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ACADEMIC POSITIONS

Associate Professor, Department of Economics, Vanderbilt University (2019 – present).

Assistant Professor, Department of Economics, University of Maryland (2012 – 2019).
Received tenure in 2019.

Visiting Assistant Professor, Department of Economics and Gerald R. Ford School of Public Policy, University of Michigan (2016 – 2017).

AFFILIATIONS

Research Affiliate, CESifo (2015 - present).

Faculty Research Fellow, National Bureau of Economic Research (2014 – present).

Faculty Associate, Maryland Population Research Center (2012 – 2019).

EDUCATION

Ph.D., Economics, with distinction, Columbia University (2012).

M.A., Economics, Columbia University (2009).

M.P.P., Gerald R. Ford School of Public Policy, University of Michigan (2005).

B.A., Sociology, *Summa Cum Laude*, University of Michigan, (2004).

ARTICLES IN REFEREED JOURNALS

“Framing Effects, Earnings Expectations, and the Design of Student Loan Repayment Schemes,” with Katharine Abraham, Emel Filiz Ozbay, and Erkut Ozbay (forthcoming). *Journal of Public Economics*.

“Where Do Students Go When For-Profit Colleges Lose Federal Aid?,” with Rajeev Darolia and Stephanie R. Cellini (forthcoming). *American Economic Journal: Economic Policy*.

“ProPelled: The Effects of the Pell Grant on Graduation and Earnings,” with Jeffrey T. Denning and Benjamin M. Marx (2019). *American Economic Journal: Applied Economics* 11(3): 193-224.

“Loan Nudges: Experimental Evidence on Borrowing and Educational Attainment,” with Benjamin M. Marx (2019). *American Economic Journal: Economic Policy* 11(2): 108-141.

- “Borrowing Trouble? Human Capital Investment with Opt-In Costs and Implications for the Effectiveness of Grant Aid,” with Benjamin M. Marx. (2018). *American Economic Journal: Applied Economics* 10(2): 1-40.
- “The Impact of Tuition Increases on Undocumented College Students’ Attainment,” with Dylan Conger,” (2017). *Journal of Public Economics* 148: 92-184.
- “The Returns to Higher Education for Marginal Students: Evidence from Colorado Welfare Recipients,” (2016). *Economics of Education Review*, 51: 169-184.
- “The Effect of Medicaid Policies on the Diagnosis and Treatment of Children’s Mental Health Problems in Primary Care,” (2015). *Health Economics*, 24(2): 142-157.
- “Teacher Incentive Pay and Educational Outcomes: Evidence from the New York City Bonus Program,” with Sarena Goodman (2013). *Journal of Labor Economics*, 31(2): 409-420.
- “Short Run Impacts of Accountability on School Quality,” with Jonah Rockoff (2010). *American Economic Journal: Economic Policy*, 2(4): 119-147.
- “The Relationship between Income and Material Hardship,” with James X. Sullivan and Sheldon Danziger (2008). *Journal of Policy Analysis and Management*, 27(1): 72-105.
- “Failing the Transition from Welfare to Work: Women Chronically Disconnected from Work and Cash Welfare,” with Sheldon Danziger and Kristin Seefeldt (2006). *Social Science Quarterly*, 87(2): 227-249.

WORKING PAPERS

- “Paralysis by Analysis? Effects of Information on Student Loan Take-up,” with Benjamin M. Marx (2019). NBER working paper 25905.
- “Effects of the Menu of Loan Contracts on Borrower Behavior,” with Katharine Abraham, Emel Filiz Ozbay, and Erkut Ozbay (2019). *Revise & Resubmit, Management Science*.
- “Welfare Effects of Changes in College Pricing,” with Jeffrey T. Denning and Benjamin M. Marx (2018).
- “The Economic Incidence of Federal Student Grant Aid,” (2017). *Revise & Resubmit, Review of Economics and Statistics*.
- “How do Colleges and Students Respond to Federal Government Ratings?,” with John Burczek Dreier, (2017).
- “The Impact of School and Classroom Gender Composition on Educational Achievement,” with Soohyung Lee, Seokjin Woo, and Kyunghye Kim. (2015). NBER working paper 20722.

