

Xavier Martin Gochoco BAUTISTA

PERSONAL INFORMATION

94 Dona Juliana Street
Filinvest 2
Quezon City, NCR 1126
Philippines

MOBILE: (+65) 8788-6185
EMAIL: xmgbautista@gmail.com
WEBSITE: xmgbautista.github.io
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.”

“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
2019 | 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 4th year of the Ph.D. program

COMPUTER SKILLS

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

REFERENCES

Bent E. Sørensen

Department of Economics
University of Houston
Phone: (+1) 713-743-3841
E-mail: besorensen@uh.edu

German Cubas

Department of Economics
University of Houston
Phone: (+1) 713-743-3800
E-mail: germancubas@gmail.com

Kei-Mu Yi

Department of Economics
University of Houston
Phone: (+1) 713-743-3331
E-mail: kyi3@central.uh.edu

Ruxandra Boul

Department of Economics
University of Houston
Phone: (+1) 713-743-3836
E-mail: rprodan@uh.edu