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ACADEMIC APPOINTMENTS

07/2014 Columbia Business School, Division of Economics and Finance: *Assistant Professor*
10/2016 Research Affiliate, Center for Economic Policy Research (CEPR)
04/2017 Faculty Research Fellow, National Bureau of Economic Research (NBER)

DOCTORAL STUDIES

2008-14 University of California at Berkeley: *PhD in Economics*
Dissertation title: *"Essays on Expectations-Based Reference-Dependent Consumption and Portfolio Choice"*
Principal Advisers: Matthew Rabin and Adam Szeidl
Other References: Ulrike Malmendier, Nicholas Barberis, and Botond Koszegi
2013 Yale School of Management (Finance Group): *Visiting PhD student*

PRE-DOCTORAL STUDIES

2006-08 Humboldt-University of Berlin, Germany: *Diplom in Economics (Masters Degree equivalent)*
2007 Universitat Pompeu Fabra, Spain: *Exchange student within the Erasmus program*
2004-06 University of Hamburg, Germany: *Vordiplom in Economics*

RESEARCH INTERESTS

? Primary: Household Finance and Behavioral Economics
? Secondary: Macroeconomics, Asset Pricing, and Experimental Economics

RESEARCH PAPERS

? Expectations-Based Reference-Dependent Preferences and Asset Pricing (2015, *Journal of the European Economic Association (JEEA)*)
? Expectations-Based Reference-Dependent Life-Cycle Consumption (2017, *Review of Economic Studies (ReStud)*)
? A News-Utility Theory for Inattention and Delegation in Portfolio Choice (conditionally accepted 2017, *Econometrica*)
? The Liquid Hand-to-Mouth: Evidence from Personal Finance Management Software (joint with Arna Olafsson, accepted 2017, *Review of Financial Studies (RFS)*)
? Sticking To Your Plan: Empirical Evidence on the Role of Present Bias for Credit Card Debt Paydown (joint with Theresa Kuchler, reject and resubmit 2017, *Review of Economic Studies (ReStud)*)

- ? Prospective Gain-Loss Utility: Ordered versus Separated Comparison (*revise and resubmit, 2017, Journal of Economic Behavior & Organization (JEBO)*)
- ? The Ostrich in Us: Selective Attention to Financial Accounts, Income, Spending, and Liquidity (*NBER working paper, joint with Arna Olafsson*)
- ? Technology Adoption Across Generations: Financial Fitness in the Information Age (*NBER working paper, joint with Bruce Carlin and Arna Olafsson*)
- ? The Retirement-Consumption Puzzle: New Evidence on Individual Spending and Capital Structure (*working paper, joint with Arna Olafsson*)
- ? Fresh Air Eases Work – The Effect of Air Quality on Individual Investor Trading (*working paper, joint with Steffen Meyer*)
- ? Family Finances: Intra-Household Bargaining, Spending, and Capital Structure (*work in progress, joint with Arna Olafsson*)
- ? Expectations-Based Reference-Dependent Life-Cycle Consumption and Portfolio Choice: Evidence from the Lab (*working paper, joint with Thomas Meissner, Philipp Pfeiffer, and Christopher Zeppenfeld*)
- ? Starring on a Curve: Are Mutual Fund Managers Responding to Incentives? (*working paper, joint with Xing Huang*)
- ? Payday Borrower's Consumption: Revelation of Self-Control Problems? (*work in progress, joint with Arna Olafsson*)
- ? Hot or Not: Can Managers Charge High Fees After Lucky Strikes? (*work in progress, joint with Oege Dijk and Steven Malliaris*)

INVITED PRESENTATIONS

- 2017 Seminar presentations: National University of Singapore, University of Indiana Kelley, Cornell, University of Zurich, University of Luxembourg, NY Fed, University of Melbourne, University of New South Wales, University of Technology Sydney, University of Queensland, FRB Richmond, University of Düsseldorf, University of Amsterdam, UCLA Anderson (scheduled), University of Mannheim (scheduled), Frankfurt School of Finance (scheduled), Tsinghua University (scheduled), CKGSB Beijing (scheduled), University of Osaka (scheduled), University of Hamburg (scheduled); Conferences: AEA/AFA conferences, AFFECT Conference at the University of Miami, Conference at the University of Maryland on Information Acquisition and Disclosure in Financial Markets, University of Kentucky Finance Conference, Behavioral Economics Annual Meeting (BEAM), 6th ITAM Finance Conference, Belief Based Utility Conference, ECBE, ECWFC, WFA (discussion), ESSFM Gerzensee (discussion and evening session), NBER Summer Institute, NBER Behavioral Finance Meeting (discussion), New Perspectives on Consumer Behavior in Credit and Payments Markets conference (discussion), Women Assistant Professors of Finance Conference at Stern (discussion), CEPR European Conference on Household Finance, NBER Behavioral Finance Meeting (discussion), Minnesota Junior Conference, Workshop on Risks, Trends, and Innovations in Credit Card Lending and Other Revolving Credit (scheduled), TAU Finance Conference (scheduled), AEA (scheduled), Jackson Hole Finance Conference (scheduled)
- 2016 Seminar presentations: UC Berkeley, Imperial College London, NYU, Stanford, University of Konstanz, Humboldt-University Berlin, Leibniz-University Hannover, Maastricht University, Tilburg University, Boston Fed, University of Utah; Conferences: CEPR Workshop on Household Finance (discussion), BEAM Behavioral Economics Annual Meeting, European Conference on Household Finance, Yale SOM Awesome Junior Finance Conference (co-organized and discussion), Quantitative Society for Pensions and Saving, Boulder Summer Conference on Consumer Financial Decision

