

# Xavier Martin G. BAUTISTA

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## EMPLOYMENT

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NOV. 2021–PRESENT	<b>Research Fellow</b> Sim Kee Boon Institute for Financial Economics, Singapore Management University
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## EDUCATION

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

## RESEARCH

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**Research Interests: Macroeconomics, Household Finance**

### 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)

### Works in Progress

“Inequality in Refinancing: A Structural Model of Mortgage Borrowing, Mobility, and Refinancing” (With Yuliya Demyanyk, María José Luengo-Prado and Bent E. Sørensen)  
“A Key to the Puzzle: Financial Literacy and the Credit Card Debt Puzzle” (With Daniel Jacobs)  
“Importing Goods or Technology: Different Paths to Structural Transformation” (With Priyam Verma)  
“Consumption Inequality and Heterogeneous Insurance”  
“Consumer Expectations and Financial Access”  
“Financial Literacy and Heterogeneous Preferences”

## PRESENTATIONS

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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

## PROFESSIONAL ACTIVITIES

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### Refereeing

Philippine Review of Economics, Review of Economics of the Household

### Memberships

American Economic Association, Econometric Society

## TEACHING

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### Department of Economics, University of Houston

2018–2021	Teaching Fellow <ul style="list-style-type: none"><li>· Intermediate Macroeconomics (Spring 2021)</li><li>· Econometrics II, Ph.D. Course (Fall 2019, Fall 2020)</li><li>· Math Camp MATLAB Session, Ph.D. Course (Instructor: Summer 2019, Summer 2020)</li><li>· Microeconomic Principles (Instructor: Summer 2018, Fall 2018, Spring 2020)</li><li>· Macroeconomic Principles (Instructor: Spring 2019)</li></ul>
2015–2018	Teaching Assistant <ul style="list-style-type: none"><li>· Macroeconomic Principles (Instructor: Spring 2018)</li><li>· Econometrics II, Ph.D. Course (Fall 2017)</li><li>· Econometrics I, Ph.D. Course (Spring 2017)</li><li>· Macroeconomic Principles (Fall 2015, Spring 2016)</li><li>· Money and Banking (Fall 2015, Spring 2016)</li></ul>

### Department of Economics, Brandeis University

2014–2015	Teaching Assistant <ul style="list-style-type: none"><li>· Econometrics (Spring 2015)</li><li>· Introduction to the Economics of Development (Fall 2014)</li></ul>
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## OTHER EXPERIENCE

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### Department of Economics, University of Houston

2021	Teaching Fellow <ul style="list-style-type: none"><li>· Researcher supervised by Dr. German Cubas (Spring 2021)</li></ul>
2016	Teaching Assistant <ul style="list-style-type: none"><li>· Researcher supervised by Dr. Vikram Maheshri (Fall 2016)</li></ul>

### Research Department, Federal Reserve Bank of Boston

2020	Intern (Graduate) <ul style="list-style-type: none"><li>· Researcher supervised by Dr. María Luengo-Prado (Summer 2020)</li></ul>
2019	Intern (Graduate) <ul style="list-style-type: none"><li>· Researcher supervised by Dr. María Luengo-Prado (Summer 2019)</li></ul>

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

## SKILLS

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PROGRAMMING: C++, Julia, MATLAB, Python

STATISTICAL SOFTWARE: R, Stata

LANGUAGES: English (Native), Filipino (Native)