

Xavier Martin G. BAUTISTA

PERSONAL INFORMATION

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Philippines

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CITIZENSHIP: Philippines

EDUCATION

University of Houston, Houston, TX, USA
2021 | Ph.D. in ECONOMICS

Brandeis University, Waltham, MA, USA
2015 | B.A. in ECONOMICS and B.A. in MATHEMATICS
Cum laude with department honors in economics and mathematics

RESEARCH INTERESTS

Macroeconomics, Consumption, and Household Finance

WORKING PAPERS

“A barrier to consumption smoothing: The effect of student debt on homeownership and mortgage refinancing.”

“Expenditure smoothing under balanced budget rules: Rainy day funds or saving for a rainy day?”
With Steven G. Craig, Yu-Hsin Hsu, Bent E. Sørensen, Vasundhara Tanwar, and Priyam Verma.

WORKS IN PROGRESS

“A key to the puzzle: Financial literacy and the credit card debt puzzle.”
With Daniel Jacobs.

“Inequality in refinancing: A structural model of mortgage borrowing, mobility, and refinancing.”
With Yuliya Demyanyk, María José Luengo-Prado and Bent E. Sørensen.

“Risk and insurance in Indian villages: The role of local credit markets.”
With Eris Azizaj and Priyam Verma.

PRESENTATIONS

2021	The Society for Computational Economics University of the Philippines Diliman
2020	Missouri Valley Economic Association Southern Economic Association
2019	Missouri Valley Economic Association

REFeree SERVICE

Philippine Review of Economics

OTHER RELEVANT EXPERIENCE

Department of Economics, University of Houston

2015–2021	MATLAB Bootcamp Instructor
	Research Assistant
	Teaching Assistant
	Teaching Fellow

Research Department, Federal Reserve Bank of Boston

2019–2020	Graduate Intern
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Department of Economics, Brandeis University

2014–2015	Teaching Assistant
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HONORS, GRANTS, AND AWARDS

Scholarships and Fellowships

2015–2021	Graduate Tuition Fellowship, University of Houston
2019	Dr. Walter J. Primeaux Jr. and Natalie A. Primeaux Scholarship, University of Houston
	<i>Awarded to the most promising researcher(s) who is(are) in the 4th year of the Ph.D. program</i>

COMPUTER SKILLS

PROGRAMMING:	C++, Julia, MATLAB, Python
STATISTICAL:	R, Stata

REFERENCES

Bent E. Sørensen

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Ruxandra Boul

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