

# DEAN S. KARLAN

P.O. Box 208269

Yale University

New Haven, CT 06520-8269

Phone: (203) 432-4479 Fax: (203) 432-5591

Email: dean.karlan@yale.edu

## POSITIONS

2008 – present	Yale University, Professor of Economics
2005 – 2008	Yale University, Assistant Professor of Economics
2004 – 2005	Yale University, Visiting Assistant Professor of Economics and Management
2002 – 2005	Princeton University, Assistant Professor of Economics and International Affairs

## PRIMARY RESEARCH FIELDS

Development Economics, Behavioral Economics, Political Economy, Field Experiments

## EDUCATION

Ph.D., M.I.T. Department of Economics, June, 2002

Fields: Development Economics and Public Finance. Dissertation: Social Capital and Microfinance

M.B.A., University of Chicago Graduate School of Business, Highest Honors, 1997

M.P.P., University of Chicago Harris Graduate School of Public Policy, 1997

B.A., University of Virginia, Foreign Affairs (Latin America), 1990

## HONORS/AWARDS

2008-2010	Alfred P. Sloan Research Fellowship
2007	Presidential Early Career Award for Scientists and Engineers (PECASE)
2006-2011	National Science Foundation CAREER Award
2006	TIAA-CREF Paul A. Samuelson Certificate of Excellent (for “Tying Odysseus to the Mast”)
2006	USAID Private Sector Development Impact Assessment winner (for “Expanding Credit Access”)
2006	Duke University Talent Identification Program 2006 Distinguished Alumnus Award

## ECONOMICS PAPERS (published/forthcoming)

- “List Randomization for Sensitive Behavior: An Application for Measuring Use of Loan Proceeds”, *Journal of Development Economics*, August 2011, joint with Jonathan Zinman
- “Microcredit in Theory and Practice: Using Randomized Credit Scoring for Impact Evaluation,” joint with Jonathan Zinman, *Science*, June 2011, 332(6035), pp. 1278-1284
- “Being Surveyed Can change Later Behavior and Related Parameter Estimates”, joint with Alix Peterson Zwane, Jonathan Zinman, Eric Van Dusen, William Pariente, Clair Null, Edward Miguel, Michael Kremer, Dean S. Karlan, Richard Hornbeck, Xavier Giné, Esther Duflo, Florencia Devoto, Bruno Crepon, Abhijit Banerjee, February 2011, *Proceedings of the National Academy of Sciences of the United States (PNAS)*, 108(5), pp1821-1826
- “Teaching Entrepreneurship: Impact Of Business Training On Microfinance Clients and Institutions,” joint with Martin Valdivia, 2011, *Review of Economics and Statistics*, forthcoming, posted online on 5 Aug 2010
- “Small Matches and Charitable Giving: Evidence from a Natural Field Experiment”, joint with John List and Eldar Shafir, *Journal of Public Economics*, Volume 95, Issues 5–6, Pages 344-350, June 2011
- “Put Your Money Where Your Butt Is: A Commitment Savings Account for Smoking Cessation, joint with Xavier Gine and Jonathan Zinman, *American Economic Journal: Applied Economics*, Volume 2, Issue 4, October 2010
- “What Capital is Missing in Developing Countries”, May 2010, *American Economic Review Papers & Proceedings*, joint with Miriam Bruhn and Antoinette Schoar
- “Observing Unobservables: Identifying Information Asymmetries with a Consumer Credit Field Experiment,” joint with Jonathan Zinman, *Econometrica*, Vol. 77, No. 6 (November, 2009), 1993–2008
- “What’s Advertising Content Worth? Evidence from A Randomized Field Experiment in Consumer Credit,” 2010 (earlier version circulated as “What’s Psychology Worth?”), joint with Marianne Bertrand, Sendhil Mullainathan, Eldar Shafir and Jonathan Zinman, *Quarterly Journal of Economics*,

