

November 2016

ANNAMARIA LUSARDI**CURRENT POSITION:**

Denit Trust Chair of Economics and Accountancy, The George Washington University School of Business, 2014-

Founder and Academic Director, Global Financial Literacy Excellence Center (GFLEC), 2011-

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ONLINE:

Google Scholar Profile: <http://scholar.google.com/citations?user=0VMcDxAAAAAJ&hl=en>

RePEc Profile Female Economists: <https://ideas.repec.org/top/top.women10.html>

FIELDS OF INTEREST

Financial Literacy, Personal Finance, Public Policy, Macroeconomics, and Entrepreneurship

EDUCATION

Princeton University, Ph.D. 1992.

Bocconi University, Milan, Italy, B.A. *summa cum laude*, Economics, 1986.

PROFESSIONAL EXPERIENCE

Denit Trust Distinguished Scholar and Professor of Economics and Accountancy, The George Washington University School of Business, 2012-2014

Denit Trust Professor of Economics and Accountancy, the George Washington University School of Business, 2010-2012,

Visiting Scholar, Department of Mathematics, Dartmouth College, July 2015-

Visiting Scholar, Columbia Business School, May-June 2010

Academic advisor, U.S. Treasury, Office of Financial Education, September- December 2009

Joel Z. and Susan Hyatt Professor of Economics, Dartmouth College, 2009-2010

Visiting Professor, July 2008-March 2009, National Bureau of Economic Research, Cambridge, MA

Visiting Scholar, Harvard Business School, Boston, MA, January-June 2008

Professor of Economics, Dartmouth College, Hanover, NH, 2006-2009

Associate Professor of Economics, Dartmouth College, Hanover, NH, 1998-2006

Visiting Associate Professor, Graduate School of Business, University of Chicago, January-December 2004

Visiting Associate Professor, Graduate School of Business, University of Chicago, Spring 2002

Visiting Research Associate, Harris School of Public Policy Studies, University of Chicago, 1999-2000

Visiting Scholar, Northwestern/University of Chicago Joint Center for Poverty Research, 1998-99

Assistant Professor of Economics, Dartmouth College, Hanover, NH, 1992-98

Visiting Scholar, International Center for Economic Research (ICER), Turin, Italy, February-May 1996

Visiting Scholar, Innocenzo Gasparini Institute for Economic Research, Bocconi University, Milan, Italy, Fall 1995

Visiting Scholar, CentER, Tilburg University, the Netherlands, Fall 1992

Lecturer, Princeton University, NJ, 1991-92

Teaching Assistant, Department of Economics and Graduate Business School, Bocconi University, Milan, 1986-87

Research Fellow, Baffi Centre for Monetary and Financial Economics, Bocconi University, Milan, 1986-87

OTHER CURRENT POSITIONS

Member, Expert Committee, World Economic Forum, Retirement Investment Systems Reform Project, 2016-

Member, Network for Studies on Pensions, Aging and Retirement (Netspar) Scientific Council, 2015-

Member, Council of Scholar Advisors, Center for Retirement Initiatives, Georgetown University, 2015-

Chair, Research Committee, OECD/International Network on Financial Education, 2014-

Member, Scientific Advisory Board, CINTIA (Centro Interuniversitario Netspar Italy), 2013-

Member, Board of Directors, Council for Economic Education (CEE), 2011-

Member, Scientific Monitoring Board, Survey of Health, Ageing and Retirement in Europe (SHARE), 2011-

Director, Financial Literacy Center (FLC), 2009-

Fellow, Filene Research Institute, 2009-

Chair, Financial Literacy Expert Group, Programme for International Student Assessment (PISA), OECD, 2009-

Member, Advisory Board, Pension Research Council, Wharton School, University of Pennsylvania, 2008-

Research Fellow, Netspar, Tilburg University, The Netherlands, 2008-

Member, Scientific Committee, Center for Research on Pensions and Welfare Policies (CeRP), Turin, Italy, 2007-

Fellow, TIAA-CREF Institute, New York, 2005-

Research Associate, National Bureau of Economic Research, Cambridge, 2004-

Member, Panel of Judges for the Samuelson Award, TIAA-CREF Institute, 2006, 2013.

Member, Technical Review Committee, U.S. Bureau of Labor Statistics' National Longitudinal Surveys Program, 2003-2011

Member, Academic Advisory Board, Center for Private Equity and Entrepreneurship, Tuck School of Business, 2005-2010

HONORS AND AWARDS

Financial Literacy Award, International Federation of Finance Museums, October 2015

William A. Forbes Public Awareness Award, Council for Economic Education, December 2014

William E. Odom Visionary Leadership Award, JumpStart Coalition for Personal Financial Literacy, April 2013.

National Numeracy Network's inaugural 2012 Steen Award for the best paper published in

Numeracy, February 2013.

Winner of the Fidelity Pyramid Prize, a \$50,000 award given to authors of published applied research that best helps address the goal of improving lifelong financial well-being for Americans, November 2007 (jointly with Olivia S. Mitchell).

Award for Best Teacher, University of Chicago Harris School of Public Policy, (Macroeconomics), 1999-2000.

First Prize for Excellence in Teaching, Princeton University, 1989-90.

PROFESSIONAL AFFILIATIONS

Research Fellow, Center for Financial Studies, University of Frankfurt, Germany, 2006-

Research Associate, C.R.D.E., University of Montreal, Canada, 2000-

Faculty Associate, Institute of Economics and Finance, Law School of the University of Urbino, Italy, 1999-2003

EDITORIAL WORK

Editor, *Financial Literacy eJournal*, 2014-

Policy Editor, *Financial Decision Making, Behavioral Science and Policy*, 2013-

Editorial Board, *Journal of Retirement*, 2013-

Editorial Board, *Journal of Consumer Affairs*, 2013-

Associate Editor, *Numeracy*, 2012-

Editorial Board, *Journal of Economic Education*, 2010-

Editorial Board, *Journal of Pension Economics and Finance*, 2009-

Advisory Board, *History of Finance eJournal*, 2008-

Editorial Board, *Journal of Economic Literature*, 2009-2012

BOOKS

Financial Literacy. Implications for Retirement Security and the Financial Marketplace. Jointly edited with Olivia S. Mitchell. Oxford University Press, 2011.

Overcoming the Saving Slump: How to Increase the Effectiveness of Financial Education and Saving Programs. Edited volume. Chicago: University of Chicago Press, 2008.

