

# Xavier Martin G. BAUTISTA

## PERSONAL INFORMATION

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CITIZENSHIP: Philippines

## EDUCATION

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**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

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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	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

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*Philippine Review of Economics*

## OTHER RELEVANT EXPERIENCE

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### 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
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### Department of Economics, Brandeis University

2014–2015	Teaching Assistant
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## HONORS, GRANTS, AND AWARDS

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

## COMPUTER SKILLS

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

## REFERENCES

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### Bent E. Sørensen

Department of Economics  
University of Houston  
Phone: (+1) 713-743-3841  
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### German Cubas

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### Kei-Mu Yi

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### Ruxandra Boul

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