- “Adaptive Design of Multiple Stage Experiments Using the Propensity Score,” 2010, joint with Jinyong Hahn and Kei Hirano, *Journal of Business Economics and Statistics*, Jan 2011, Vol. 29, No. 1, 96-108
- “Microfinance Games,” October 2009, joint with Xavier Gine, Pamela Jakiela and Jonathan Morduch, Volume 2, Issue 3, July 2010, *American Economic Journal: Applied Economics*
- “Female Empowerment: Evidence from a Commitment Savings Product in the Philippines,” 2009, joint with Nava Ashraf and Wesley Yin, *Volume 38, Issue 3, March 2010, Pages 333-344, World Development*
- “Finding Missing Markets (and a disturbing epilogue): Evidence from an Export Crop Adoption and Marketing Intervention in Kenya”, joint with Nava Ashraf and Xavier Gine, January 2009, *American Journal of Agricultural Economics: (2009) 91(4): 973-99.*
- “Expanding Credit Access: Using Randomized Supply Decisions To Estimate the Impacts,” joint with Jonathan Zinman, winner of 2006 USAID Private Sector Development Impact Assessment Initiative, *Review of Financial Studies, (2010) 23(1): 433-464*
- "Lying about Borrowing", December 2007, *Journal of the European Economic Association Papers and Proceedings*, with Jonathan Zinman
- “Trust and Social Collateral”, joint with Markus Mobius, Tanya Rosenblat and Adam Szeidl, *Quarterly Journal of Economics, (2009) 124(3): 1307-1361*
- “Does the Media Matter? A Field Experiment Measuring the Effect of Newspapers on Voting Behavior and Political Opinions,” joint with Alan Gerber and Daniel Bergan, January 2009, *American Economic Journal: Applied Economics*
- “When Curiosity Kills the Profits: An Experimental Examination,” joint with Julian Jamison, *Volume 66, Issue 2, July 2009, Pages 830-840, Games and Economic Behavior*
- “Credit Elasticities in Less Developed Countries: Implications for Microfinance,” joint with Jonathan Zinman, , June 2008, *American Economic Review*
- “Does Price Matter in Charitable Giving? Evidence from a Large-Scale Natural Field Experiment,” joint with John List, *American Economic Review*, December 2007
- “To Deceive or Not To Deceive: The Effect of Deception on Behavior in Future Laboratory Experiments,” joint with Julian Jamison and Laura Schechter, *Volume 68, Issues 3-4, December 2008, Pages 477-488, Journal of Economic Behavior and Organization*
- “Community Size and Network Structure”, joint with Hunt Alcott, Markus Mobius, Tanya Rosenblat, and Adam Szeidl, *American Economics Review Papers & Proceedings*, May 2007
- “Social Connections and Group Banking,” *Economic Journal*, February 2007, 117: F52-84
- “Tying Odysseus to the Mast: Evidence from a Commitment Savings Product in the Philippines”, joint with with Nava Ashraf and Wesley Yin, *Quarterly Journal of Economics*, May 2006, Vol. 121, No. 2, pp 673-697
- “Deposit Collectors,” joint with Nava Ashraf and Wesley Yin, *Advances in Economic Analysis & Policy*, March 2006, Vol. 6, No. 2, Article 5
- “Using Experimental Economics to Measure Social Capital and Predict Real Financial Decisions,” *American Economic Review*, December 2005, 95(5), pp.1688-1699
- “Do modern forms of human capital matter in primitive economies? Comparative evidence from Bolivia,” joint with Ricardo Godoy, Shanti Rabindran and Tomas Huanca, *Economics of Education Review*, February 2005, 24(1), pp 45-53

#### **POLITICAL ECONOMY PAPERS (published/forthcoming)**

- “Does the Media Matter? A Field Experiment Measuring the Effect of Newspapers on Voting Behavior and Political Opinions,” joint with Alan Gerber and Daniel Bergan, January 2009, *American Economic Journal: Applied Economics*
- “Get-Out-the-Vote Phone Calls: Does Quality Matter?” March 2009, joint with Shang Ha, *American Politics Research: vol. 37, 2: pp. 353-369*

