

PAOLINA C. MEDINA

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EMPLOYMENT

Mays Business School, Texas A&M University 2017 - present
Assistant Professor of Finance (On leave during the 2019-2020 academic year).

OTHER APPOINTMENTS

FDIC 2021 - present
Research Fellow

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

PUBLISHED AND FORTHCOMING PAPERS

Side effects of nudging: Evidence from a randomized intervention in the credit card market. *The Review of Financial Studies* 34, no. 5 (2021): 2580-2607.

The Hidden Role of Contract Terms: Evidence from Credit Card Minimum Payments in Mexico. *Management Science* (Forthcoming). With Jose L. Negrin.

WORKING PAPERS

Do Saving Nudges Cause Borrowing? Evidence from a Mega-Study 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.

Student Loans and the Campus Ban, with Alex Brown and Dan Grodzicki.

WORK IN PROGRESS

The Effect of Debit Card Use on Spending, with Michael King.

PRESENTATIONS

2022: MFA (discussion, scheduled), FDIC Consumer Research Symposium (scheduled), UBC Winter conference (discussion, scheduled), RCFS Winter conference (discussion, scheduled), AEA-ASSA, AEA-ASSA (discussion), AREUEA-ASSA (discussion), AEA-ASSA*x2.

2017- 2021: Dartmouth College, University of Southern California, IPA Financial Inclusion Gathering, SF Fed Housing Conference (discussion), EEA, SITE*, CEBRA, NBER Summer Institute, WFA*, WFA(discussion), FIRS, SFS Cavalcade, CFPB Research Conference, MFA, CEPR Household Finance Seminar, NUS Real Estate Seminar, Lone Star Conference, Google Startuponomics, IPA Consumer Protection Gathering; ITAM Alumni Conference (discussion); ECBE Norwegian School of Economics; Frontiers in Finance Conference U. Alberta; BFI University of Chicago Corporate Data Use Conference; MFA (discussion); CFPB Seminar Series; FDIC Consumer Finance Symposium (discussion); FMA; Lone Star Finance Conference; ITAM Alumni Conference; CGAP/World Bank/IPA Financial Consumer Protection Workshop; NYU Stern Household Finance Conference; MFA (discussion); ECBE CMU (discussion); TAMU, Colby, Stanford GSB, UBC, Georgetown, American University.

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

* Indicates presentation by co-author.

GRANTS AND AWARDS

Russel Sage Foundation: grants for organizing the ECBE conference in 2015, 2017, 2019, 2021. USD \$35,000 each year. Joint project with Stephanie Heger, Teodora Boneva, Silvia Saccardo, and Kai Barron.

Innovations for Poverty Action: research grant to fund the project “Disclosure in the Mobile Insurance Market: The Trade-offs Between Take-up, Renewal and Risk in Tanzania”. USD \$300,000. Joint project 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.

SERVICE

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

Program Committee MFA 2020, MFA 2022, FIRS 2022.

Co-organizer and co-creator of the Early-Career Behavioral Economists Conference (2014-present).
Hosts: University of Chicago, University of Bonn, Carnegie Mellon University, Norwegian School of Economics, University of California at San Diego, University of Bonn (Virtual), Princeton University (Virtual), University of Bonn (scheduled).

UNDP Roundtable for Citizen Engagement and Behavioral Change 2021.

TEACHING

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

Core Finance I Professional MBA (2021).

SELECTED MEDIA COVERAGE

CNN Dinero, Market Watch, Duke Fin Reg Blog, Consumer Law and Policy Blog, Wallet Hub Ask the Experts, Finder.com, Policy Genius, KBTX news, RA News.

OTHER EMPLOYMENT

Grupo Financiero Banorte 2019 - 2020

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

Banco de Mexico (Central Bank) 2009 - 2012

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

REFERENCES

Richard H. Thaler
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