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**APPOINTMENTS AND POSITIONS**

2024 – Full Professor, Department of Economics, Northeastern University  
 2018 – 24 Associate Professor, Department of Economics, Northeastern University  
 2021 – 25 Ph.D. Program Director, Northeastern University  
 2023 – Co-Founder and co-Director, Global Action for Policy (GAP) Initiative, Northeastern University

2025 – Associate Editor, *Journal of Economic Behavior & Organization*  
 2022 – Co-Editor *Labour Economics*

2025 – Affiliate, Bureau for Research and Economic Analysis of Development (BREAD)  
 2023 – Affiliated Professor, Abdul Latif Jameel Poverty Action Lab (J-PAL)  
 2023 – Invited Researcher, Inclusive Financial Innovation Initiative at J-PAL  
 2022 – Research Fellow, Institute for the Study of Labor (IZA)  
 2022 – Faculty Scholar, Institute for Health Equity and Social Justice Research, Northeastern University  
 2013 – Research Network Member, Innovations for Poverty Action (IPA)

2017 – 2018 Visiting Scholar, Inter-American Development Bank, Research Department  
 2016 – 2018 Associate Professor (tenured), Department of Economics, Case Western Reserve University  
 2013 – 2016 Associate Professor (untenured), Department of Economics, Case Western Reserve University  
 2007 – 2013 Assistant Professor of Economics, Department of Economics, Case Western Reserve University

**EDUCATION**

2007 Ph.D. in Economics, Boston University  
 2005 M.A. in Economics, Boston University  
 2002 B.A. in Economics, *magna cum laude*, Università degli Studi Milano-Bicocca, Italy

**PEER REVIEWED JOURNAL ARTICLES**

“Too Fast Too Furious? Digital Credit Speed and Repayments Rates,” with Alfredo Burlando and Michael Khun, *Journal of Development Economics*, 2025, 174, 103427.

Featured on VoxDev: <https://voxdev.org/topic/finance/faster-always-better-evidence-mexico-s-digital-credit-market>

“Short-term Labor Supply Response to the Timing of Transfer Payments: Evidence from the SNAP Program,” with Mindy Marks and Redina Tahaj (graduate student), 2024, *Labour Economics*, Volume 91, 102636.

“Public Opinion, Racial Bias, and Labor Market Outcomes,” with Kaveh Majlesi and Paul Sullivan, *Nature Human Behavior*, 2024, <https://doi.org/10.1038/s41562-024-01904-w>

“Passing the Message: Peer Outreach about COVID-19 Precautions in Zambia,” with Alfredo Burlando, Pradeep Chintagunta, Melissa Graboyes, Jessica Goldberg, Dean Karlan, and Mario Macis, *Journal of Development Economics*, 2024, 171, 103318.

“Government Shutdown and SNAP Disbursements: Effects on Household Expenditures,” with Mindy Mark and Roy Gernhardt (graduate student), *Review of Economics of the Household*, 2024, <https://doi.org/10.1007/s11150-024-09719-4>

“Digital Credit, Learning, and the Value of Credit Bureaus,” with Alfredo Burlando and Mike Kuhn, *Oxford Review of Economic Policy*, 2024, 40(1): 104–117.

“Transitory Income Changes and Consumption Smoothing: Evidence from Mexico,” with Manuela Angelucci, Carlos Chiapa and Irvin Rojas, *Journal of Public Economics*, 2024, 230: 1–18.

“C-Sections, Obesity, and Health-Care Specialization: Evidence from Mexico,” with Catalina Herrera-Almanza and Fernanda Marquez-Padilla, *The World Bank Economic Review*, 2024, 38(1): 139–160.

“The Interplay Among Savings Accounts and Network-Based Financial Arrangements: Evidence from a Field Experiment,” with Margherita Comola, *The Economic Journal*, 2023, 133(649): 516–535.

“Can A Budget Recording Tool Teach Financial Skills to Youth? Experimental Evidence from a Financial Diaries Study,” with Veronica Frisancho and Alejandro Herrera, *Journal of Economic Behavior and Organization*, 2023, 214(10): 595–614.