SPECIAL JOURNAL ISSUES

“Theme Collection: Financial Literacy.”

Numeracy, Volume 6, Issue 2, June 2013.

“Financial Literacy around the World,” with Olivia S. Mitchell.

Journal of Pension Economics and Finance, Volume 10, Issue 4, October 2011.

PUBLICATIONS

- 1) “Older Women’s Labor Market Attachment, Retirement Planning, and Household Debt” joint with Olivia Mitchell, forthcoming in the conference volume *Women Working Longer* edited by Claudia Goldin and Lawrence Katz, Harvard University.

- 2) “Employee Financial Literacy and Retirement Plan Behavior: A Case Study,” with Robert Clark and Olivia S. Mitchell, forthcoming *Economic Inquiry*.
- 3) “How Financially Literate are Women? An Overview and New Insights,” with Tabea Bucher-Koenen, Rob Alessie, and Maarten van Rooij, forthcoming *Journal of Consumer Affairs*.
- 4) “Financial Knowledge and 401(k) Investment Performance,” with Olivia S. Mitchell and Robert Clark, forthcoming *Journal of Pension Economics and Finance*.
- 5) “Optimal Financial Knowledge and Wealth Inequality,” with Olivia S. Mitchell and Pierre-Carl Michaud, forthcoming *Journal of Political Economy*.
- 6) “Visual Tools and Narratives: New Ways to Improve Financial Literacy,” with Anya Savikhin Samek, Arie Kapteyn, Lewis Glinert, Angela Hung and Aileen Heinberg, forthcoming *Journal of Pension Economics and Finance*.
- 7) “Financial Literacy and Retirement Planning in Canada,” with David Boisclair and Pierre-Carl Michaud, forthcoming *Journal of Pension Economics and Finance*.
- 8) “Financial Literacy Skills for the 21st Century: Evidence from PISA,” Colston Warne Lecture, *Journal of Consumer Affairs*, Fall 2015, 49(3), pp. 639-659.
- 9) “Debt Literacy, Financial Experiences and Overindebtedness,” with Peter Tufano, *Journal of Pension Economics and Finance*. October 2015, 14(4), pp. 329-365. [lead article]
- 10) “Financial Literacy and Economic Outcomes. Evidence and Policy Implications,” with Olivia S. Mitchell, *Journal of Retirement*, Summer 2015, pp. 107-114.
- 11) “Bankruptcy Rates among NFL Players with Short-Lived Income Spike,” joint with Kyle Carlson, Joshua Kim, and Colin Camerer, *American Economic Review*, May 2015, 105(5), pp. 381-84.
- 12) “Financial Literacy: Do People Know the ABCs of Finance?,” *Public Understanding of Science*, April 2015, vol. 24, no. 3, pp. 260-271.
- 13) “Risk Literacy” inaugural issue of the *Italian Economic Journal*, March 2015, vol. 1, issue 1, pp. 5-23. [lead article].
- 14) “The Economic Crisis and Medical Care Use: Comparative Evidence from Five High-income Countries,” with Daniel Schneider and Peter Tufano, *Social Science Quarterly*, March 2015, vol. 96(1), pp. 202-213.
- 15) “Five Steps to Planning Success. Experimental Evidence from US Households,” with Aileen Heinberg, Angela Hung, Arie Kapteyn, Anya Savikhin Samek, and Joanne Yoong, *Oxford Review of Economic Policy*, Winter 2014, vol 30(4), pp. 697-724.

- 16) "Planning and Saving for Retirement," in Sarah Harper and Kate Hamblin (eds), *International Handbook on Ageing and Public Policy*, Edward Elgar, Northampton, MA, 2014, pp. 474-489.
- 17) "Financial Literacy and Financial Sophistication in the Older Population," with Olivia S. Mitchell and Vilsa Curto, *Journal of Pension Economics and Finance*, October 2014, vol. 13(4), pp. 347-366.
- 18) "The Economic Importance of Financial Literacy: Theory and Evidence," with Olivia S. Mitchell, *Journal of Economic Literature*, March 2014, vol. 52(1), pp. 5-44.
- 19) "Financial Literacy and its Consequences: Evidence from Russia during the Financial Crisis," with Leora Klapper and Georgios Panos, *Journal of Banking and Finance*, October 2013, vol. 37(10), pp. 3904-3923.
- 20) "The Geography of Financial Literacy," with Christopher Bumcrot and Judy Lin, *Numeracy*, vol. 2, July 2013.
- 21) "Financial Literacy and Quantitative Reasoning in the High School and College Classroom," with Dorothy Wallace, *Numeracy*, vol. 2, July 2013.
- 22) "Financial Literacy, Retirement Planning and Household Wealth," with Rob Alessie and Maarten van Rooij, *Economic Journal*, May 2012, vol. 122(560), pp. 449-478.
- 23) "Numeracy, Financial Literacy, and Financial Decision-Making," in *Numeracy*, 5(1), Article 2, January 2012. **[Winner of the inaugural Steen Award]**
- 24) "Financial Literacy and Retirement Planning in Germany," with Tabea Bucher-Koenen, *Journal of Pension Economics and Finance*, October 2011, vol. 10(4), pp. 565-584.
- 25) "Financial Literacy, Retirement Preparation and Pension Expectations in the Netherlands," with Rob Alessie and Maarten van Rooij, *Journal of Pension Economics and Finance*, October 2011, vol. 10(4), pp. 527-545.
- 26) "Financial Literacy and Retirement Planning in the United States," with Olivia S. Mitchell, *Journal of Pension Economics and Finance*, October 2011, vol. 10(4), pp. 509-525. [Top 10 cited article in the *Journal of Pension Economics and Finance*]
- 27) "Financial Literacy Around the World: An Overview," with Olivia S. Mitchell, *Journal of Pension Economics and Finance*, October 2011, vol. 10(4), pp. 497-508. [Top 10 cited article in the *Journal of Pension Economics and Finance*].
- 28) "Financially Fragile Households: Evidence and Implications" with Daniel Schneider, and Peter Tufano, *Brookings Papers on Economic Activity*, Spring 2011, pp. 83-134.
- 29) "Financial Literacy and Planning: Implications for Retirement Well-being," with Olivia S.