#### **PUBLIC HEALTH PAPERS (published/forthcoming)**

- “Health education for microcredit clients in Peru: a randomized controlled trial” (January 2011), joint with Lia C.H. Fernald, Rita Hamad, *BMC Public Health 2011, 11(51)*
- "Small individual loans and mental health: a randomized controlled trial among South African adults" December 2008, joint with Lia C.H. Fernald, Rita Hamad, Emily J. Ozer and Jonathan Zinman, *BMC Public Health, 8(409)*

- “Social and Economic Correlates of Depressive Symptoms and Perceived Stress in South African Adults,” joint with Rita Hamad, Lia Fernald and Jonathan Zinman, *Journal of Epidemiology and Community Health*, 2008;62:538-544

#### **EDUCATION PAPERS (published/forthcoming)**

- "Participation in a School Incentive Programme in India" (March, 2009), *Journal of Development Studies*, joint with Sharon Barnhardt and Shruti Khemani, vol 45(3), pp 369-390

#### **BOOKS**

- *More Than Good Intentions: How a New Economics Is Helping to Solve Global Poverty*, April 2011, co-authored with Jacob Appel, Penguin Dutton Press

#### **WORKING PAPERS**

- “Group versus Individual Liability: Long Term Evidence from Philippine Lending Groups,” May 2009, joint with Xavier Gine
- "Hey Look at Me: The Effect of Giving Circles on Giving", January 2009, joint with Margaret A. McConnell
- "Candy We Can Believe In: A Halloween Experiment on Trust and Political Symbolism" (2008 Halloween paper), joint with Treb Allen, Gharad Bryan, Snaebjorn Gunnsteinsson, Julian Jamison, Melanie Morten, Scott Nelson, and Bram Thuysbaert
- "There's Something about Ambiguity" (2007 Halloween paper), joint with Santosh Anagol, Sheree Bennett, Gharad Bryan, Tiffany Davenport, Nancy Hite, Paul Lagunes and Margaret McConnell

#### **BOOK CHAPTERS**

- "Access to Finance", 2009, *Handbook of Development Economics*, Volume IV, Elsevier Press, joint with Jonathan Morduch
- "Rigidity in Microfinancing: Can One Size Fit All?" *Q-Finance*, with Sendhil Mullainathan, Bloomsbury Press, 2010
- “Randomized Trials for Strategic Innovation in Retail Finance,” in book edited by Mark Napier, Spring 2008, joint with Nathanael Goldberg and Jonathan Zinman
- “Some Simple Analytics of Slave Redemptions” (with Alan Krueger), in *Buying Freedom: The Ethics and Economics of Slave Redemption*, edited by K.Anthony Appiah and Martin Bunzl, 2006, Princeton University Press
- “SEED: A Commitment Savings Product in the Philippines”, in *Trickle Up 25<sup>th</sup> Anniversary Symposium*, 2006, iUniverse Press, joint with Nava Ashraf and Wesley Yin

#### **POLICY PAPERS**

- “Quality Matters: Some Random Thoughts on Savings in Developing Countries,” 2009, concept note for Bill and Melinda Gates Foundation, *Stanford Social Innovation Review*
- “Microfinance Impact: Bias from Dropouts,” joint with Gwendolyn Alexander-Tedeschi, *Perspectives on Technology and Development*, 2010
- “Is Microfinance Too Rigid?” joint with Sendhil Mullainathan, *VoxEU*, December 2007
- “The Impact of Microfinance: A Review of Methodological Issues,” joint with Nathanael Goldberg (IPA), *World Bank Doing Impact Evaluation Series*, #7, November, 2007
- “Evaluating Microfinance Program Innovation with Randomized Control Trials: An Example from Group versus Individual Lending,” *Asian Development Bank Economics and Research Department Technical Note Series #16 (March, 2006)*. Joint with Xavier Gine, Tomoko Harigaya (IPA) and Binh Nguyen
- “Testing Savings Product Innovations Using an Experimental Methodology,” July 2003 *Asian Development Bank Technical Note Series #8*, November, 2003 (with Nava Ashraf and Wesley Yin)
- “A Review of Commitment Savings Products in Developing Countries,” *Asian Development Bank Economics and Research Department Working Paper #45*, July 2003 (with Nava Ashraf, Nathalie Gons and Wesley Yin)
- “Microfinance Impact Assessments: The Perils of Using New Members as a Control Group,” *Journal of Microfinance*, December 2001

