

Xavier Martin G. BAUTISTA

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CURRENT POSITION

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

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

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

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, Microeconomic Principles (Spring)
2019	Teaching Assistant, Econometrics II (Fall; PhD Course)
	Teaching Fellow, Math Camp MATLAB Session (Summer; PhD Course)
	Teaching Fellow, Macroeconomic Principles (Spring)
2018	Teaching Fellow, Microeconomic Principles (Summer, Fall)
	Teaching Fellow, Macroeconomic Principles (Spring)
2017	Teaching Assistant, Econometrics II (Fall; PhD Course)
	Teaching Assistant, Econometrics I (Spring; PhD Course)
2016	Teaching Assistant, Macroeconomic Principles (Spring)
	Teaching Assistant, Money and Banking (Spring)
2015	Teaching Assistant, Macroeconomic 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)

REFEREEING

Philippine Review of Economics

OTHER RELEVANT EXPERIENCE

Department of Economics, University of Houston

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

Research Department, Federal Reserve Bank of Boston

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

HONORS, GRANTS, AND AWARDS

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