- Mitchell, in Annamaria Lusardi and Olivia S. Mitchell (eds), *Financial Literacy. Implications for Retirement Security and the Financial Marketplace*, Oxford: Oxford University Press, 2011, pp. 17-39.
- 30) "The Outlook for Financial Literacy," with Olivia S. Mitchell, in Annamaria Lusardi and Olivia S. Mitchell (eds), *Financial Literacy. Implications for Retirement Security and the Financial Marketplace*, Oxford: Oxford University Press, 2011, pp. 1-13.
 - 31) "Financial Literacy and Retirement Planning in the Netherlands," with Maarten van Rooij and Rob Alessie, *Journal of Economic Psychology*, 2011, vol. 32, pp. 593-608.
 - 32) "Financial Literacy and Stock Market Participation," with Maarten van Rooij and Rob Alessie, *Journal of Financial Economics*, 2011, vol. 102 (2), pp. 449-472
 - 33) "Employee Retirement Savings: What We Know and What We are Discovering for Helping People to Prepare for Life After Work" with Punam Keller, in David Mick, Simone Pettigrew, Connie Pechmann, and Julie Ozanne (eds.), *Transformative Consumer Research for Personal and Collective Well Being: Reviews and Frontiers*, Taylor and Francis Group, pp. 439-458, 2010.
 - 34) "Adequacy of Saving for Old Age in Europe," with Elsa Fornero and Chiara Monticone, in Lans Bovenberg, Arthur van Soest, and Asghar Zaidi (eds.), *Ageing, Health and Pensions in Europe. An Economic and Social Policy Perspective*, New York: Palgrave Macmillan, pp. 13-37, 2010.
 - 35) "Financial Literacy among the Young," with Olivia S. Mitchell and Vilsa Curto, *Journal of Consumer Affairs*, 2010, vol. 44(2), pp. 358-380.
 - 36) "Heterogeneity in the Effect of Regulation on Entrepreneurship and Entry Size," with Silvia Ardagna, *Journal of the European Economic Association Papers and Proceedings*, 2010, vol. 8(2-3), pp. 594-605.
 - 37) "The Importance of Business Owners in Assessing the Size of Precautionary Savings," with Erik Hurst, Arthur Kennickell, and Francisco Torralba, *Review of Economics and Statistics*. February 2010, vol. 92(1), pp. 61-69.
 - 38) "Explaining International Differences in Entrepreneurship: The Role of Individual Characteristics and Regulatory Constraints," with Silvia Ardagna, in Joshua Lerner and Antoinette Schoar (eds.), *International Differences in Entrepreneurship*, Chicago: University of Chicago Press, Chicago, IL, 2010, pp. 17-62.
 - 39) "U.S. Household Savings Behavior: The Role of Financial Literacy, Information and Financial Education Programs," in Cristopher Foote, Lorenz Goette, and Stephan Meier (eds), *Policymaking Insights from Behavioral Economics*, Federal Reserve Bank of Boston, 2009, pp. 109-149.

- 40) "Teach Workers about the Perils of Debt," with Peter Tufano, *Harvard Business Review*, November 2009, pp. 22-24.
- 41) "Increasing the Effectiveness of Financial Education in the Work-Place," in *Taking Financial Literacy to the Next Level: Important Challenges and Promising Solutions*, volume I, OECD, 2009, pp. 41-48.
- 42) "New Ways to Make People Save: A Social Marketing Approach," with Punam Keller and Adam M Keller, in Annamaria Lusardi (ed.), *Overcoming the Saving Slump: How to Increase the Effectiveness of Financial Education and Saving Programs*, Chicago: University of Chicago Press, Chicago, IL, 2008, pp. 209-236.
- 43) "Planning and Financial Literacy: How Do Women Fare?" with Olivia S. Mitchell, *American Economic Review*, May 2008, 98(2), pp. 413-417.
- 44) "Liquidity Constraints and Entrepreneurship. Household Wealth, Parental Wealth, and the Transition In and Out of Entrepreneurship" with Erik Hurst, in Diana Furchtgott-Roth (ed.), *Overcoming Barriers to Entrepreneurship*, Lexington Books, Lanham MD, 2008, pp. 47-68.
- 45) "Saving Between Cohorts: The Role of Planning," with Jason Beeler, in Brigitte Madrian, Olivia S. Mitchell, and Beth Soldo (eds.), *Redefining Retirement: How Will Boomers Fare?*, Oxford: Oxford University Press, 2007, pp. 271-295.
- 46) "Baby Boomer Retirement Security: The Role of Planning, Financial Literacy, and Housing Wealth," with Olivia S. Mitchell, *Journal of Monetary Economics*, January 2007, vol. 54, pp. 205-224. [Awarded the Fidelity Pyramid Prize.]
- 47) "Financial Literacy and Retirement Preparedness. Evidence and Implications for Financial Education," with Olivia S. Mitchell, *Business Economics*, January 2007, pp. 35-44.
- 48) Discussion of the paper: "A Portfolio View of Consumer Credit," *Journal of Monetary Economics*, January 2006, 53(1), pp. 85-88.
- 49) "Saving and the Effectiveness of Financial Education," in Olivia S. Mitchell and Stephen Utkus (eds.), *Pension Design and Structure: New Lessons from Behavioral Finance*, Oxford: Oxford University Press, 2004, pp. 157-184. [Reprinted in the *Journal of Financial Transformation*, issue on Wealth, vol. 15, December 2005.]
- 50) "Explaining the Wealth Holdings of Different Cohorts: Productivity Growth and Social Security," with Rob Alessie and Arie Kapteyn, *European Economic Review*, 2005, vol. 49(5), pp. 1361-1391.
- 51) "Liquidity Constraints, Household Wealth, and Entrepreneurship," with Erik Hurst, *Journal of Political Economy*, April 2004, vol. 112 (2), pp. 319-347.
- 52) "Credit Market Constraints and Labor Market Decisions," with Daniela Del Boca, *Labour*

Economics, December 2003, 10, pp. 681-703.