## **OTHER PROFESSIONAL EXPERIENCE**

### Academic Activities

2011- National Bureau of Economic Research, Research Associate  
2010- M.I.T. Jameel Poverty Action Lab, Board Member and Co-Director of Finance Program Area  
2010- BREAD, Fellow (Affiliate, 2004-2010)  
2010- *Journal of Development Economics*, co-Editor (2008-2010, Associate Editor)  
2010- *Journal of Economic Literature*, Board of Editors  
2009- *Quantitative Economics*, Board of Editors  
2009- *Journal of Globalization and Development*, Board of Editors  
2008- *American Economic Journal: Applied Economics*, Associate Editor  
2006-2010 Financial Access Initiative, co-Director  
2006 - Center for Global Development, Non-Resident Fellow  
2006 - CEPR Development Economics Group, Research Affiliate  
2003 - M.I.T. Jameel Poverty Action Lab (J-PAL), Research Fellow  
2003 - GRADE-Peru, Research Affiliate

### Public Sector/Non-Profit Activities

2011 - Advisory Board, Credit Where Credit Is Due  
2002 - Innovations for Poverty Action (IPA), President, Founder and Executive Director  
2002 - 2006 World Bank consultant  
2002 - 2005 Asian Development Bank consultant

### Entrepreneurial Activities

2007 - stickK.com, Founder and President  
1998 - 2001 iCademy, Inc., co-Founder and Mortician to defunct online education company  
1986 - 1989 Tie-dye clothing business, selling in retail stores in South Florida

### Prior Non-Academic Employment

1996 Coopers & Lybrand, L.L.P. MBA summer consultant in government consulting group  
1992 - 1995 FINCA International. Financial and systems consultant to an international microfinance NGO.  
Lived in El Salvador, covered Mexico, Peru, Nicaragua, Honduras and Costa Rica.  
1990 - 1992 Nationsbank Investment Banking. Analyst in corporate finance and capital markets groups.

## **TEACHING EXPERIENCE**

### Yale University Department of Economics

Development Economics, Ph.D.: Fall 2005, Fall 2007, Spring 2009, Spring 2010, Spring 2011  
Development Economics, undergraduate: Spring 2009, Spring 2010  
Field Experiments, Ph.D.: Spring 2009, Spring 2010  
Development Economics Policy, Masters and undergraduate level: Spring 2007  
Principles of Microeconomics, 115a, undergraduate: Fall 2005, Spring 2007, Spring 2011

### Asian Development Bank

Executive Education Course in Randomized Program Evaluation, August 2005

### M.I.T. Jameel Poverty Action Lab

Executive Education Program in Randomized Program Evaluation  
Cambridge, MA: April 2005, May 2006, May 2007, May 2008, May 2009  
Millennium Challenge Corporation: May 2006  
Chennai, India: July 2006  
Abuja, Nigeria: June 2007  
Bali, Indonesia: June 2008  
London, England: June 2009  
Santiago, Chile: December 2009

### World Bank

Executive Education, Program Evaluation in Finance, Senegal, February 2010  
Executive Education, Program Evaluation, Sarajevo, Bosnia and Herzegovina, September 2009

### Yale University School of Management

Microfinance, MBA students, Fall 2004

## Princeton University

Economic Analysis of Development, Basic. WWS MPA students. Spring 2003, Spring 2004

Economic Analysis of Development, Advanced. WWS MPA students. Spring 2003, Spring 2004

## EXTERNAL GRANTS

Grants and research fellowships from Alfred P. Sloan Foundation, National Science Foundation, Bill and Melinda Gates Foundation, World Bank, Asian Development Bank, FINRA, AUSAid, 3ie, USAID, Ford Foundation, IGC, CGAP, USDOL, ILO, Templeton Foundation, BASIS-CRSP, Social Science Research Council, Boston College Center for Retirement Research, Macarthur Foundation, Millenium Challenge Corporation, Mulago Foundation, Hewlett Foundation, Russell Sage Foundation, DFID-Financial Education Fund, and Henry E. Niles Foundation.