- Making, Workshop on Behavioral Economics of Financial Markets (organized by Ernst Fehr), WFA (paper and discussion), Early-Career Behavioral Economics Conference, SED, Research in Behavioral Finance Conference, AEA/AFA conferences, Behavioral Finance Junior Faculty Conference at Caltech (organized by Lawrence Jin), 13th Annual Meeting of the Financial Research Association in Las Vegas, CFPB Research Conference, German Economists abroad Conference
- 2015 Seminar presentations: University of Pennsylvania Wharton, University of British Columbia, Carnegie Mellon University, and Goethe University Frankfurt; Conferences: AEA/AFA conferences, Cornell Bi-Annual Household and Behavioral Finance Symposium, CEPR ESSFM 2015 in Switzerland, European Conference on Household Finance, Conference on Behavioural Aspects in Macroeconomics and Finance, U Penn Annual Behavioral Economics and Health Symposium, and Christmas Meeting of German Economists Abroad
- 2014 Seminar presentations: Durham University Business School, LBS, Columbia GSB, University of Toronto, Michigan State University, UC Irvine, University of Toronto Rotman, IESE, NHH, IIES Stockholm, Sciences Po Paris, UCLA Anderson, USC Marshall, University of Washington Foster, Federal Reserve Board, University of Pennsylvania Wharton, EIEF Rome, and Stony Brook University Business School; Conferences: CEPR ESSET 2014 in Switzerland, NBER Summer Institute Household Finance Meeting, Yale SOM Conference in honor of Jon Ingersoll
- 2013 Seminar presentations: Cornell University, Federal Reserve Bank St. Louis, Yale School of Management, UC Berkeley (economics Department and Haas); Conferences: Stanford Institute for Theoretical Economics (SITE) Psychology and Economics segment, 2013 Annual Meeting of the Academy of Behavioral Finance and Economics, Tilburg Experimental Finance Conference, Quantitative Society for Pensions and Saving Huntsman School of Business, Thurgau Meeting in Kreuzlingen; Posters: All-California Labor Economics Conference
- 2012 Seminar presentations: UC Berkeley (Haas and the Breslauer Group); Conferences: Boulder Summer Conference on Consumer Financial Decision Making, Behavior Change Research Network at UC Berkeley, Graduate Economics Mini Symposium (GEMS) at UC Berkeley
- 2011 Seminar presentations: UC Berkeley, Hamburg Institute of International Economics; Conferences: Whitebox Conference at Yale University, 8th Annual Conference at Washington University St. Louis, Graduate Economics Mini Symposium (GEMS) at UC Berkeley

HONORS AND AWARDS

- 2015 Recipient of the Provost's Grant for Junior Faculty who Contribute to the Diversity Goals of Columbia University (\$25,000)
- 2013 Graduate Division Summer Grant, UC Berkeley Conference Travel Grant, and Graduate Assembly Travel Grant
- 2012 UC Berkeley Psych and Econ student prize, IBER Grant, Graduate Division Summer Grant, and Russel Sage Foundation Behavioral Camp
- 2011 Dean's Normative Time Fellowship, UC Berkeley Conference Travel Grant, and Yale Behavioral Finance Summer School
- 2009 Fellowship of the German Academic Exchange Service for PhD research studies at UC Berkeley
- 2008 Beneficiary of Zempelin Stipend (Studienstiftung des deutschen Volkes)
- 2006 Affiliated to the sponsorship program of the German National Academic Foundation (Studienstiftung des deutschen Volkes)

PROFESSIONAL EXPERIENCE

2012-14 Psychology and Economics Seminar and Departmental Seminar Coordination

2008 Writing the final thesis (Diplomarbeit) at the Swedish Central Bank in Stockholm

Referee for the American Economic Review, Econometrica, Journal of Finance, Journal of Political Economy, Review of Financial Studies, Review of Economics and Statistics, AEJ Micro, AEJ Policy, Journal of the European Economic Association, Journal of Economic Behavior & Organization, Management Science, Journal of Economic Dynamics and Control, and Economics Letters

TEACHING EXPERIENCE

2015/6/7 Capital Markets and Investments for Columbia Business School MBAs

2011 Psychology and Economics for UC Berkeley Undergraduates (Graduate Student Instructor)

2010 Introduction to Economics for UC Berkeley Undergraduates (Graduate Student Instructor)

OUTSIDE ACTIVITIES

Columbia Business School requires faculty members to disclose any activities that might present a real or apparent conflict of interest. I have no outside activities.