WORK IN PROGRESS

“Taking it to the Limit: Effects of Increased Student Loan Availability on Liquidity Constrained Students,” with Sandy Black, Jeff Denning, Lisa Dettling, and Sarena Goodman.

“Connecting College Dropouts to Support and Reentry Services,” with Oded Gurantz.

“How Should Colleges Present Loan Information,” with Benjamin M. Marx.

“The Effect of College Networks on Immigrant and Minority Labor Market Outcomes,” with Dylan Conger and Colin Chellman.

“Student Finances and Attainment When Community Colleges Opt-out of Federal Loan Programs,” with Meta Brown and Rajashri Chakrabarti.

OTHER PUBLICATIONS

“Attainment Effects of Student Loans and Pell Grants,” with Benjamin M. Marx (2019). *AEA Papers and Proceedings* 109: 223-226.

“The Benefits of Borrowing,” with Benjamin M. Marx (2019). *Education Next* 19(1).
Invited but refereed.

“Rethinking Institutional Aid: Implications for Affordability, Access, and the Effectiveness of Federal Student Aid,” (2014). In *Reinventing Student Aid for the 21st Century*, edited by A. Kelly and S. Goldrick-Rab. Harvard Education Press: Cambridge, MA.

“Giving Secondary Earners a Break: A Proposal to Help Low and Middle Income Families,” with Melissa S. Kearney (2013). Hamilton Project Discussion Paper.

“New York City Teacher Incentive Program: Agreeing on a Plan,” with Ann Bartel and Jonah Rockoff (2012). Columbia Business School Case 120304.

“Does Whole-School Performance Pay Improve Student Learning? Evidence from New York City Schools,” with Sarena F. Goodman (2011). *Education Next* 11(2): 67-71.
Invited but refereed.

CONFERENCES AND INVITED SEMINARS

2020 (including scheduled): Federal Reserve Bank of New York; Federal Reserve Bank of Philadelphia; SOFI, Stockholm University; Uppsala University; Duke University.

2019 (including scheduled): University of Florida, Education Policy Research Center; Texas A&M University; Brookings Institution; CESifo Economics of Education Conference, Munich; University of Wisconsin Institute for Research on Poverty Summer Research Workshop; Stanford Institute for Economic Policy Research Policy Forum; AEFPP Annual Meeting, Kansas City; AEA Annual Meeting, Atlanta.

- 2018: Federal Reserve Bank of Philadelphia; Vanderbilt University; Cornell University; Bureau of Economic Analysis; Stanford University, Graduate School of Education; George Washington University; IZA Workshop on the Economics of Education, Bonn Germany; Carnegie Mellon University Education Summit; City University of New York Office of Policy Research, Higher Education Seminar Series; SOLE Annual Meeting, Toronto; Georgia State University; AEFPP Annual Meeting, Portland; AEA Annual Meeting, Philadelphia.
- 2017: Federal Reserve Bank of New York Higher Education Financing Conference; Kansas State University; IPA Researcher Gathering on Advancing Financial Inclusion, Northwestern University; Columbia University, Teacher's College; Federal Reserve Board of Governors Disparities in the Labor Market Conference; NBER Summer Institute; Early-Career Behavioral Economics Conference, Carnegie Mellon University; Michigan State University; Center for Analysis of Postsecondary Education and Employment Conference, Washington DC; University of Michigan, Causal Inference in Education Research Seminar; AEFPP Annual Meeting, Washington DC.
- 2016: APPAM Annual Meeting, Washington DC; AEI Higher Education Working Group, Washington DC; Ohio State University; University of North Carolina – Charlotte; University of Michigan, Causal Inference in Education Research Seminar; CESifo Economics of Education Conference, Munich; National University of Singapore; Sogang University, Seoul; IPA Researcher Gathering on Advancing Financial Inclusion, Yale University.
- 2015: APPAM Annual Meeting, Miami FL; University of Maryland School of Public Policy; CESifo Economics of Education Conference, Munich; Society of Government Economists, Washington DC; SOLE/EALE Annual Meeting, Montreal; Federal Reserve Bank of Cleveland 2015 Policy Summit, Pittsburgh; AIR Annual Meeting, Denver; Population Association of America Annual Meeting, San Diego; Federal Reserve Board of Governors; City University of New York Office of Policy Research, Higher Education Seminar Series; AEFPP Annual Meeting, Washington DC.
- 2014: Brookings Institute, Washington DC; APPAM Annual Meeting, Albuquerque; Federal Reserve Bank of New York Education Seminar Series; NBER Education Spring Meeting; Stanford University; Michigan State University; Harvard University; AEA Annual Meeting, Philadelphia.
- 2013: University of Virginia, Batten School of Public Policy; Congressional Budget Office; University of Wisconsin Institute for Research on Poverty Summer Research Workshop; American Enterprise Institute; University of Michigan, Department of Economics; University of Michigan Ford School of Public Policy; George Washington University; AEFPP Annual Meeting, New Orleans; University of Maryland Baltimore County, Public Policy; ASSA Annual Meetings, San Diego.
- 2012: The College Board, Advocacy and Policy Center; APPAM Annual Meeting, Baltimore; University of Chicago Harris School; Georgetown Public Policy Institute; NBER Education Spring Meeting; AEFPP Annual Meeting, Boston; President's Council of