“Treatment Effect Accounting for Network Changes,” with Margherita Comola, *Review of Economics and Statistics*, 2021, 103(3): 597–604.

“Do Health Risk Assessments Change Eating Habits at the Workplace?” with Mariana Carrera and Ayesha Hasan (undergraduate student), *Journal of Economic Behavior and Organization*, 2020, 172: 236–246.

“When Incentives Backfire: Spillover Effects in Food Choice,” with Manuela Angelucci, Heather Royer, and Anya Savikhin, *American Economic Journal: Economic Policy*, 2019, 11(4): 66–95.

“Conditional Cash Transfers and Financial Access: Increasing the Bang for Each Transferred Buck?” with Carlos Chiapa, *Development Policy Review*, 2017, 35(1): 23–38.

“The Effects of Financial Inclusion on Children’s Schooling, and Parental Aspirations and Expectations,” with Carlos Chiapa and Adam Parker (undergraduate student), *Journal of International Development*, 2016, 28(5): 683–696.

“The Effect of Savings on Risk-Taking and Intertemporal Choice Behavior,” with Leandro Carvalho and Justin Sydnor, *Journal of Development Economics*, 2016, 120(5): 41–52.

“Delivering Conditional Cash Transfers via Savings Accounts,” *IPC-UNDP One Pager*, 2015, 292. ISSN: 2318-9118.  
“Banking the Poor via Savings Accounts: Evidence from a Field Experiment,” *Journal of Development Economics*, 2015, 115: 16–31.

“Effects of Border Price Changes on Agricultural Wages and Employment in Mexico,” *Journal of International Development*, 2015, 27(1): 112–132.

“The Importance of Parental Knowledge and Social Norms: Evidence from Weight Report Cards in Mexico,” with Heather Royer, *Journal of Health Economics*, 2014, 37: 232–247.

“Who Benefited More from NAFTA: Small or Large Farmers? Evidence from Mexico,” *Review of Development Economics*, 2013, 17(3): 594–608.

“The Effect of Social Programs and Exposure to Professionals on the Educational Aspirations of the Poor,” with Carlos Chiapa and José Luis Garrido (graduate student), *Economics of Education Review*, 2012, 3(1): 778–798.  
**Winner of the 2011 Banamex Economic Prize and of the 2011 Victor Urquidí Economic Prize.**

“A Theory of Occupational Choice with Endogenous Fertility,” with Dilip Mookherjee and Debraj Ray, *American Economic Journal - Microeconomics*, 2012, 4(4): 1–34.

#### **NON-REFEREED JOURNAL ARTICLES**

“Social Distancing, Stimulus Payments, and Domestic Violence: Evidence from the US during COVID-19,” 2022, with Bilge Erten and Pinar Keskin, *American Economic Review, Papers & Proceedings*, 112: 262–266.

“Migration, Money Transfers and Mobile Money: Evidence from Niger,” with Jenny Aker, and Jamilah Welch (graduate student), *American Economic Review, Papers & Proceedings*, 2020, 110: 589-93.

## WORKING PAPERS

“Rehabilitating Delinquent Digital Borrowers,” with Alfredo Burlando, Michael Khun, and Brock Wilson, submitted.

“Does School Choice Without Guaranteed Seats Drive Families to Flee?” with Mindy Mark and Roy Gernhardt (graduate student)

“Long-Term Effects of Financial Education on Youth Financial Behavior: Evidence from Financial Diaries,” with Veronica Frisnacho and Alejandro Herrera.

## Work in progress

“Integrating Behavioral Data and Social Norms with Network Models for Policy Applications,” with Margherita Comola, Babak Heydari, Gabor Lippner, and Dan O’Brien.

“Does Choice Architecture Matter for Take-up and Use of Care Services?” with Mary Steffel and Ashley Whillans.

“Women Entrepreneurs Moving Up the Financial Ladder,” with David Jaume.

“Digitalization of Informal Financial Flows and Networks,” with Margherita Comola and Matheus Sampaio.

“Enhancing an Education Intervention with State Governments: Tinker It, Nail It and Scale It,” with Eric Edmonds, Priya Mukherjee, Nishith Prakash, Kishan Narayan.