- 53) "Saving: A Cross-National Perspective," with Axel Börsch-Supan, in Axel Börsch-Supan (ed.), *Life-Cycle Savings and Public Policy: A Cross-National Study in Six Countries*, Academic Press, 2003, pp. 1-31.
- 54) "Preparing for Retirement: The Importance of Planning Costs," *National Tax Association Proceedings*, 2002, pp. 148-154.
- 55) "Saving, Public Policy and Late-Life Inequality," with Jonathan Skinner and Steven Venti, in Stephen Crystal and Dennis Shea (eds.), *Annual Review of Gerontology and Geriatrics*, 2002, pp. 207-238
- 56) "Savings of Young Parents (2001)," with Ricardo Cossa and E. Krupka, *Journal of Human Resources*, Fall 2001, vol. 36(4), pp. 762-794.
- 57) "Saving Puzzles and Saving Policies in the United States" with Jonathan Skinner and Steven Venti, *Oxford Review of Economic Policy*, Spring 2001, 17(1), 95-115.
- 58) Discussion of the paper: "Spendthrift in America? On Two Decades of Decline in the U.S. Personal Saving," in Ben Bernanke and Julio Rotemberg (eds.), *NBER Macroeconomics Annual 1999*, pp. 374-386.
- 59) "Saving after Retirement: Evidence from Three Different Surveys," with Rob Alessie and Arie Kapteyn, *Labour Economics*, June 1999, vol. 6(2), pp. 277-310.
- 60) "Information, Expectations, and Savings for Retirement," in Henry Aaron (ed.), *Behavioral Dimensions of Retirement Economics*, Washington, D.C.: Brookings Institution Press and Russell Sage Foundation. 1999, pp. 81-115.
- 61) "On the Importance of the Precautionary Saving Motive," *American Economic Review*, May 1998, vol. 88(2), pp. 449-453.
- 62) "Precautionary Saving and Subjective Earnings Variance," *Economics Letters*, December 1997, vol. 57(3), pp. 319-326.
- 63) "Consumption, Saving and Habit Formation," with Rob Alessie, *Economics Letters*, August 1997, vol. 55(1), pp. 103-108
- 64) "Saving and Income Smoothing: Evidence from Panel Data," with Rob Alessie, *European Economic Review*, July 1997, vol. 41, pp. 1251-1279.
- 65) "Excess Sensitivity and Asymmetries in Consumption: An Empirical Investigation," with René Garcia and Serena Ng, *Journal of Money, Credit and Banking*, May 1997, vol. 29(2), pp. 154-176.
- 66) "Income and Wealth over the Life Cycle: Evidence from Panel Data," with Rob Alessie and

Trea Aldershof, *Review of Income and Wealth*, March 1997, vol. 43(1), pp. 1-32.

- 67) "Household Savings: Micro Theories and Micro Facts," with Martin Browning, *Journal of Economic Literature*, December 1996, vol. 34, pp. 1797-1855.
- 68) "Permanent Income, Current Income and Consumption: Evidence from Two Panel Data Sets," *Journal of Business and Economic Statistics*, January 1996, vol. 14(1), pp. 81-90.
- 69) "Saving and Wealth Holdings of the Elderly," with Rob Alessie and Arie Kapteyn, *Research in Economics*, September 1995, vol. 49, pp. 293-315.

INVITED PAPERS AND WORK IN PROGRESS

- 1) "Debt and Financial Vulnerability on the Verge of Retirement" joint with Olivia Mitchell and Noemi Oggero, October 2016.
- 2) "Entrepreneurship Among the Baby Boomers" with Dimitris Christelis and Carlo de Bassa-Scheresberg," October 2016.
- 3) "Attitudes Toward Debt and Debt Behavior," joint with Johan Almenberg, Jenny Säv-Söderbergh and Roine Vestman, 2016.
- 4) "Gender Differences in Financial Literacy in Italy," with Laura Bottazzi. Work in progress, February 2016.
- 5) "Gender Difference in Financial Literacy in Finland," with Panu Kalmi. Work in progress, 2016.
- 6) "Financial Literacy Around the World: Insights from the S&P Global Financial Literacy Survey," with Leora Klapper and Peter van Oudheusden. November 2015.
- 7) "The Impact of Bank Account Ownership on Adolescents' Financial Literacy," with Dimitris Christelis and Dimitris Georgarakos. Work in progress, July 2015.
- 8) "Using a Life Cycle Model to Evaluate Financial Literacy Program Effectiveness," with Pierre-Carl Michaud and Olivia S. Mitchell, Pension Research Council Working Paper n. 2015-2, February 2015.
- 9) "Financial Literacy and Entrepreneurship," with Leora Klapper and Georgios Panos. Work in progress and presented to an invited session in the Second Financial Literacy and Inclusion Summit, Boğaziçi University, Istanbul, Turkey, October 2014.
- 10) "Women, Confidence and Financial Literacy" with Tabea Bucher-Koenen, Rob Alessie, and Maarten van Rooij, work in progress, and presented to an invited session on financial literacy at the European Economic Association Meeting in Toulouse, France, August 2014.

- 11) "Financial Education, Financial Competence, and Consumer Welfare," with Sandro Ambuehl and Douglas Bernheim," NBER Working Paper n. 20618, and invited keynote lecture for the 2014 Conference in Public Economics, Aix-en-Provence, France, June 2014.

WORKING PAPERS

- 1) "Financial Literacy and High-Cost Borrowing in the United States," with Carlo de Bassa Scheresberg, NBER Working Paper n. 18969, April 2013.
- 2) "Americans' Financial Capability," Report prepared for the Financial Crisis Inquiry Commission and NBER Working Paper n 17103, June 2011.
- 3) "How Ordinary Consumers Make Complex Economic Decisions: Financial Literacy and Retirement Readiness," with Olivia S. Mitchell, NBER Working Paper n. 15350, September 2009.
- 4) "Where Does Regulation Hurt? Evidence from New Businesses Across Countries," with Silvia Ardagna, NBER Working Paper n. 14747, February 2009.

NON-US PUBLICATIONS

- 1) "Mortgage Commitments and Labor Market Participation: An Empirical Analysis for Italy," with Daniela Del Boca, in *Quantitative Research for Economic Policy*, Bank of Italy, 1999, pp. 477-490 (in Italian).
- 2) "Generations Are Similar" with Arie Kapteyn and Rob Alessie, in P. Ester, J. Geurts, and M. Vermeulen (eds.), *The Makers of the Future*. Tilburg: Tilburg University Press, 1997, pp. 141-152 (in Dutch).

BOOK REVIEWS

- 1) "Understanding Saving: Evidence from the United States and Japan," by Fumio Hayashi, MIT Press, 1997, *Southern Economic Journal*, July 1998, vol. 65, pp. 198-202.

