

February 2020

PAOLINA C. MEDINA

360T Wehner Building. Texas A&M University. College Station, Texas 77843

Phone: +1 (979) · 845 · 1136 E-mail: pmedina@tamu.edu

<http://mays.tamu.edu/directory/pmedina/>

ACADEMIC EMPLOYMENT

Mays Business School, Texas A&M University

June 2017 - present

Assistant Professor of Finance

EDUCATION

Kellogg School of Management, Northwestern University

2012-2017

Ph.D. Managerial Economics

Dissertation: Essays on Household Finance and Behavioral Economics.

ITAM

2005-2009

BA Economics (Highest honors, top 4.5%)

Dissertation: Self-Control and Naivite in the Mexican Cell Phone Market.

RESEARCH INTERESTS

Household Finance, Behavioral Economics.

PAPERS ACCEPTED FOR PUBLICATION

Selective Attention in Consumer Finance: Experimental Evidence from the Credit Card Market
(Review of Financial Studies)

The Hidden Role of Contract Terms: Evidence from Credit Card Minimum Payments in Mexico
(Management Science)

WORKING PAPERS

Borrowing to Save, with Michaela Pagel.

The Effect of Stock Ownership on Individual Spending and Loyalty, with Vrinda Mittal and Michaela Pagel.

Inequality During the COVID-19 Pandemic: The Case of Mortgage Refinancing with Sumit Agarwal, Souphala Chomsisengphet, Hua Keifer and Leonard Keifer .

WORK IN PROGRESS

Student Loans and the Credit CARD Act, with Alex Brown and Dan Grodzicki.

Gender norms and the allocation of spending rights within the household.

A Field experiment on the choice of payment methods, with Michael King.

GRANTS, FELLOWSHIPS AND AWARDS

Research grant - Disclosure in the Mobile Insurance Market: The Trade-offs Between Take-up, Renewal and Risk (2018-2020): Innovation for Poverty Action funded RCT (USD \$300,000) with Michael King.

Fulbright Scholar (2012 - 2015).

Honorable mention at the 2012 Tlacaheel National Prize in Economics (for undergraduate thesis in Mexico).

Honorable mention at the 2011 Thesis Contest on Competition and Regulation - CIDAC A.C.

Goldman Sachs Global Leader 2007.

PRESENTATIONS

2017- 2020: NUS Real Estate Seminar, Lone Star Conference, IPA Consumer Protection Gathering, Google Startuponomics; ITAM Alumni Conference (Discussant); ECBE Norwegian School of Economics; Frontiers in Finance Conference U. Alberta; BFI University of Chicago Corporate Data Use Conference; MFA (discussant); Consumer Financial Protection Bureau; FDIC Consumer Finance Symposium (Discussant); FMA; Lone Star Finance Conference; ITAM Alumni Conference; CGAP/World Bank/IPA Financial Consumer Protection Workshop; NYU Stern Household Finance Conference; Midwest Finance Association Meeting (Discussant); ECBE CMU (Discussant); TAMU, Colby, Stanford GSB, UBC, Georgetown, AU.

2013- 2016: ECBE Bonn (Discussant); University of Munich; Whitebox Advisors Student Conference at Yale University; IPA Financial Inclusion Gathering; ECBE University of Chicago; Thurgau Experimental Economics Meeting UKonstanz.

SERVICE

Referee - Review of Financial Studies, Journal of Finance, Management Science, Review of Economics and Statistics, Journal of Financial Intermediation, Journal of Behavioral and Experimental Economics.

Co-organizer and co-creator of the Early-Career Behavioral Economists Conference (2014-present). Sponsors and Hosts: Russel Sage Foundation, Center for Decision Research (University of Chicago), Behavior and Inequality Research Institute (University of Bonn), Department of Social and Decision Sciences at Carnegie Mellon University, Norwegian School of Economics, University of California at San Diego, Bonn (Virtual), Princeton (Virtual, scheduled).

TEACHING

Core Finance II Full-Time MBA (2018,2019,2021)

Core Finance I Part-Time MBA (2021)

MEDIA COVERAGE

Wallet Hub Ask the Experts, Policy Genius, CNN Dinero, Marketwatch, KBTX news.

OTHER SPONSORED WORKSHOPS

Summer Institute on Field Experiments. University of Chicago (July 2017).

Behavioral Insights Group Workshop for Graduate Students. Harvard Kennedy School of Government (August 2016).

Price Theory Summer Camp. Organized by the Becker Friedman Institute at the University of Chicago (July 2015).

Yale Summer School in Behavioral Finance. (June 2015).

Summer Institute in Behavioral Economics. Russel Sage Foundation (2014).

Financial Consumer Protection Seminar. Bank of France. Paris, France (2011).

OTHER EMPLOYMENT

Banco de Mexico (Central Bank) 2009 - 2012
Mexico City, Mexico

- Financial Researcher - Working with the group in charge of regulation of retail financial services.

Grupo Financiero Banorte 2019 - 2020
Mexico City, Mexico

- Scientific Researcher - Producing academic research to better understand how consumers interact with retail financial products (On leave from Texas AM).

REFERENCES

Richard H. Thaler
Booth School of Business
The University of Chicago
Email: richard.thaler@chicagobooth.edu

Effi Benmelech
Kellogg School of Management
Northwestern University
Email: e-benmelech@kellogg.northwestern.edu

Brian T. Melzer
Tuck School of Business
Dartmouth College
Email: Brian.T.Melzer@tuck.dartmouth.edu

Meghan Busse
Kellogg School of Management
Northwestern University
Email: m-busse@kellogg.northwestern.edu