“What’s in a Last Name? Immigrants and Racial Discrimination,” with Stefano Gagliarducci and Marco Tabellini.

“Milking It for All It’s Worth: Digital Credit and Payments in the Dairy Sector,” with Alfredo Burlando and Jessica Goldberg.

“Incentives and Participation in Health Risk Assessments: Money Matters, But More Is Not Always Better,” with Mariana Carrera.

“The Effect of Mobile Money on Adopters’ Social Networks,” with Alfredo Burlando and Cynthia Kinnan.

## GRANT SUPPORT

### EXTERNAL GRANT SUPPORT (\$2,134,212 total)

2024-27 NSF 24-507 Incorporating Human Behavior in Epidemiological Models	\$1,000,000
2021-23 Digital Credit Observatory (DCO) at Center for Effective Global Action (CEGA) and Innovation for Poverty Action (IPA)’s Consumer Protection Initiative	\$157,625
2021-22 University of Illinois – Urbana Champaign, ACES International Seed Grants Programs	\$4,000
2020-21 NBER, Research Grant on Women, Victimization, and Covid-19	\$20,000
2019-20 BBVA, Center for Financial Education and Capability	\$10,000
2018-19 BBVA, Center for Financial Education and Capability	\$10,000
2017-20 Digital Credit Observatory (DCO), Center for Effective Global Action (CEGA)	\$260,318
2017-20 Digital Credit Observatory (DCO), Center for Effective Global Action (CEGA)	\$76,130
2014-26 Grand Challenges Explorations grant, Bill and Melinda Gates Foundation	\$100,000
2014-16 University of Michigan, Office of Research (UMOR), 2014-2016	\$10,000
2014-16 Institute for Money, Technology, and Financial Inclusion (IMTFI)	\$20,000
2013-14 Population Studies Center, University of Michigan – Small Grant	\$10,000
2013-14 Inter-American Development Bank - Domestic Savings in Latin America and the Caribbean	\$60,000
2013-14 Institute for Money, Technology, and Financial Inclusion (IMTFI)	\$20,000
2013-14 Northwestern University - Equality Development and Globalization Studies (EDGS)	\$24,959
2012-15 Citi Foundation & Innovation for Poverty Action (IPA) - Financial Capability Research Fund	\$150,000
2012-15 Ford Foundation, International Development Research Center (IDRC), Fundación Capital	\$150,000
2011-12 Innovation for Poverty Action (IPA) and Yale University - Microsavings and Payments Innovation Initiative	\$26,180
2009-10 Russell Sage Behavioral Economics Small Grant	\$5,000

**Internal grants (\$87,351)**

2020-21 Northeastern University's Office of the Provost, COVID-19 Seed Funding	\$28,615
2016-17 Weatherhead School of Management, Case Western Reserve University	\$5,000
2014-16 Weatherhead School of Management, Case Western Reserve University	\$10,000
2014-15 Weatherhead School of Management, Case Western Reserve University	\$5,000
2013-14 Weatherhead School of Management, Case Western Reserve University	\$2,500
2010-11 Weatherhead School of Management, Case Western Reserve University - Thematic Area grant	\$7,700
2008-10 Weatherhead School of Management, Case Western Reserve University - Thematic Area grant	\$16,900
2007-08 NSF-Advance grant, Case Western Reserve University	\$11,636

**HONORS AND AWARDS**

2023	Outstanding Teaching Award, College of Social Sciences and Humanities
2022	Outstanding Teaching Award Nomination, College of Social Sciences and Humanities
2015	Undergraduate Teaching Award Nomination, Weatherhead School of Management
2015	Teaching Award, Wolstein Society
2014	Undergraduate Teaching Award Nomination, Weatherhead School of Management
2011	Carl F. Wittke Award for Excellence in Undergraduate Teaching Nomination, Case Western Reserve University
2011	Banamex Economic Prize for the paper "The Effect of Social Programs and Exposure to Professionals on the Educational Aspirations of the Poor," with Carlos Chiapa and José Luis Garrido
2011	Victor Urquidí, Economic Prize for the paper "The Effect of Social Programs and Exposure to Professionals on the Educational Aspirations of the Poor," with Carlos Chiapa and José Luis Garrido