OTHER PUBLICATIONS

- 1) "Americans' Troubling Financial Capabilities: A Profile of Pre-retirees," joint with Carlo de Bassa Scheresberg, *Public Policy and Aging Report*, February 2016.
- 2) "Hispanic Personal Finances: Financial Literacy and Decision-Making among College Educated Hispanics," joint with Carlo de Bassa Scheresberg, and Paul Yakoboski, TIAA-CREF Institute, May 2015.
- 3) "Gen Y Personal Finances: A Crisis of Confidence and Capability," joint with Carlo de Bassa Scheresberg, Filene Research Institute, May 2014.
- 4) "Working Women's Financial Capability: An Analysis Across Family Statues and Career Stages, joint with Carlo de Bassa Scheresberg, and Paul Yakoboski, TIAA-CREF Institute, May 2014.

- 5) "Financial Education in School: Making it Work," in *APEC Guidebook on Financial and Economic Literacy in Basic Education*. Asia-Pacific Economic Cooperation (APEC), 2014.
- 6) "College Educated Millennials: An Overview of their Personal Finances," joint with Carlo de Bassa Scheresberg, and Paul Yakoboski, TIAA-CREF Institute, February 2014.
- 7) "Financial Literacy around the World: Evidence and Policy Implications," Proceedings at the OECD/INFE/ GFLEC Global Policy Research Symposium to Advance Financial Literacy, OECD, October 2013, pp. 6-12.
- 8) "The Financial Fragility of American Families, FINRA Investor Education Foundation, *Insights*, September 2013.
- 9) "Financial Literacy Around the World," FINRA Investor Education Foundation, *Insights*, April 2013.
- 10) "How Employers Can Help New Hires Save for Retirement: Best Practices that Build Long Term Financial Security," with Robert Clark, FINRA Investor Education Foundation, *Insights*, September 2012.
- 11) "Financial Literacy and Financial Decision-Making in Older Adults," *Generations*, Summer 2012, pp. 25-32.
- 12) "Planning for Retirement: The Importance of Financial Literacy," *Public Policy and Aging Report*, vol. 19, n. 3, pp. 7-13, Summer 2009.
- 13) "The Importance of Financial Literacy," *NBER Reporter*, 2009, Number 2.
- 14) "Financial Literacy: Evidence and Implications for Financial Education," with Olivia S. Mitchell, *Trends and Issues*, TIAA-CREF Institute, 2009.
- 15) "New Ways to Make People Save. The Dartmouth Project," with Punam Keller and Adam Keller, *Trends and Issues*, TIAA-CREF Institute, June 2008.
- 16) "How Much Do People Know About Economics and Finance? Financial Illiteracy and the Importance of Financial Education," with Olivia S. Mitchell, *MRRC Policy Brief*. University of Michigan, March 2008.
- 17) "401(k) Pension Plans and Financial Advice: Should Companies Follow IBM's Initiative?" *Employee Benefit Plan Review*, July 2007, vol. 62 (1), pp. 16-17.
- 18) "Pension Accounting and Personal Saving," with Jonathan Skinner and Steven Venti, *Just the Facts on Retirement Issues*, 8, April 2003, Center for Retirement Research at Boston College.
- 19) "Increasing Saving among the Poor: The Role of Financial Literacy," *Poverty Research News*, Northwestern/University of Chicago Joint Center for Poverty Research, January-February

2002, vol. 6(1).

20) “Saving for Retirement: The Importance of Planning,” TIAA-CREF Institute Issue Brief n. 66, December 2000.

MEDIA COVERAGE

Blogger for the Wall Street Journal and Forbes.

Nominated “Money Hero” by Money Magazine, 2012.

Cited as one of the six most influential economists in the area of financial reforms by the NYT, 2010.

Research papers featured on PBS, CNBC, CNN, Fox News, NPR, and in Ameritrade Enlightened Investor, Associated Press, Baltimore Sun, Bloomberg News, Business Week, the Chicago Tribune, the Economist, Financial Week, Forbes, Las Vegas Sun, MarketWatch, Money Magazine, Newsweek, the New York Times, the Washington Post, the Wall Street Journal, US News and World Report, and several other financial magazines.

FELLOWSHIPS

Senior Faculty Fellowship, Dartmouth College, Fall 2003.

Thomas Family Fellowship, Dartmouth College, 2000-01.

Joint Center for Poverty Research Fellowship, University of Chicago. Full salary, 1998-99.

John M. Olin Junior Faculty Fellowship. Full salary and summer support, 1997-98.

Whiting Fellowship, Whiting Foundation, Boston, MA, 1995-96.

Junior Faculty Fellowship, Dartmouth College, 1995-96.

Princeton University Fellowship, 1987-1991

GRANTS

FINRA Investor Education Foundation. Proposal Title: “The Big Picture on Debt and Debt Management,” Principal Investigator, 2016-2017.

National Endowment for Financial Education. Proposal Title: “Enhancing Retirement Savings with School-Based Financial Education,” Principal Investigator, 2016-2017.

Kauffman Foundation. Proposal Title: “Entrepreneurship Among the Baby Boomers,” Principal Investigator, 2015-2016

The Calvin K. Kazanjian Economics Foundation, Inc. Proposal Title: “Building a New Personal Finance Course: How to Improve Students’ Financial Decisions Starting from Basic Economic Concepts,” Principal Investigator, 2015-2016.

TIAA-CREF Institute/Pension Research Council. Proposal Title: “Women and Retirement Security.” Principal Investigator, 2015-2016.

TIAA-CREF Institute. Proposal Title: “Financial Education, Financial Competence, and Consumer Welfare.” Principal Investigator, 2014-2015.

PwC. Proposal Title: “Building a Strong and Resilient Society: The Importance of Financial Literacy in Schools”. Principal Investigator, 2014-2015.

National Endowment for Financial Education. Proposal Title: “Financial Capability Among the Young.” Principal Investigator, 2014-2015.

Filene Research Institute. Proposal Title: “Americans’ Troubling Financial Capabilities – A Four-Part Series.” Principal Investigator, 2013-2014

TIAA-CREF. Principal Investigator, 2013-2014.

European Investment Bank Institute, Luxembourg. Proposal Title: “Financial Literacy,” Principal Investigator of a team of 9 research centers, 2013-2016.

TIAA-CREF Institute/Pension Research Council. Proposal title: “Optimal Saving Behavior: Implications for Financial Education and Policy.” Principal Investigator, 2013-2014.

Council for Economic Education/Bank of America. Proposal Title: “Financial Fitness for Life: An Evaluation,” Principal Investigator, 2012-14.

