Xavier Martin G. BAUTISTA

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CURRENT POSITION

2021-PRESENT | Research Fellow

Sim Kee Boon Institute for Financial Economics, Singapore Management University

EDUCATION

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

RESEARCH INTERESTS

Macroeconomics, Consumption, 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	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 Assista	nt, Econometrics (Spring)
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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)
Researc	h 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
Dr. Walter J. Primeaux Jr. and Natalie A. Primeaux Scholarship, Departi	
	nomics, University of Houston
	Awarded to the most promising researcher(s) who is(are) in their 4 th year in the PhD program

COMPUTER SKILLS

PROGRAMMING: C++, Julia, MATLAB, Python

STATISTICAL: R, Stata