators, stored predictions in SQL databases, and produced reports and visualizations.
- Served as a lecturer and member of the content committee for the Board's Econ181 course on Statistical Programming and Financial Literacy in R.
- Developed a program to download and merge Community Reinvestment Act data with FDIC Summary of Deposits data and calculate the geographic distance from all branches to county and census tract centroids for use in studying average bank lending distance.

Kellstadt Graduate School of Business — *Chicago, IL*
Graduate Research Assistant, Department of Economics — *August 2016 - December 2017*

- Compiled annual data on work context variables from the O*Net occupation dataset for research on Hedonic-Based labor supply substitution.

University of Missouri — *Columbia, MO*
Teaching Assistant, Department of Economics, Intermediate Microeconomics — *December 2015 - May 2016*

- Conducted review sessions, held office hours, and graded coursework.

Honors

National Science Foundation Graduate Research Fellowship, Honorable Mention in Economics — *3/23/21*
Estimation of Student Debt Overhang Using State Residency Applications

Graduate Assistantship — DePaul University Kellstadt Graduate School of Business — *11/1/16*

Teaching Assistantship — University of Missouri Department of Economics — *12/1/15*

Skills

R, R Shiny, Stata, SAS, Python, SQL, ArcGIS, LaTex, Git