University of Michigan Retirement Research Center, Ann Arbor, MI. Proposal title: “Debt and Debt Management among Older Adults.” Co-Principal Investigator, 2012-2013.

National Institutes of Health. Proposal Title: “Social Security Privatization: Investment Choice, Competition and Field Experiments in Mexico.” Co-Investigator, 2009-2013.

FINRA Investor Education Foundation. Proposal title: “Assessing Financial Capability in America.” Principal Investigator, 2011-12.

TIAA-CREF Institute, New York. Proposal title: “Financial Literacy and Financial Decision-Making: Evidence and Implications for Financial Education.” Principal Investigator, 2011-2012.

Network for Studies on Pensions, Aging and Retirement, Tilburg University, The Netherlands. Proposal Title: “Financial Literacy: Evidence and Implications for Retirement Planning, Saving Behavior, and Financial Education Programs,” Principal Investigator of a team of researchers from the United States, Italy, Germany, the Netherlands, and New Zealand, 2009-2012.

NYSE Euronext Foundation. Title: “Workplace Financial Literacy Plan.” Principal Investigator, 2010-11.

Social Security Administration, Financial Literacy Research Consortium, Principal Investigator of a Consortium of Dartmouth College, the Wharton School, and RAND Corporation. Amount: \$3.1 million for 2009-2010, \$4 million for 2010-11.

University of Michigan Retirement Research Center, Ann Arbor, MI. Proposal title: “Financial Capability in the United States: Consumer Decision-Making and the Role of Social Security.” Principal Investigator, 2009-2010

FINRA Investor Education Foundation, Washington, D.C. Proposal title: "A Study of U.S. Financial Literacy: Evidence and Policy Implications." Principal Investigator, 2008-09.

University of Michigan Retirement Research Center, Ann Arbor, MI. Proposal title: "Financial Literacy and Financial Sophistication: Evidence from the 2008 HRS." Principal Investigator, 2008-2009.

University of Michigan Retirement Research Center, Ann Arbor, MI. Proposal title: "Financial Literacy and Financial Behavior across the Life Cycle." Principal Investigator, 2007-2008.

National Endowment for Financial Education. Proposal title: "Increasing the Effectiveness of Retirement Saving Programs among Female and Low Income Workers: A Marketing Approach," with Punam Keller (Tuck School of Business) and Adam Keller (Executive VP for Finance and Administration, Dartmouth College). Principal Investigator, 2007-2008.

University of Michigan Retirement Research Center, Ann Arbor, MI. Proposal title: "Planning and Financial Literacy: Evidence from the HRS and the Rand Internet Panel." Principal Investigator, 2006-2007.

University of Michigan Retirement Research Center, Ann Arbor, MI. Proposal title: "Planning and Financial Literacy: How Do Women Fare?" Principal Investigator, 2005-2006.

University of Michigan Retirement Research Center, Ann Arbor, MI. Proposal title: "Planning, Financial Literacy, and Retirement Wealth," with Olivia S. Mitchell. Principal Investigator, 2004-2005.

Graduate School of Business, University of Chicago, Kauffman Foundation Entrepreneurship Research Grant. Project title: "Liquidity Constraints and the Transition In and Out of Entrepreneurships," with Erik Hurst. Principal Investigator, 2004-2005.

US Department of Labor, Washington, D.C. Proposal title: "Financial Education and the Saving Behavior of African-American and Hispanic Households." Principal Investigator, 2003-2004.

University of Michigan Retirement Research Center, Ann Arbor, MI. Proposal title: "The Impact of Financial Education on Savings and Asset Allocation." Principal Investigator, 2002-2003.

US Department of Labor, Washington, D.C. Proposal title: "Preparing for Retirement: The Importance of Planning Costs." Principal Investigator, 2001-2003.

TIAA-CREF Institute, New York. Proposal title: "Planning and the Effectiveness of Retirement Seminars." Principal Investigator, 2001-2002.

Center for Retirement Research, Boston College. Proposal title: "Planning and Savings for Retirement." Principal Investigator, 2000-2001.

National Science Foundation. Proposal title: "Explaining Why Households Do Not Save,"

Principal Investigator, 1999-2001. Grant number: SES-9905453

National Institutes of Health. Proposal title: "Saving and Wealth Near Retirement," Principal Investigator, 1997-2000. Grant number: R01-AG13893.

OTHER FELLOWSHIPS AND RESEARCH SUPPORT

Rockefeller Center, Dartmouth College. Research grant, proposal title: "Financial Literacy and Savings," 2006-2007.

Rockefeller Center, Dartmouth College. Conference grant, proposal title: "How to Increase the Effectiveness of Financial Education: Lessons from Economics and Psychology," Fall 2005.

Rockefeller Center, Dartmouth College. Research grant, proposal title: "Is the Precautionary Saving Motive Important?" Fall 2001.

ICER Fellowship, proposal title: "Household Saving: Evidence from Micro Data," Spring 1996.

Rockefeller Center, Dartmouth College. Research grant, proposal title: "Saving and the Accumulation of Wealth: A Cohort Analysis," Fall 1996.

Rockefeller Center, Dartmouth College. Research grant, proposal title: "Consumption, Liquidity Constraints, and Risk," Spring 1995.

International Finance Section, Sloan Foundation Grant, Princeton University, Summer 1991.

John M. Olin Program for the Study of Economic Organization and Public Policy, Princeton University, Summer 1990.

Fellowship from the Luigi Einaudi Institute for Financial Studies, Rome, Italy, 1987-89

OTHER HONORS

Keynote speaker, The National Summit on Collegiate Financial Wellness, Ohio State University, June 16, 2016.

Keynote Speaker, Netherlands-OECD Conference on Financial Resilience throughout Life, Amsterdam, The Netherlands, April 20-21, 2016.

Keynote Speaker, Salone del Risparmio, Milan, Italy, April 8, 2016.

Keynote Speaker, Thinking Forward Summit, Brussels, Belgium, February 25, 2016.

Keynote Speaker, Financial Education and Investor Behavior Conference, Rio de Janeiro, Brazil, December 8, 2015.

Speaker, White House Council of Women and Girls' Conference on Advancing Equity for Women and Girls of Color: A Research Agenda for the Next Decade, Washington, DC, November 13, 2015

Keynote address: Global Financial Museum Expo, Beijing, China, October 31, 2015.

