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**Personal Information** Date of birth: 10/03/77. Sex: M. Citizenship: USA.

**Academic Employment**

Assistant Professor of Business and Public Policy, Wharton, 2008-present

Postdoctoral Research Fellow, Department of Economics and Nuffield College, University of Oxford,  
2006-2008

**Education**

Ph.D. Economics, Harvard University. Thesis Title: "Essays on Consumption, Borrowing, and Behavioral Economics."

AB Physics, Harvard College, Magna cum Laude

**Fields of Specialization**

Behavioral Economics, Development, Consumption, Labor

**Teaching**

Spring 2003, 2004, 2006      Sophomore Tutorial Leader, "Social Preferences and Social Interactions,"  
Harvard University

Hilary Term 2007, 2008      Class teacher, M.Phil Macroeconomics, University of Oxford  
Fall 2008                      BPUB 203, "Business in the Global Political Environment," Wharton

**Other Employment**

Jun-Dec 2003      World Bank, Short Term Consultant, Human Development Sector, Indonesia

**Professional Activities**

Referee for *American Economic Review*, *Economic Journal*, *Economica*, *Games and Economic Behavior*, *International Economic Review*, *International Journal of Industrial Organization*, *Journal of Economic Behavior and Organization*, *Journal of the European Economic Association*, *Journal of Industrial Economics*, *Journal of Public Economics*, *Leverhulme Trust*, *Organizational Behavior and Human Decision Processes*, *Oxford Economic Journal*, Oxford University Press, *Quarterly Journal of Economics*, *Review of Economic Studies*, *Review of Economics and Statistics*.

Seminar presentations at the NBER Summer Institute, Eastern Economic Association meetings, NBER Macroeconomics and Individual Decision-Making Conference, "Economics of Consumer Credit" Conference (EUI, Florence), Yale SOM Graduate Student Conference on Behavioral Approaches to Finance Economics and Marketing, Society of Computational Economics Conference, Harvard Behavioral and Experimental Seminar, Harvard Macro Seminar, Berkeley Psychology and Economics Seminar, Institute for Fiscal Studies (2007), Office of Fair Trading (2007), Oxford IO Seminar (2007), Copenhagen Microeconometrics Summer Workshop (2007), University of Bristol (2008), International Economics Association (2008), NEUDC (2007).

Discussant, Governance and Decentralization Survey Conference, Ubud, Indonesia, (2003); Discussant, NEUDC (2007).

Coordinator, *Political Economy Lecture Series*, 2002-2004.

Coordinator, Behavior in Games and Markets Workshop, 2002-2004.

### **Honors, Fellowships, and Grants**

2007	USAID BASIS Assets and Market Access Collaborative Research Support Program: “Weather Insurance, Price Information, and Hedging: Financial Initiatives in Gujarat to Help the Poor Manage Agricultural Risk” (with Shawn Cole, Raghavendra Chattopadhyay, Stefan Hunt, and Petia Topalova)
2005	NSF Dissertation Improvement Grant: “Payday Loans, Consumption Shocks, and Discounting” (with Paige Skiba)
2005	Horowitz Foundation Grant: “After the Last Resort: Investigating the Effects of Payday Loans” (with Paige Skiba)
2004-2005	NBER Non-Profit Dissertation Fellowship
2000-2003	National Science Foundation Graduate Research Fellowship
1999-2000	Michael C. Rockefeller Fellowship
1998	TIAA-CREF Paul Samuelson Award, Certificate of Excellence

### **Publications**

- “A Debt Puzzle” (with David Laibson and Andrea Repetto). In *Knowledge, Information and Expectations in Modern Macroeconomics: In Honor of Edmund S. Phelps*. Eds. Philippe Aghion, Roman Frydman, Joseph Stiglitz, and Michael Woodford. Princeton University Press, 2003.
- “The Hyperbolic Consumption Model: Calibration, Simulation, and Empirical Evaluation” (with George-Marios Angeletos, David Laibson, Andrea Repetto, and Stephen Weinberg). *Journal of Economic Perspectives*. 15:3, Summer 2001, pp. 47-68.
- “Self-Control and Saving for Retirement” (with David Laibson and Andrea Repetto). *Brookings Papers on Economic Activity*. 1998:1, pp. 91-196.
- “Cooperative Effect of Calcium Binding to Adjacent Troponin Molecules on the Thin Filament-Myosin Subfragment 1 MgATPase Rate” (with Carol Butters and Larry Tobacman). *Journal of Biological Chemistry*. 272:20, May 16, 1997, pp. 13196-13202.

### **Working Papers**

“Estimating Discount Functions with Consumption Choices over the Lifecycle” (with David Laibson and Andrea Repetto), conditionally accepted, *American Economic Review*.

“Payday Loans, Consumption Shocks, and Discounting” (with Paige Marta Skiba)

“Do Payday Loans Cause Bankruptcy?” (with Paige Marta Skiba) Previously titled “Measuring the Individual-Level Effect of Access to Credit”

“The Profitability of Payday Loans (with Paige Marta Skiba)

“Weather Insurance: Managing Risk Through an Innovative Retail Derivative” (with Shawn Cole, Xavier Giné, Petia Topalova, Robert Townsend, and James Vickery)

“Discounting and Optimism Equivalences” (with Martin Browning)

“The Partial Naivete Euler Equation”

“Discounting, Credit Constraints, and Inequality”

**Work in Progress**

“Consumer Cash Flow and The Costs of Liquidity” (with Sumit Agarwal and Paige Marta Skiba)

“Financial Smoking Guns: High-Frequency Links Between Transactions and Crime” (with Sumit Agarwal and Paige Marta Skiba)

“Who Eats Prestige? Social Approval in the Labor Market” (with Mikhail Drugov)