## ACADEMIC ACTIVITIES

### Refereeing

*Japan International Cooperation Agency (JICA), ADBI External Review Panel, American Economic Review (2009 Excellence in Referring Award), American Economic Journal: Applied Economics, American Economic Journal: Economic Policy, American Journal of Agricultural Economics, American Journal of Managed Care, Berkeley Electronic Press Economic Analysis & Policy, Canadian Journal of Economics, Development and Change, Econometrica, Economic Development and Cultural Change, Economic Journal, Economic Letters, Experimental Economics, Food Security, International Economic Review, International Studies Quarterly, Journal of African Economics, Journal of Development Economics, Journal of Development Studies, Journal of Economic Behavior and Organization, Journal of Economic Literature, Journal of the European Economic Association, Journal of Human Resources, Journal of International Development, Journal of International Economics, Journal of Political Economy, Journal of Public Economics, Journal of Socio-Economics, Macarthur Foundation, M.I.T. Press, National Academy of Sciences, National Institute of Health, National Science Foundation, Oxford Bulletin of Economics and Statistics, Oxford Economic Papers, Oxford University Press, Princeton University Press, Quarterly Journal of Economics, Rationality and Society, Review of Economics and Statistics, Review of Economic Studies, Russell Sage Foundation, Science, Social Science Research Council, Templeton Foundation, World Development*

### Invited Lectures/Presentations

TED@Allianz Behavioral Finance, New York City, November 2011

Latin American and Caribbean Economic Association, plenary, Santiago, Chile, November 2011

Behavioral Insight Unit, UK government, London, England, November 2011

Association of Yale Alumni, Charleston, SC, Jacksonville, FL and Gainesville, FL, September 2011

Global Economic Symposium, Kiel, Germany, October 2011

German University of Cairo Conference on Microfinance, Cairo, Egypt, September 2011

United Nations - WIDER Conference, Behavioral Economics and Poverty, Helsinki, September 2011

Financial Services Authority, London, August 2011

World Congress of the International Economic Association, Invited Lecture, Beijing, July 2011

World Economic Forum, Jakarta Indonesia, June 2011

Institute for Philanthropy, New York City, June 2011

World Affairs Council, San Francisco, June 2011

Microfinance USA, New York City, May 2011

Center for Global Development, Washington DC, May 2011

Association of Yale Alumni, Miami FL, May 2011

Council of Foreign Relations, New York City, May 2011

Global Washington, Seattle, WA, May 2011

World Affairs Council, Portland OR, May 2011

Association of Yale Alumni, Portland, OR May 2011

Asian Development Bank Annual Meetings, Forum on Finance, May 2011

Mercer Behavioral Economics for Health in the Workplace Conference, February 2011

Instituto del Peru, Lima Peru, December 2010

Randomized Trials, ICT4D Conference, London, December 2010

International childFinance Experts' Meeting, Amsterdam, June 2010

CGAP Annual Meeting, Nairobi, Kenya, May 2010

Yale Club of Southern California, Empowering Women through Microfinance Symposium, April 2010