Keynote address, MIDE's Financial Education Symposium, Mexico City, Mexico, September 25, 2015.

RAND Policy Forum, Santa Monica, CA, June 18, 2015

Colston Warne Lecture, ACCI Annual Conference 2015, Clearwater Beach, FL, May 22, 2015

Keynote Address, 2015 Personal Finance Seminar for Professionals, Annapolis, MD, May 15, 2015

Speaker, 2015 White House Conference on Aging, Cleveland, OH, April 27, 2015

Keynote Address, ICI Retirement Summit, Washington, DC, April 8, 2015

Keynote speaker at European Money Week, Brussels, Belgium, March 9, 2015.

Keynote speaker at the Second Financial Literacy and Inclusion Summit, Boğaziçi University, Istanbul, Turkey, October 27, 2014.

Speaker at the invited session on Financial Literacy at the European Economic Association Annual Meeting, Toulouse, France, August 26, 2014.

Inaugural speaker of the Financial Literacy Seminar Series, Foundation Ramon Areces, Madrid, Spain, January 16, 2014.

Keynote speaker, Global Policy Research Symposium to Advance Financial Literacy, OECD, Paris, October 31, 2013.

Keynote speaker, The Maldives Finance Forum 2013, Financial Literacy for Good Governance, May 13, 2013.

Keynote speaker. Conference on "Financial literacy, saving and retirement in an ageing society" CeRP, Collegio Carlo Alberto, Turin, Italy, September 17, 2012.

Keynote speaker. Conference on financial literacy and financial decision-making. University of Venice, Italy, December 20, 2011.

Keynote speaker. CeRP-Netspar Conference. Collegio Carlo Alberto, Moncalieri, Turin, Italy June 17, 2011.

Keynote speaker, French Central Bank conference, March 2011.

Onorato Castellino Lecture, Turin, Italy, December 20, 2010. "Financial Illiteracy: A (solvable) Problem of Our Time" (first two speakers were Mario Monti and Mario Draghi).

Keynote speaker at the Conference on Household Finance and Consumption, European Central Bank, Luxembourg City, October 25-26, 2010

Invited speaker to the Financial Crisis Inquiry Commission's Forum to Explore the Causes of the Financial Crisis, February 26, 2010.

Keynote speaker at the Financial Literacy 09 Summit, Retirement Commission, Wellington, New Zealand, June 26, 2009.

Keynote speaker at the Mannheim Research Institute for the Economic of Aging conference on Financial Literacy, November 27, 2008.

Invited speaker at the Herman Colloquium, University of Michigan, November 3, 2008.

Keynote speaker at the Transformative Consumer Research Conference, Tuck School of Business, Hanover, NH, July 6-8, 2007.

Keynote speaker at the Italian Congress of Econometrics and Empirical Economics, Rimini, Italy, January 25-26, 2007.

Invited speaker at the G8 international conference on "Improving Financial Literacy," organized by the Russian Ministry of Finance and the OECD, Moscow, November 29-30, 2006, as part of the US delegates.

Invited speaker at the Annual Meeting of the National Association for Business Economics (NABE), Boston, MA, September 10, 2006.

Keynote speaker at the conference on "Personal Finance I: Savings, Pensions and Debt," Bristol, England, March 2006.

Keynote speaker at the conference on "Consumption and Employment," University of Amsterdam, The Netherlands, April 25-26, 2003.

Plenary session invited speaker, Meeting of the International Association for the Research of Income and Wealth, Stockholm, Sweden August 2002.

Keynote speaker at the 21st Arne Ryde Symposium on Non-Human Wealth and Capital Accumulation, Lund University, Sweden, August 2001.

Keynote speaker at the Panel Data and Policy Conference organized by the Department of Family and Community Service of the Government of Australia, May 2000.

Resident scholar at the Board of Governors of the Federal Reserve System, December 1999.

CONFERENCES

Organized the release of the 2015 National Financial Capability Study, in collaboration with FINRA Investor Education Foundation, July 12, 2016

<http://gflec.org/events/>

Organizer of the Financial Literacy Seminar Series, with the Federal Reserve Board, 2011-
<http://business.gwu.edu/flss/>.

Organized the 2nd Cherry Blossom Spring Financial Education Institute, April 15, 2016.
<http://gflec.org/events/>

Organized the 3rd Global Policy Research Symposium to Advance Financial Literacy, in
collaboration with OECD, May 7, 2015
<http://www.oecd.org/daf/fin/financial-education/3rdglobalpolicyresearchsymposiumtoadvancefinancialliteracy.htm>

Organized the Cherry Blossom Spring Financial Education Institute, joint with Take Charge
America Institute, April 10, 2015.
<http://gflec.org/events/>

Organized the 2nd Global Policy Research Symposium to Advance Financial Literacy, in
collaboration with OECD, November 6, 2014.
<http://www.oecd.org/finance/financial-education/oecd-infe-gflecsymposiumfinancialliteracy.htm>

Organized the U.S Release of the Programme for International Assessment (PISA) Financial
Literacy Data, Washington, DC, July 9, 2014.
<http://gflec.org/event-category/pisa-program/>

Organized the Global Financial Literacy Summit in Amsterdam, the Netherlands, November 13,
2013. <http://www.globalfinlitsummit.com/>

Organized the Global Policy Research Symposium to Advance Financial Literacy, in
collaboration with OECD, October 31, 2013.
<http://www.oecd.org/finance/financial-education/oecd-infe-gflecsymposiumfinancialliteracy.htm>

Organized the release of the National Financial Capability Study, with FINRA Investor Education
Foundation, The George Washington University School of Business, May 29, 2013.
<http://gflec.org/events/>

Planning committee for the conference “Financial Literacy and the Educated American,”
American Academy of Arts and Sciences,” Cambridge, MA, March 14-15, 2013.

Organized the Global Financial Literacy Summit in Amsterdam, the Netherlands, November 14,
2012. <http://www.globalfinlitsummit.com/>

Organized the symposium “From Financial Literacy to Financial Capability,” with Filene
Research Institute, The George Washington University School of Business, May 22, 2012.

Organized the GWSB-FINRA Investor Education “National Financial Capability Study

Roundtable,” The George Washington University School of Business, May 17, 2012.

Organized the conference “Financial Literacy around the World (FLat World),” held at CeRP, Turin, Italy, on December 20-21, 2010.

