UNIVERSITY OF CALIFORNIA, BERKELEY
DEPARTMENT OF ECONOMICS

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BUSINESS ADDRESS:
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RESEARCH AND TEACHING FIELDS:

PRIMARY	SECONDARY
Household Finance	Real Estate Finance
Macroeconomics	Public Policy
	Finance

FIELDS OF CONCENTRATION: Household Finance, Macroeconomics

DISSERTATION TITLE: "Essays in Household Finance and Empirical Macroeconomics"

Date of Completion:	May 2025
Principal Advisor:	Professors Benjamin Schoefer and Jón Steinsson
Other References:	Professors David Romer and Ulrike Malmendier

PRE-DOCTORAL STUDIES:	**DEGREE**	**DATE**	**FIELD**
Syracuse University	B.S.	2018	Economics
Syracuse University	B.A.	2018	Political Science
Syracuse University	B.A.	2018	Foreign Languages

PAPERS:

- Mortgage Forbearance and Financial Distress in the Long Run (Job Market Paper)
  Abstract: *Mortgage relief programs are crucial for distressed households during economic downturns, but their long-term effects remain underexplored. This paper offers new micro-level evidence on the long-term efficacy of mortgage payment pauses, or forbearance, in mitigating financial distress during and after the COVID-19 pandemic. Using data from 500,000 consumer credit reports, I study the causal effects of mortgage forbearance under the Coronavirus Aid, Relief, and Economic Security (CARES) Act on household financial stability. Leveraging quasi-random variation in mortgage servicers' forbearance provision, I identify significant reductions in mortgage delinquency rates—up to 5 percentage points—and foreclosure rates by 1 percentage point, persisting three years post-forbearance. Additionally, the program had beneficial spillover effects on revolving credit stability, reducing credit card delinquencies by 2 percentage points and utilization rates by roughly 15 percentage points relative to the pre-pandemic period. Upon exiting forbearance, borrowers not only avoided financial 'rebound effects,' but also sustained improved financial stability for more than two years following the policy's implementation.*

- On Eliciting Subjective Probability Distributions of Expectations, NBER Working Paper #32406, with Olivier Coibion, Yuriy Gorodnihchenko, and Michael Weber (2024)

- Fiscal Sources of Inflation Risk in EMDEs: the Role of the External Channel, BIS Working Paper #1110, with Ryan Banerjee, Aaron Mehrotra, and Fabrizio Zampolli (2023)

- Fiscal Deficits and Inflation Risks: the Role of Fiscal and Monetary Regimes, BIS Working Paper #1028, with Ryan Banerjee, Aaron Mehrotra, and Fabrizio Zampolli (2022)

PROFESSIONAL EXPERIENCE :

Research Data Scientist, Google LLC, Mountain View, CA (2026 – Present)
Conduct empirical research on consumer behavior, advertising measurement, and market insights using large-scale data and causal inference methods

Principal Quantitative Modeler, Capital One NA, McLean, VA (2025 – 2026)

Developed default and loss forecasting models for the acquired Discover Personal Loan portfolio, valued at approximately $10B, in collaboration with a team of STEM PhDs

Senior Associate, Bank for International Settlements (BIS), Basel, Switzerland (2021)

Research on effects of fiscal deficits on inflation risks in emerging and advanced economies

Policy Analyst, Office of the Comptroller of the Currency, D.C. (2017)

Research on risk factors associated with non-compliance among large banks

RESEARCH:

Research Assistant, Economics Department, U.C. Berkeley (2019; 2020; 2022-2023; 2025)

Assisted Professors David Sraer and Peter Maxted on research analyzing monetary policy transmission through callable bounds using high frequency monetary policy shocks

Empirical research with Professor Fedyk on human capital and firm performance

Analysis on wage growth from a macroeconomic perspective with Professor Schoefer

Survey data analysis on household inflation expectations and macroeconomic implications with Professor Gorodnichenko

Senior Associate, Bank for International Settlements, Basel, Switzerland (2021)

Research on effects of fiscal deficits on inflation tail risk in advanced and emerging economies

Distinction Thesis, Economics Department, Syracuse University (2017 -2018)

Reevaluating the Life-Cycle/ Permanent Income Hypothesis using data from the CEX

TEACHING:

Graduate Student Instructor, Department of Economics, U.C. Berkeley (Fall 2019 – Fall 2023)

Introduction to International Trade, Intermediate Macroeconomics, Introduction to Economics (Honors), Macroeconomics from the Great Depression till Now, Money and Banking

Peer Tutor, Center for Learning and Student Success, Syracuse University (Fall 2018 – Spring 2018)

Economic Ideas and Issues, Intermediate Mathematical Microeconomics, Intermediate Macroeconomics, Calculus I-II, Arabic I-IV

ENL Instructor, Voice of the Refugees, Anaheim, CA (June-August 2014; June-August 2016)

Adult Intermediate English

FELLOWSHIPS AND AWARDS:

2026	Capital One Credit and Financial Risk Management - Models and Data Groundbreakers Award
2023	Berkeley Opportunity Lab Place Based Policy Initiative
2022	BB90 Fund for Monetary Economics
2021	California Policy Lab Graduate Fellowship
2021	California Policy Lab Seed Grant
2018	Departmental Fellowship
2018	Joann Heffernan Heisen Award for Outstanding Undergraduate Achievement in Economics
2018	James F. Reynold Award for Outstanding Undergraduate Achievement in Political Science
2017	Phi Beta Kappa

REFEREEING AND OTHER SERVICES:

Referee for the Journal of Economic Behavior and Organization (2024), (2025)

Grant Officer for Economists for Equity at Berkeley (BEE) Grant Program (2020 - 2021)

Finance Lunch Seminar Coordinator (2020 – 2024)

Student Review Committee member for U.C. Berkeley Economics Graduate Admissions (2019 – 2020)

OTHER INFORMATION:

Languages: English, Arabic, French

Citizenship: USA