

Xavier Martin G. BAUTISTA

EMAIL: xmgbautista@gmail.com

WEBSITE: xmgbautista.github.io

CURRENT POSITION

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| 2021–PRESENT | Research Fellow Sim Kee Boon Institute for Financial Economics, Singapore Management University |
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EDUCATION

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| 2021 | PhD, Economics University of Houston |
| 2015 | BA, Cum Laude, Economics with honors and Mathematics with honors Brandeis University |

RESEARCH INTERESTS

Macroeconomics, Consumption, and Household Finance

WORKING PAPERS

“Insuring consumption against income risk: The role of homeownership, mortgage refinancing, and student debt.” *(Previously titled “Student Debt, Homeownership, and Wealth Accumulation over the Life Cycle”)*

“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

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

TEACHING

Department of Economics, University of Houston

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| 2021 | Teaching Assistant, Intermediate Macroeconomics (Spring) |
| 2020 | Teaching Assistant, Econometrics II (Fall; PhD Course) |
| | Teaching Fellow, Math Camp MATLAB Session (Summer; PhD Course) |
| | Teaching Fellow, Microeconomics Principles (Spring) |
| 2019 | Teaching Assistant, Econometrics II (Fall; PhD Course) |
| | Teaching Fellow, Math Camp MATLAB Session (Summer; PhD Course) |
| | Teaching Fellow, Macroeconomics Principles (Spring) |
| 2018 | Teaching Fellow, Microeconomics Principles (Summer, Fall) |
| | Teaching Fellow, Macroeconomics Principles (Spring) |
| 2017 | Teaching Assistant, Econometrics II (Fall; PhD Course) |
| | Teaching Assistant, Econometrics I (Spring; PhD Course) |
| 2016 | Teaching Assistant, Macroeconomics Principles (Spring) |
| | Teaching Assistant, Money and Banking (Spring) |
| 2015 | Teaching Assistant, Macroeconomics Principles (Fall) |
| | Teaching Assistant, Money and Banking (Fall) |

Department of Economics, Brandeis University

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| 2015 | Teaching Assistant, Econometrics (Spring) |
| 2014 | Teaching Assistant, Introduction to the Economics of Development (Fall) |

OTHER RELEVANT EXPERIENCE

Department of Economics, University of Houston

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| 2021 | Research Assistant to Dr. German Cubas (Spring) |
| 2016 | Research Assistant to Dr. Vikram Maheshri (Fall) |

Research Department, Federal Reserve Bank of Boston

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| 2020 | Graduate Intern under Dr. María Luengo-Prado (Summer) |
| 2019 | Graduate Intern under Dr. María Luengo-Prado (Summer) |

REFEREEING

Philippine Review of Economics

HONORS, GRANTS, AND AWARDS

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

COMPUTER SKILLS

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