

# Xavier Martin G. BAUTISTA

## PERSONAL INFORMATION

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Sim Kee Boon Institute for Financial Economics  
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CITIZENSHIP: Philippines

## EMPLOYMENT

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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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2021	<b>PhD, Economics</b> University of Houston
2015	<b>BA, Cum Laude, Economics with honors and Mathematics with honors</b> Brandeis University

## RESEARCH INTERESTS

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Macroeconomics, Consumption, and Household Finance

## WORKING PAPERS

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“Insuring consumption against income risk: The role homeownership, mortgage refinancing, and student debt.”

“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

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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	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

## REFeree EXPERIENCE

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Philippine Review of Economics

## HONORS, GRANTS, AND AWARDS

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2015–2021 2019	Graduate Tuition Fellowship, University of Houston 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 the 4<sup>th</sup> year of the Ph.D. program</i>
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## COMPUTER SKILLS

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