EMPLOYMENT/AFFILIATIONS

2020-	MIT SLOAN SCHOOL OF MANAGEMENT Assistant Professor of Finance. Class of 1947 Career Development Professor (since 2022).
2022-	NATIONAL BUREAU OF ECONOMIC RESEARCH Faculty Research Fellow.
2023-	Institute for Fiscal Studies (UK) Research Associate.
2019-2020	NATIONAL BUREAU OF ECONOMIC RESEARCH Postdoctoral Fellow.

EDUCATION

2013-2019 YALE UNIVERSITY

PhD in Economics with distinction.

Short-term visits: University College London, SciencesPo Paris.

2010-2012 SciencesPo & Ecole Polytechnique Paris

MA in Economics & Public Policy. Best Master thesis prize.

2007-2010 SciencesPo

BA in Middle Eastern Studies & Social Sciences, cum laude.

RESEARCH

"Default Options and Retirement Saving Dynamics". Revise and Resubmit at the $\underline{American}$ Economic Review.

"Productive Efficiency in Household Decision-Making: Evidence from the Retirement Savings of US Couples" with Lucas Goodman, and Cormac O'Dea. Revise and Resubmit at the <u>American</u> Economic Review.

"What Drives Investors' Portfolio Choices? Separating Risk Preferences from Frictions" with Tim de Silva. Revise and Resubmit at the *Journal of Finance*.

"The One Child Policy and Household Saving" with Nicolas Coeurdacier and Keyu Jin. Forthcoming at the *Journal of the European Economic Association*.

"Who Benefits from Retirement Saving Incentives in the U.S.? Evidence on Racial Gaps in Retirement Wealth Accumulation", with Jorge Colmenares, Cormac O'Dea, Jonathan Rothbaum, and Lawrence Schmidt.

"How do Consumers Finance Increased Retirement Savings?", with Christopher Palmer.

- 2023-2024 Seminars: Stanford GSB*, University of Copenhagen*, UPenn Wharton*, Minnesota Carlson*, George Washington University*.
 - <u>Conferences</u>: NEST Insight Annual Conference (keynote speaker), SciencesPo Savings and Consumption in Macroeconomics Workshop (keynote speaker), ETH Zurich Microeconomics of Aging Workshop, Innovative Data in Household Finance, DCIAA Academic Forum*, NBER American Finance Association*, University of Georgia Macro Conference*. (* upcoming)
- 2022-2023 Seminars: Princeton, UC Berkeley, Philadelphia Fed, UPenn Wharton, IFS London, Nest Insight, U of South Carolina Darla Moore, Boston Fed, Northwestern Kellogg, Harvard Business School, Bonn Macrohistory.

<u>Conferences</u>: European Finance Association, Texas Finance Festival, CEPR Household Finance, Aspen Leadership Forum on Retirement Saving, AFA, PUC Chile Finance Conference, NBER SI Aging. (* upcoming)

- Discussions: NBER Behavioral Finance Fall Meeting, PUC Chile Finance Conference. .
- 2021-2022 Seminars: UW Madison, Duke Fuqua, UIUC Gies, UCSB, Chicago Fed, Boston College CRR.

 Conferences: RDRC Annual Meeting, CEPR European Conference on Household Finance,
 NTA, DCIAA Academic Forum, NBER Innovative Data in Household Finance, AEA, FDIC
 Research Conference, NBER Behavioral Finance Spring Meeting, Cherry Blossom Financial
 Education Institute, CEPR Household Finance, SFS Cavalcade, UMass Boston PAC, WFA,
 SED, NBER SI (Public Economics, Household Finance, Aging, Social Security).
 Discussions: NTA (x2), UBC winter finance, SFS Cavalcade.
- 2020-2021 <u>Seminars:</u> HEC Paris, Berkeley Hass, Stanford, USC Marshall, Brown.

 <u>Conferences:</u> APPAM. <u>Discussions:</u> NTA, Midwest Financial Conference, NBER SI Household Finance.
- 2019-2020 <u>Seminars:</u> Harvard, Rand Corporation.

 <u>Conferences:</u> MIT Golub Center Annual Conference, CEAR-RSI Household Finance, FDIC Research Conference, National Tax Association, CFPB Research Conference. <u>Discussions:</u> NTA
- 2018-2019 <u>Seminars:</u> HEC Montreal, Dartmouth College, University of Chicago, MIT Sloan, NYU Stern, University of Michigan, University of Zurich, Pompeu Fabra, IESE Barcelona.

 <u>Conferences:</u> CEPRA-NBER Workshop, NBER SI Aging, SITE Pyschology and Economics, Helsinki Finance Summit.

PROFESSIONAL SERVICE

- Refereing Journal of Finance, Review of Financial Studies, American Economic Review, American Economic Review: Insight, Quarterly Journal of Economics, Journal of Political Economy, Journal of Political Economy: Macroeconomics, Journal of the European Economic Association, Management Science, AEJ:Economic Policy, Journal of Public Economics, Journal of Development Economics, Journal of Economic Growth, Journal of Economic Behavior and Organization, Journal of Business and Finance, National Tax Journal, Journal of Pension Economics and Finance.
- SERVICE Program committee for the National Tax Association 2021 Annual Conference.

 Member of the Academic Advisory Council, DCIIA Retirement Research Center.

TEACHING EXPERIENCE

2020-2023 MIT Sloan School of Management

15.401 - Managerial Finance, Fall 2020, Fall 2021

15.473 - Ph.D. Advanced Corporate Finance (co-instructor), Spring 2021, 2022, and 2023

15.474 - Ph.D. Topics in Finance (co-instructor), Spring 2021

2015-2017 Yale University (Teaching Assitant)

Debates in Macroeconomics

Advanced Economic Development

Growth and Macroeconomics for MA students

DOCTORAL STUDENT COMMITTEES

2024 Tim de Silva (ongoing)

2023 Allison Cole (placement: ASU)

AWARDS, GRANTS, & FELLOWSHIPS

- 2023-2024 (co-Principal Investigator) "Designing a More Inclusive Retirement Savings System", MIT Institute Community and Equity Office. (\$100,000)
- 2022-2023 (co-Principal Investigator) "Who Benefits from Retirement Saving Incentives in the U.S.? Evidence on Racial Gaps in Retirement Wealth Accumulation", Social Security Administration via Michigan Retirement and Disability Research Center. (\$125,000)
- 2022-2023 MIT Sloan Junior Faculty Research Assistance Program (JFRAP)
- 2020-2021 (co-Principal Investigator) "Individual-level v. Household-level Responses to Incentives in U.S. Retirement Savings Plans", Social Security Administration via NBER Retirement and Disability Research Center. (approx. \$80,000)
- 2019-2020 (co-Principal Investigator) "The Determinants and Evolution of Firm Retirement Saving Plans: Evidence from a New Panel Data Set", Social Security Administration via NBER Retirement and Disability Research Center. (approx. \$90,000)
- 2019 The George Trimis Dissertation Prize, Yale University.
- 2018-2019 Dissertation Fellowship, Social Security Administration via Boston College Center for Retirement Research.
- 2018-2019 Yale Institution for Social and Policy Studies Graduate Policy Fellow.

LANGUAGES

FRENCH: Native speaker ARABIC: Native speaker ENGLISH: Fluent