**TEACHING**

Behavioral Economics, Northeastern University, Fall 2020-Fall 2024.  
 Development Economics, Northeastern University, Fall 2018-Fall 2021.  
 Economics of Developing Countries, Case Western Reserve University, Fall 2007-Fall 2014, Fall 2016  
 Intermediate Microeconomics, Case Western Reserve University, Fall 2008, Fall 2009, Fall 2016  
 Principles of Microeconomics, Case Western Reserve University, Fall 2007-Fall 2014, Spring 2016, Fall 2016

**SEMINARS AND CONFERENCES (last 15 years)**

2025:	Università di Pavia, Bocconi University, Cornell University, UT – Austin (Texas Development Workshop), American University, LSE (WEFIDEV-RFS-CEPR Conference on Finance and Development), University of Colorado Boulder Consumer Finance Workshop
2024:	Northwestern University, Università di Cagliari, UC – Berkeley, Grand Challenges seminar (Bocconi University, Centro Studi Luca d'Agliano, University of Milan, University of Insubria, University of Milan Bicocca, and Politecnico di Milano), Econometric Society European Winter Meetings, NEUDC, 8 <sup>th</sup> European Research Conference on Microfinance.
2023:	Boston University, Northwestern University, Nova School of Business & Economics (Lisbon, Portugal), Università di Parma (Italy), International Association for Applied Econometrics, (Oslo, Norway), CAF Development Bank of Latin America (Buenos Aires, Argentina), El Colegio de México (Mexico City), EALE (Prague, Czechia), Econometric Society European Winter Meetings.
2022:	ASSA Meetings (x2), CIDE, CEGA Berkeley, 7th European Research Conference on Microfinance (Glasgow Caledonian University, UK), RWI Leibniz Institute for Economic Research, (Essen, Germany), Econometric Society European Meetings (Milan, Italy), Rutgers University, European Winter Meetings of the Econometric Society (Berlin, Germany).
2021:	ASSA Meetings, CEGA, University of Essex (UK), Cherry Blossom Financial Education Institute (GFLEC & George Washington University, NBER – Economics of Caregiving Group Spring Meeting, ASHEcon, Development Economics Network Berlin (DENeB).
2020:	ASSA Meetings San Diego, NBER Summer Institute, Econometric Society World Congress, Northeastern University, Jindal Global University (New Delhi, India), NEUDC (Dartmouth College).
2019:	Northeastern University, Essen Health Conference (Essen, Germany), NEUDC (Northwestern University).
2018:	Trinity College (Dublin, Ireland), Financial Inclusion and Resilience conference (IFPRI).
2017:	Third Annual Researcher Gathering on Financial Inclusion and Social Protection (Northwestern University), NEUDC (Tufts University), Inter-American Development Bank, University of Southern California, American University, Inter-American Development Bank, International Food and Policy Research Institute, Consumer Financial Protection Bureau, Tulane University, Northeastern University.
2016:	Ohio State University, University of Zurich, Field Days: Experiments Outside the Lab (WZB Berlin Social Science Center, Berlin, Germany), Federal Deposit Insurance Corporation.

