

# Xavier Martin G. BAUTISTA

## PERSONAL INFORMATION

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WEBSITE: [xmgbautista.github.io](https://xmgbautista.github.io)

EMAIL: [xavier.bautista@fulbright.edu.vn](mailto:xavier.bautista@fulbright.edu.vn)

## EMPLOYMENT

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2024–PRESENT	<b>Faculty of Economics</b> Fulbright University Vietnam
2021–2024	<b>Research Fellow</b> Sim Kee Boon Institute for Financial Economics, Singapore Management University University of Houston

## EDUCATION

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2021	<b>Ph.D., Economics</b> University of Houston
2015	<b>B.A., cum laude, Economics with honors and Mathematics with honors</b> Brandeis University

## RESEARCH

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**Research Interests:** Quantitative Macroeconomics, Economics of the Household

### Working Papers

“Student Debt, Homeownership, and Wealth Accumulation over the Life Cycle.”

“Expenditure Smoothing under Balanced Budget Rules.” (With Steven G. Craig, Annie Yu-Hsin Hsu, Bent E. Sørensen, Vasundhara Tanwar, and Priyam Verma.) *Submitted*.

### Works in Progress

“The Uneven Distribution of Gains from Refinancing: Evidence from U.S. ZIP codes 2011–2019.” (With Yuliya Demyanyk, Vaishali Garga, María José Luengo-Prado, and Bent E. Sørensen.) *Draft coming soon*.

“Work Characteristics and Work Schedules.” (With German Cubas and Pedro Silos.) *Draft coming soon*.

“Financial Literacy and the Credit Card Debt Puzzle.” (With Daniel Jacobs.) *Draft coming soon*.

“Financial Inclusion Policies in Theory and Practice.” *Draft coming soon*.

## TEACHING

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### **Undergraduate Program, Fulbright University Vietnam**

2024–PRESENT	Dynamic Macroeconomics (Spring 2025)
	Economics of Consumption (Fall 2024)
	Independent Study
	· Advanced Macroeconomics (Spring 2025)
	· Topics in Macroeconomics: Housing and Public Finance (Summer 2025)
	International Trade (Fall 2025)
	Macroeconomic Analysis (Fall 2024 and 2025, Spring 2025)
	Principles of Economics II (Fall 2025)

### **Department of Economics, University of Houston**

2018–2020	Microeconomic Principles (Summer 2018, Fall 2018, Spring 2020)
	Macroeconomic Principles (Spring 2018 and 2019)

## ADVISING

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### **Undergraduate Thesis**

2025	Nguyen Dang Hung Cuong (with Honors)
	Nguyen Hieu Thuan (with Honors)

## SERVICE

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### **Fulbright University Vietnam**

2025–Present	Academic Community Task Force, Member
2024–2025	Curriculum Committee, Member

## PROFESSIONAL ACTIVITIES

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### **Refereeing**

Philippine Review of Economics, Review of Economics of the Household

## PRESENTATIONS

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2023	Midwest Macroeconomics Meetings
2022	Asian Economic Panel Meeting (Discussant)
2021	University of the Philippines School of Economics
	The Society for Computational Economics
2020	Missouri Valley Economic Association
	Southern Economic Association
2019	Missouri Valley Economic Association

## OTHER EXPERIENCE

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2018–2021	<b>Teaching Fellow</b> Department of Economics, University of Houston
2019–2020	<b>Intern/Co-op (Graduate)</b> Research Department, Federal Reserve Bank of Boston
2015–2018	<b>Teaching Assistant</b> Department of Economics, University of Houston
2014–2015	<b>Teaching Assistant</b> Department of Economics, Brandeis University

## SKILLS

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PROGRAMMING: C++, Julia, MATLAB, Python  
STATISTICAL SOFTWARE: R, Stata  
LANGUAGES: English (Native), Filipino (Native)