Economic Advisors; Brown University; University of Wisconsin-Madison; University of Pennsylvania Wharton School; University of Toronto; University of Maryland-College Park; Federal Reserve Board of Governors; University of Pittsburgh; Stanford Institute for Economic Policy Research; University of Illinois at Urbana-Champaign; Purdue University; University of Notre Dame; the Upjohn Institute; MDRC.

2011: U.S. Department of the Treasury, Office of Tax Analysis; Columbia University Teacher's College; Welfare Research and Evaluation Conference, Washington DC; AAFP Annual Meeting, Seattle.

2010: Columbia University Teacher's College; APPAM Annual Meeting, Washington DC; Harvard Kennedy School, Program on Education Policy and Governance.

SPONSORED RESEARCH

Arnold Ventures, "The Impact of Student Loans on Enrollment, Attainment, Credit, and Earnings," \$245,489, June 2019 - June 2022, Co-Investigator, with Benjamin Marx.

Arnold Ventures, "Connecting College Dropouts to Support and Reentry Services," \$360,520, August 2019 - July 2021, Co-Investigator, with Oded Gurantz.

Russell Sage Foundation Behavioral Economics Program, "Behavioral Biases and the Design of Student Loan Repayment Schemes," \$99,959, September 2015 - August 2016, Primary Investigator, with Katharine Abraham, Emel Filiz Ozbay, and Erkut Ozbay.

University of Maryland Research and Scholarship Award, "Selection into Loan Repayment Plans: Implications for the Design of New Student Loan Repayment Schemes," \$9,000, Summer 2015, Primary Investigator.

Lumina Foundation and ideas42, "Nudging Students towards Better Borrowing Decisions," \$109,000, September 2014 - December 2015, Co-Investigator, with Benjamin M. Marx.

American Institutes for Research, "Competition and Crowd-out: Evidence from Local Higher Education Markets," \$39,943, September 2014 - August 2015, Primary Investigator, with Rajeev Darolia and Stephanie Cellini.

American Education Research Association, "Do Colleges and Students Respond to Federal Government Ratings? Impacts on Institution and Student Behavior," \$19,999, May 2014 - April 2014, Primary Investigator.

University of Maryland Dean's Research Initiative, "Smarts versus Skills: The Effect of College Entrance Exams on Labor Market Outcomes and Inequality," \$41,400, June 2013 - May 2014, Primary Investigator, with Sergio Urzua.

American Education Research Association Dissertation Grant, "Do Colleges Practice Price Discrimination? Implications for Access and Affordability," \$20,000, September 2010 - August 2011, Primary Investigator.

AWARDS AND HONORS

Congressional Evidence Fellowship, Bipartisan Policy Center & Arnold Foundation (2018-19).

CESifo Distinguished Young Affiliate Prize (2015).
Graduate Teaching Award, University of Maryland Department of Economics (2014).
W. E. Upjohn Institute Dissertation Award (2012).
Wueller Pre-Dissertation Award (runner-up), Columbia Department of Economics (2010).
Harriss Prize: Best 2nd year paper (runner-up), Columbia Department of Economics (2009).