- 2015: NBER Summer Institute – Behavioral Economics, Nutrition and Health, Public Affairs Discussion Lunch (Case Western Reserve University), CIDE (Mexico City).
- 2014: AEA Annual Meeting (Philadelphia), International Food Policy Research Institute, Inter-American Development Bank, University of Pittsburgh, 11th MIEDC (Minnesota), University of Southern California, LACEA and LAMES (Sao Paulo, Brazil).
- 2013: Yale University, Oberlin College, 10<sup>th</sup> MIEDC (University of Wisconsin-Madison), World Bank, Banco de México, Mexican Ministry of Development, SEDESOL (Mexico City, Mexico), EALE (Turin, Italy), NEUDC (Harvard University).
- 2012: University of Michigan, AEA Annual Meeting (Chicago), Pacific Conference for Development Economics (UC – Davis), ITAM, UC-Santa Cruz, Paris School of Economics, 9<sup>th</sup> MIEDC (Minnesota), Banco de México, IPA Impact and Policy Conference (Bangkok, Thailand), EALE (Bonn, Germany), NEUDC (Dartmouth College).
- 2011: AEA Annual Meeting (Denver), UC – Davis, Pacific Conference for Development Economics (UC – Berkeley), World Bank Conference on New Ideas in Business Growth (Washington, DC), Akron University, 8<sup>th</sup> MIEDC, (University of Wisconsin – Madison), Royal Economic Society Annual Conference (London, UK), 3<sup>rd</sup> IZA Workshop on Child Labor in Developing Countries (Mexico City, Mexico), University of Milan – Bicocca (Italy), El Colegio de México, Center for European Research in Microfinance (Brussels, Belgium), NEUDC (Yale University), Tecnológico de Monterrey (Mexico City, Mexico), Oberlin College, LACEA (Medellín, Colombia), EALE (Bonn, Germany), 5<sup>th</sup> Annual Research Conference on Population, Reproductive Health and Economic Development, Population and Poverty Research Network (Marseille, France).
- 2010: Kent State University, NBER – Children and Education Spring Meeting (Boston), NEUDC (MIT), Annual Bank Conference in Development Economics (Stockholm, Sweden), Mexican Chapter of the LACEA-Network on Inequality and Poverty (El Colegio de México, Mexico City, Mexico), Latin American and Caribbean Economic Association Meetings (Medellín, Colombia).

## **PROFESSIONAL SERVICE**

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Host: NEUDC (2024)

Program Committee: NEUDC (2020-2024), Econometric Society European Winter Meetings (2024), CI'24 (Collective Intelligence Conference), LACEA (2013)

Session chair: Econometric Society European Winter Meetings (2024), Women Entrepreneurs and Finance Initiative (WeFi) at the Inter-American Development Bank, EALE conference (2023), AEA Annual Meetings (2022), NEUDC (2020-2023), The Econometric Society – World Congress (2020), The Econometric Society – Latin American Meetings (2014), LACEA (2014), AEA Annual Meetings (2012)

Mentor: AEA Mentoring Program (2022–), Association for Mentoring and Inclusion in Economics (2022–), Women in Economics Mentoring Workshop (2020)

Referee: American Economic Journal: Applied Economics, American Economic Review, American Economic Review – Insights, B.E. Journal of Economic Analysis and Policy, BMJ – Open, Demography, Development Policy Review, Economic Development and Cultural Change, Economics of Education Review, Economic Journal, Economics Letters, Health Economics, Journal of African Economies, Journal of Banking and Finance, Journal of Development Economics, Journal of Economic Behavior and Organization, Journal of the European Economic Association, Journal of Financial Intermediation, Journal of Health Economics, Journal of International Economics, Journal of Policy Analysis and Management, Journal of Public Economic Theory, Management Science, PLOS Medicine, PLOS One, Quarterly Journal of Economics, Review of Economics and Statistics, Review of Economic Studies, World Bank Economic Review, World Development.

Grant reviewer: 3ie, BASIS –USAID, Digital Credit Observatory at CEGA-Berkeley, ESRC, DFID, Gates Foundation, IPA, IZA, NSF, Swiss National Foundation, and World Bank.

University service: Economics Department Chair Search Committee (2023-25), Chair of the College Council (2023-24), Member of the College Council (2018-23), Faculty Development Committee (2018-2019), Faculty Hiring, Economic Impact Search Committee (2021).

Departmental service: PhD Program Director (2021-25), Graduate Curriculum Committee (2019-25), Graduate Admission Committee (2019-25), Mentor to Assistant Professors (2018-present), Member of the NTT Promotion

Committee (2021), Member of DIVERSEcon (2018-present), Co-chair of the Tenure and Promotion Committee (2019-21), Merit Review Committee (2022, 2020), Faculty Hiring Search Committee (2019), Undergraduate Curriculum Committee (2018-2019).

Member: PhD Econ Alumni Leadership Council, Boston University.