USAID After Hours Seminar Series, Microfinance Learning and Innovations, April 2010  
 Bernstein Symposium 2010, The Future of Development, Yale Law School, April 2010  
 Congress on Access to Financial Services, Cartagena Colombia, March 2010  
 Filene Institute and REAL Solutions, Semi-annual conference on financial innovations in the USA, January 2010  
 EUCI, The Future Of Smart Grid and Energy Efficiency, Miami, December 2009  
 Latin American and Caribbean Economic Association, invited speaker, Buenos Aires, Argentina, October 2009  
 2nd Annual Harvard Global Empowerment Meeting, Plenary Speaker, September 2009  
 Chilean Economics Association Annual Meeting, Plenary Speaker, September 2009  
 Conference on Institutions and Economic Development, Fudan University, August 2009  
 Asian Econometric Society Meetings, invited speaker, Tokyo Japan, August 2009  
 College de France Conference on Knowledge Against Poverty, Paris, June 2009  
 4th Annual Underbanked Financial Services Forum, keynote speaker, Dallas, Texas, June 2009  
 Radcliffe Symposium on Improving Decision Making, Nudges in the Developing World, April 2009  
 Institute of Medicine Meetings on Cardiovascular Disease in Developing Countries, April 2009  
 AfrEA-NONIE-3ie Perspectives on Impact Evaluation, plenary talk and microfinance workshop, Cairo, April 2009  
 Abu Dhabi-NYU Africa- Gulf Relationship Conference, Abu Dhabi, March 2009  
 National Association of Regulatory & Utility Commissioners 2009 Winter Meeting, Washington DC, February 2009  
 Inter-American Development Bank, Keynote speaker, Washington DC, November 2008  
 EBRD Productivity Improvements in Agriculture, London England, October 2008  
 Argentina Microfinance Summit, Buenos Aires, Argentina, October 2008  
 Microfinance & Entrepreneurship in Developing Countries: Success Story of Finance? Amsterdam, September 2008  
 BANSEFI conference, Mexico City, September 2008  
 Harris Graduate School of Public Policy, alumnus commencement speaker, June 2008  
 IFC-German Marshall Fund Conference Monitoring and Evaluation of Finance, Washington DC, May 2008  
 Ford Foundation and CGAP Conference on Targeting the Ultra-Poor, Kolkata, India, April 2008  
 Unite for Sight Annual Conference, March 2008  
 Philanthropy Roundtable Conference on Microfinance, Santa Fe, New Mexico, March 2008  
 Behavioral Finance Forum, March 2008  
 Financial Access Initiative, First Annual Conference on Microfinance, New York University, February 2008  
 Yale SOM Alumni Forum on Microfinance, January 2008  
 University of Tokyo COE Conference on Wealth and Poverty in Economic Development, December 2008  
 Keynote speaker, LACEA Inaugural Impact Evaluation Network meetings, Bogota, Colombia, October 2007  
 Opportunity International Board of Governors Annual Conference, featured speaker, October 2007  
 EBRD Impact Evaluation and Experimentation Workshop, London, England, October 2007  
 Savings, Assets and Financial Inclusion Conference, Singapore, June 2007  
 Federal Trade Commission Conference, April 2007  
 Behavioral Finance Forum, March 2007  
 Microcredit Summit, November 2006  
 USAID-BASIS Conference on Rural Finance, June 2006  
 Microfinance Access to Banking Services, Fourth Annual Roundtable Conference, Philippines, April 2006  
 Latin American Village Banking Forum, Morelia, Mexico, March 2006  
 Building Better Microfinance Conference, University of Michigan, March 2006  
 Trickle-Up 25<sup>th</sup> Anniversary Symposium on Innovations for the Poor, December 2004  
 IMF: Workshop on Data on Access to Credit, October 2004  
 IADB FORO IV Microenterprise Conference: Cartagena, Columbia, October 2004  
 University of Copenhagen Development Research Group PhD Course on Evaluation, June 2004  
 Hewlett Foundation Philanthropy Workshop West: February, 2004  
 IMF: Workshop of Microfinance Policy Issues: January, 2004  
 United Nations Year of Microfinance Preliminary Conference: January, 2004  
 Microcredit Summit, November 2002

#### Seminars

2011-2012: Federal Reserve Bank of New York , Interamerican Development Bank  
 2010-2011: Berkeley-Haas Finance, Brown, Fordham, NYU, Oxford, London Business School, UCLA-Finance, Emory Business School, Connecticut College

