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ACADEMIC EMPLOYMENT	<b>Harvard Business School</b> Assistant Professor, Entrepreneurial Management	2023 -
	<b>National Bureau of Economic Research</b> Post-Doctoral Fellow in the Economics of an Aging Workforce	2022 - 2023
EDUCATION	<b>Massachusetts Institute of Technology</b> Ph.D., Financial Economics <i>Dissertation:</i> Essays on Household Finance and Small Business Credit <i>Committee:</i> Jonathan Parker, Antoinette Schoar, Josh Angrist, Frank Schilbach S.M., Management Research	2022 2020
	<b>Smith College</b> B.A., Major Economics; Minor Spanish	2011
OTHER EMPLOYMENT AND POSITIONS	<b>JPMorgan Chase Institute</b> Academic Fellow	2017 - Present
	<b>MIT Sloan School of Management</b> Graduate Research Assistant for Jonathan Parker and Antoinette Schoar	2017 - 2019
	<b>School Effectiveness Inequality Initiative</b> Pre-Doctoral Research Assistant for Josh Angrist, David Autor, Amanda Pallais	2014 - 2016
	<b>Federal Reserve Board of Governors</b> Research Assistant, Global Capital Markets	2011 - 2014
	<b>UBS Financial Services</b> Analyst Intern, Wealth Management	2009
RESEARCH INTERESTS	Household Finance, Entrepreneurship, Corporate Finance, Financial Intermediation	

PUBLICATIONS	<p>"Loan Guarantees and Credit Supply" (with Natalie Cox and Constantine Yannelis)  <i>Journal of Financial Economics</i>, 139 (3), pp. 872-894, March 2021</p> <p>"Does Political Uncertainty Increase External Financing Costs? Measuring the Electoral Premium in Syndicated Lending"  <i>Journal of Financial and Quantitative Analysis</i>, 54 (5), pp. 2141-2178, October 2019</p>	
WORKING PAPERS	<p>"Credit and the Family: The Economic Consequences of Closing the Credit Gap of US Couples" (<i>Job Market Paper</i>)</p> <p>"Revenue Collapses and the Consumption of Small Business Owners in the Early Stages of the COVID-19 Pandemic" (with Jonathan Parker and Antoinette Schoar)</p> <p>"The Human Side of Small Business"</p>	
AWARDS AND GRANTS	<p>NBER Post-Doctoral Fellowship, The Economics of an Aging Workforce</p> <p>NBER Household Finance Small Grant Award</p> <p>Bennett W. Golub (1978) Graduate Fellowship</p> <p>Mark Kritzman and Elizabeth Gorman Research Fund</p> <p>Kauffman Foundation Knowledge Challenge</p> <p>MIT Sloan Graduate Fellowship</p> <p>First Group Scholar, Smith College</p>	<p>2022 - 2023</p> <p>2020</p> <p>2019 - 2022</p> <p>2019</p> <p>2017 - 2019</p> <p>2016 - 2017</p> <p>2010</p>
TEACHING EXPERIENCE	<p><b>MIT Sloan</b> 15.453: Finance Research Practicum</p> <p>Master of Finance core, <i>Rating: 6.5 out of 7</i></p> <p><b>Smith College</b> ECO 253: Intermediate Macroeconomics</p>	<p>2020</p> <p>2010</p>
CONFERENCES AND SEMINARS	<p><b>2024</b> (includes scheduled; * by coauthor; † discussion)  AEA, Stanford University (econ; one-week visit)</p> <p><b>2023</b> Advances with Field Experiments at the University of Chicago, Labor and Finance Conference at the Federal Reserve Bank of Chicago, UNC/Duke Corporate Finance<sup>†</sup>, University of Washington Foster</p> <p><b>2022</b> AEA*, Boston College Carroll, Chicago Booth Household Finance Conference, Columbia Business School, Duke Fuqua, FRB of Philadelphia, Georgia Institute of Technology Scheller, Harvard Business School (Entrepreneurial Management and Finance), Imperial College London,</p>	

Johns Hopkins Carey, Korea University Business School, London School of Economics, Stanford Institute for Theoretical Economics (SITE) Conference on Gender, University of Minnesota Carlson, University of Rochester Simon, WFA<sup>†</sup>, WUSTL Olin

**2020** Harvard Business School Entrepreneurial Management\*

**2019** FDIC/JFSR Bank Research Conference, NY Fed/NYU Stern Conference on Financial Intermediation\*, AEA\*

**2014** SFS Cavalcade

PROFESSIONAL  
SERVICE

Referee

*Journal of Finance, Journal of Financial Economics, Review of Financial Studies, Journal of Financial and Quantitative Analysis*

Discussant

2022 Western Finance Association: "Loan Guarantees, Bank Lending and Credit Risk Reallocation" by Altavilla, Ellul, Pagano, Polo, Vlassopoulos

2022 Western Finance Association: "Human Frictions in the Transmission of Economic Policy" by D'Acunto, Hoang, Paloviita, Weber

2023 UNC/Duke Corporate Finance: "Does a VC commitment lead to improved investment outcomes? Evidence from climate startups" by Burt, Harford, Stanfield, Zein

PERSONAL

Citizenship: USA

Programming: PySpark, R, Scala, Matlab, Apache Hive, STATA, SAS