Organized the first annual conference of the Financial Literacy Research Consortium titled: “New Insights and Advances in Financial Literacy: Translation, Dissemination, Change,” Washington, DC, November 18-19, 2010.

Organized the conference “Financial Literacy: Implications for Retirement Security and the Financial Marketplace,” with Olivia S. Mitchell and held at the Wharton School on April 29-30, 2010.

Program committee member for the conference “Saving for Old Age in a Financial Turmoil,” Turin, Italy, September 24-25, 2009.

Organized the conference “Financial Literacy in Times of Turmoil and Retirement Insecurity,” with Olivia S. Mitchell and Mark Iwry, Brookings Institution, Washington, DC, March 20, 2009.

Organized the conference “Improving the Effectiveness of Financial Education and Saving Programs,” NBER, Cambridge, MA, May 21-22, 2007.

Organized the conference “How to Increase the Effectiveness of Financial Education: Lessons from Economics and Psychology,” Dartmouth College, October 16-17, 2005.

OTHER PROFESSIONAL ACTIVITIES

Consultant to Federal Reserve’s Office of Employee Benefits, 2013-

Founding member of the International Federation of Finance Museums (IFFM), 2013-

Academic Advisor to the Savings Museum, Turin, Italy, 2011-

Consultant to the OECD, Subgroup on the Evaluation of Financial Education Programs, International Network on Financial Education, 2009-

Consultant to the FINRA Investor Education Foundation, 2008-

Consultant to the World Bank, 2010, 2012, 2013

Consultant to the Bank of Italy, Committee for the Mortara Fellowships, 2008-2011

Consultant to the U.S. Treasury Department to design a financial literacy test, 2007, 2010, 2011

Consultant to AARP, 2009

Consultant to PBS for their Retirement Series on Nightly Business Report, 2008-2009

Consultant to the Dartmouth-Hitchcock Medical Center, 2007-2009

Consultant to the Dutch Central Bank, 2005.

Consultant to the Board of Governors of the Federal Reserve, 2002.

Consultant to the U.S. Social Security Administration, 1999.

RESEARCH GROUP AFFILIATIONS

Consumer Finance Group, NBER, 2009-

Consumer Finance Research Group, Boston, 2008-

Economics of Aging, NBER, 2004-

Entrepreneurship Group, NBER, 2004-

Aggregate Implications of Microeconomic Consumption Behavior Group, NBER, 1992-CentER, Tilburg University, The Netherlands, 1996-2001. Participant in the TMR network, a group of ten European universities and research centers involved in the project: "Savings and Pensions," as member of the CentER group.

Summer Institute in Behavioral Economics, University of California-Berkeley 1994; California Institute of Technology 1995; University of California-Berkeley 1997 and 1999.

TEACHING AND ADVISING

Courses taught at Dartmouth College (undergraduate courses):

- 1) Macroeconomics (Economics 22);
- 2) Topics in Money and Finance (Economics 46);
- 3) The Economics of Financial Intermediaries and Markets (Economics 26);
- 4) Principles of Economics (Economics 1).

Courses taught at the University of Chicago (graduate courses):

- 1) Macroeconomics for Public Policy, Fall 1999;
- 2) Macroeconomics, Chicago Booth School of Business, Winter and Spring 2004;
- 3) Money and Banking, Chicago Booth School of Business, Spring 2002;
- 4) Guest lecturer in the course: "Empirical General Equilibrium," taught by James Heckman (Nobel Laureate), Spring 1999.

Courses taught at Princeton University (undergraduate course):

- 1) Principles of Economics.

Courses taught at Columbia University Graduate School of Business (Executive MBA course):

- 1) First part of Macroeconomics, Executive MBA

Courses taught at the George Washington School of Business (graduate courses):

- 1) Macroeconomics for the Global Economy, Spring 2013, 2014, and 2015, 2016
- 2) Financial Decision-Making: Implications for the Consumer and the Professional, Spring 2013, 2014, 2015, and 2016.
- 3) Personal Financial Management, STAR EMBA, June 2013 and February 2014.
- 4) Reflections on the Federal Reserve and Its Place in Today's Economy, guest lecturer in a course taught by former Fed Chairman Ben Bernanke, Spring 2012.

Senior thesis advisor for Sanjay Natarajan (graduated with high honors), David Sadoff (graduated with high honors and won a thesis prize), John Welborn (graduated with high honors), Laura Ashley (graduated with high honors).

Ph.D. Committee, external member, for Marcel Das (Ph.D. student), CentER, Tilburg University, The Netherlands, 1997; Federico Biagi (Ph.D. student), University of British Columbia, Canada, 2000; Maurizio Mazzocco (Ph. D. student), University of Chicago, 2001; Tabea Bucher-Koenen (Ph.D. student), University of Mannheim, Germany, 2010.

MAJOR COMMITTEE WORK

Personnel Committee, GWSB, September 2015-

Chair, Ben Franklin Chair Search Committee, 2015-2016

President's Task Force on Access and Success, 2014-2015

Dean Search Committee, 2013-2014
Chair, Appointment, Promotion, and Tenure Committee, Accountancy Department 2012-2014
Committee to create a new department at GWSB, 2012-2013
Committee on Priorities, Dartmouth College, 2009-2010.
Co-chair, Women Faculty Mentoring Network, Dartmouth College, 2005-2010.
Rockefeller Center Faculty Council, 2005-2010.
Creator and coordinator of the exchange program between Dartmouth College and Bocconi University in Milan, Italy, 2004-2010.
Committee on Senior Fellowships, Dartmouth College, 2007-8.
Committee on Graduate Fellowships, Dartmouth College, 2002-2006
Department of Economics Recruitment Committee, Dartmouth College, 2003-2004.
Committee on Computing, 2002-2003.
Committee on Rockefeller and Haney grants, 2002-2003.
Committee on Academic Advising, Dartmouth College, 2000-2001.
Department of Economics Recruitment Committee, Dartmouth College, 2000-2001.
Committee on Senior Fellowships, Dartmouth College, 2000-2001
Department of Economics Recruitment Committee, Dartmouth College, 1993-94 and 1996-97.
Steering Committee of the General Faculty, Dartmouth College, 1993-1996.
Department of Economics Ad Hoc Task Force, Dartmouth College, 1994-95.
Committee on the Faculty (COF), Dartmouth College, Fall 1993 and Spring 1994.
Department of Economics Seminar Coordinator, Dartmouth College, 1993-94.