2009-2010: Stanford GSB; Paris School of Economics; UC-Berkeley; Swarthmore; UCLA-Finance; World Bank DECRG Finance; Northwestern Kellogg - Finance

2008-2009: M.I.T./Harvard, Minnesota, Berkeley, UNC, UC-San Diego, University of Southern California, Michigan, Center for Global Development, Pompeu Fabra, Bergen, IIES Stockholm, King's College - London

2007-2008: Pittsburgh, Harvard Kennedy School, Dartmouth, Arizona, Center for Global Development, Paris, Toulouse, Texas-Dallas, Population Council, Case Western Reserve, GRADE-Peru

2006-2007: Georgetown, Center for Global Development, Houston/Rice, Texas A&M, Ohio State, NYU, Maryland, Fundacao Itau Social, Cornell-Johnson, Northwestern University, GRADE-Peru, Williams College

2005-2006: Arizona, UCLA-Anderson, M.I.T.-Sloan, Chicago-GSB, Tufts, Berkeley, Stanford, UC-Santa Cruz, U of Washington, Stanford-GSB

2004-2005: Cornell, Yale-SOM, Oxford, Essex, LSE/UCL, Columbia, LSE, Yale, MIT/Harvard, World Bank, Boston University, Missouri, McGill, Chicago-GSB, Berkeley, Duke, ADB

2003-2004: Duke-Fuqua, George Washington, Wisconsin, Berkeley, Stanford, Williams, Yale-SOM, ADB

2002-2003: Dartmouth, Columbia-GSB, British Columbia, Princeton, Princeton-Psychology

2001-2002: M.I.T./Harvard, Yale-SOM, Maryland, Princeton, Texas, UC-Irvine, Berkeley, U of Washington, Williams, Georgetown, Johns Hopkins, UCLA, Michigan, George Washington, Miami

#### Academic Conference Presentations

2010-2011: International Growth Centre Meetings, BASIS Conference, 2010 Microfinance Impact and Innovation Conference, ASSA-Denver, Cambridge Finance conference on Consumer Credit and Bankruptcy

2009-2010: BASIS-Boston Conference, Cornell University Behavioral Economics Conference, ABCDE World Bank Conference (Stockholm)

2008-2009: CIRANO Development Economics (Montreal), FTC Microeconomics, AEA-San Francisco, UCSD Microfinance Conference, IPA Microfinance Conference

2007-2008: EEA 2008 Budapest, NEUDC-Harvard, NBER Africa Program, Australia National University Development Conference

2006-2007: BREAD-AIID Amsterdam Conference on Financial Access, ESA Annual Conference, University of Copenhagen Conference on Behavioral Public Finance, AEA-Chicago, World Bank/WBER Conference on Access to Finance, NBER Universities Research Conference, Federal Trade Commission Conference on Consumer Disclosure, George Washington University Conference on Microfinance

2005-2006: NEUDC-Brown, BREAD, AEA-Boston, UCL/LSE Field Experiments Conference, Brookings/World Bank Conference on Access to Finance, CIRPEE Mini-Conference on Development Economics

2004-2005: NEUDC-Montreal, Oxford Conference on Social Networks, CEEL Bari Conference on Dynamic Choice and Experimental Economics, Toulouse Conference on Psychology and Economics, Federal Reserve Bank Conference on Consumer Finance

2003-2004: AAEA-Montreal, NEUDC-Yale, AEA-San Diego, BREAD, Cornell University 75<sup>th</sup> Anniversary Conference, LSE Conference on Behavioral Economics, Development Economics and Public Finance

2002-2003: LACEA-Madrid, NEUDC-Williams, Kremer Social Services Delivery Evaluation Conference, American Academy of Arts and Sciences Workshop on Missing Variables in Panel Data, Middlebury College Field Experiments Conference

2001-2002: NEUDC-Boston University, LACEA-GRADE Conference on Poverty and Inequality

*August, 2011*