TEACHING AND ADVISING

Courses taught at Vanderbilt University

Graduate Public Economics (Spring 2020).

Courses taught at the University of Maryland

Graduate Public Economics (Fall 2012, Fall 2013, Fall 2014, Fall 2015, Fall 2017, Fall 2018).

Undergraduate Public Finance (Fall 2013, Spring 2015, Spring 2016).

Undergraduate Economics of Education Policy (Spring 2018).

Courses taught at the University of Michigan

Undergraduate Public Finance (Spring 2017).

Course development, University of Maryland

Economics 652 – Graduate Public Economics

Economics 468E – Undergraduate Economics of Education Policy

Guest lectures

University of Michigan, Public Policy 495: U.S. Social Policy (Spring 2017).

Econ 772: Graduate Population Economics (Spring 2016).

Econ 645: Empirical Analysis III (Spring 2015).

Econ 401H: Current Issues in American Economic Policy (Fall 2014).

Undergraduate honors thesis advising, University of Maryland

Jela Shriver, 2018-19 (co-advisor).

Calvin Kuo, 2014-15.

Eric Aldenhoff, 2013-14.

Graduate advising

Heath Witzten, University of Maryland Economics, 2019 (chair).

Lucas Goodman, University of Maryland Economics, 2018 (committee member).

John Burczek Dreier, University of Maryland College of Education, 2018 (committee member).

Ken Ueda, University of Maryland Economics, 2016 (committee member).

Stephanie Rennane, University of Maryland Economics, 2016 (committee member).

Filippos Petroulakis, University of Maryland Economics, 2015 (committee member).
Charles Baschnagel, University of Maryland Economics, 2015 (committee member).
Jeffrey Borowitz, University of Maryland Economics, 2013 (committee member).
Erin Moody, University of Maryland Economics, 2013 (committee member).

SERVICE

Reviewing activities for agencies and foundations

National Science Foundation, Russell Sage Foundation, Smith Richardson Foundation.

Reviewing activities for journals

American Educational Research Journal; American Economic Journal: Applied Economics, American Economic Journal: Economic Policy, American Economic Review; American Economic Review: Insights; Contemporary Economic Policy; Economic Journal; Economic Inquiry; *Economica*; Economics of Education Review; Education Finance and Policy; Educational Evaluation and Policy Analysis; Housing Policy Debate, Journal of Econometrics; Journal of Finance; Journal of Health Economics; Journal of Higher Education; Journal of Human Resources; Journal of Labor Economics; Journal of Policy Analysis and Management; Journal of Public Economics; Journal of the European Economic Association; Labour Economics; National Tax Journal; Public Budgeting and Finance; Quarterly Journal of Economics; Review of Economics and Statistics.

Conference discussant

AEA annual meeting (2014, 2016, 2018, 2019); AEI College Match Research Conference (2015); AEI International Higher Education Workshop (2017); APPAM annual meeting (2011, 2012, 2013, 2014, 2015, 2016, 2018, 2019); AEFPP annual meeting (2013, 2015, 2017, 2018); Center for Analysis of Postsecondary Education and Employment Conference (2014); CESifo Economics of Education Conference (2015, 2016); Conference on Human Capital and Financial Frictions (2017); National Tax Association (2015); NBER Summer Institute Entrepreneurship Meeting (2018); University of Pennsylvania Conference on Understanding Student Debt (2016); Upjohn Institute Conference on Student Loans (2013).

Department Service

Junior recruiting committee, University of Maryland (2012-2013).
Senior recruiting committee, University of Maryland (2013-2016, 2017-2018).
Graduate admissions, University of Maryland (2014-2015).
Graduate studies committee, University of Maryland (2013-2015, 2017-2018).
Department IRB liaison, University of Maryland (2013-2016).

Service to federal agencies

U.S. Department of Education Technical Working Group member for the Gaining Early Awareness and Readiness for Undergraduate Program (GEAR UP) demonstration (2015-2019).
U.S. Department of Education, National Center for Education Statistics Technical Review Panel member for the 2008/18 Baccalaureate and Beyond (B&B) Longitudinal Study (2016).

Other service

NTA conference program committee member (2016).

Association for Education Finance and Policy Board member (2018-2021).