# Xavier Martin G. BAUTISTA

## Personal Information

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Philippines CITIZENSHIP: Philippines

## **EDUCATION**

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**

Macroeconomics, Consumption, and Household Finance

# WORKING PAPERS

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

#### REFEREE SERVICE

Philippine Review of Economics

# OTHER RELEVANT EXPERIENCE

# Department of Economics, University of Houston

2015–2021 MATLAB Bootcamp Instructor

Research Assistant Teaching Assistant Teaching Fellow

# Research Department, Federal Reserve Bank of Boston

2019–2020 Graduate Intern

## Department of Economics, Brandeis University

2014–2015 | Teaching Assistant

# Honors, Grants, and Awards

## Scholarships and Fellowships

2015–2021 Graduate Tuition Fellowship, University of Houston

Dr. Walter J. Primeaux Jr. and Natalie A. Primeaux Scholarship, University of Houston

Awarded to the most promising researcher(s) who is(are) in the 4<sup>th</sup> year of the Ph.D. program

## COMPUTER SKILLS

PROGRAMMING: C++, Julia, MATLAB, Python

STATISTICAL: R, Stata

## REFERENCES

## Bent E. Sørensen

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#### Kei-Mu Yi

Department of Economics University of Houston Phone: (+1) 713-743-3331

E-mail: kyi3@central.uh.edu

## **German Cubas**

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#### Ruxandra Boul

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