

# Xavier Martin Gochoco BAUTISTA

## PERSONAL INFORMATION

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94 Dona Juliana Street  
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WEBSITE: xmgbautista.github.io  
CITIZENSHIP: Philippines

## EDUCATION

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**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

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Macroeconomics, Consumption, and Household Finance

## WORKING PAPERS

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“Student debt, homeownership, and wealth accumulation over the life cycle.”

“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

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“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	Southern Economic Association (Scheduled) The Society for Computational Economics University of the Philippines Diliman
2020	Missouri Valley Economic Association Southern Economic Association
2019	Missouri Valley Economic Association

## TEACHING

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### Department of Economics, University of Houston

2021	Teaching Assistant, Intermediate Macroeconomics (Spring)
2020	Teaching Assistant, Ph.D. Econometrics II (Fall)
	Teaching Fellow, Ph.D. Math Camp MATLAB Session (Summer)
	Teaching Fellow, Microeconomics Principles (Spring)
2019	Teaching Assistant, Ph.D. Econometrics II (Fall)
	Teaching Fellow, Ph.D. Math Camp MATLAB Session (Summer)
	Teaching Fellow, Macroeconomics Principles (Spring)
2018	Teaching Fellow, Microeconomics Principles (Fall)
	Teaching Fellow, Microeconomics Principles (Summer)
	Teaching Fellow, Macroeconomics Principles (Spring)
2017	Teaching Assistant, Ph.D. Econometrics II (Fall)
	Teaching Assistant, Ph.D. Econometrics I (Spring)
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

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

## REFeree SERVICE

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*Philippine Review of Economics*

## OTHER RELEVANT EXPERIENCE

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### Department of Economics, University of Houston

2021	Research Assistant (Spring)
2016	Research Assistant (Fall)

### Research Department, Federal Reserve Bank of Boston

2020	Ph.D. Intern (Summer)
2019	Ph.D. Intern (Summer)

## HONORS, GRANTS, AND AWARDS

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### 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 4<sup>th</sup> year of the Ph.D. program</i>

## COMPUTER SKILLS

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

## REFERENCES

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**Bent E. Sørensen**

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University of Houston  
Phone: (+1) 713-743-3841  
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**Kei-Mu Yi**

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