

**NATALIE MARIE BACHAS**

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**CONTACT INFORMATION:**

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**RESEARCH AND TEACHING FIELDS:**

Household Finance, Public Finance, Industrial Organization

**EDUCATION:**

University of California Berkeley  
Stanford University

**DEGREE**

Ph. D  
BA, w/ Honors

**DATE**

2017  
2012

**FIELD**

Economics  
Economics  
(minor Mathematics)

**EMPLOYMENT:**

Stanford Institute for Economic Policy Research  
Princeton University Department of Economics

**POSITION**

Post-Doctoral Scholar  
Assistant Professor

**DATE**

2017-2018  
2018-Present

**PAPERS/RESEARCH:**

“Pricing, Selection, and Welfare in the Student Loan Market: Evidence from Borrower Repayment and Refinancing Decisions”

“Loan Guarantees and Credit Supply” joint with Olivia Kim & Constantine Yannelis. (*R&R at JFE*)

“Messaging and the Mandate: The Impact of Consumer Experience on Health Insurance Enrollment Through Exchanges” joint with Ben Handel, Jonathon T. Kolstad and Neale Mahoney, *Papers & Proceedings, American Economic Review 2015*

“Are Borrowers Credit Constrained? Evidence from the Expansion of Federal Loan Limits”, with Constantine Yannelis

“Student Loan Prepayment and Risk Pooling”, with Thomas Conkling and Christa Gibbs

“Payback Time: Easing the Burden of Student Loans” SIEPR Policy Brief, October 2017

“Market Power in Small Business Lending: A Two Dimensional Bunching Approach”, with Ernest Liu

“Misspecified Matching Mechanisms: Theory and Evidence” with Bobby Paksad-Hurson

## **CONFERENCES AND SEMINARS:**

- 2019 ASSA Meetings, Junior Empirical Micro Conference, Triangle Micro Conference at UNC, SBA, SITE Financial Regulation Workshop (*coauthor presenting*), Red Rock Finance Conference (*coauthor presenting*), NYU Stern IO, Federal Reserve Board, Penn State Finance Department, NYU Stern Finance Seminar, Philadelphia Fed Consumer Finance Institute.
- 2018 Arizona State University, Santa Clara University, Brigham Young University, University of Chicago Economics, IFS/UCL, ASSA meetings, NYU Household Finance Conference, Columbia Business School.
- 2017 Yale, Chicago Booth Finance, University of Penn, Wharton Finance Department, Princeton University Economics, Stanford Graduate School of Business, Toulouse School of Economics, MIT Sloan School of Business, HBS, NBER Summer Institutes (Discussant), Federal Reserve Bank of New York, UC Santa Cruz, CFPB, Brown University, Harvard Economics, NBER Household Finance Meeting.

## **AFFILIATIONS:**

- 2017-Present JP Morgan Chase Institute Research Fellow– Assumed position as an Institute Research Fellow to produce both academic work and institute reports focusing on household finance and the impact of student loan repayment on consumption. Work uses the JMPCI transaction level data on individuals checking, credit, and savings data, as well as credit bureau data.
- 2018-Present Faculty Affiliate at the Julis-Rabinowitz Center for Public Policy and Finance
- 2019-Present CEPR Research Affiliate

## **FELLOWSHIPS AND AWARDS:**

- 2017 Department of Economics Graduate Student Award for Public Policy Research
- 2017 Completion Policy Center (CPC) Dissertation Prize
- 2014 George Break Prize in Public Finance – Outstanding performance in the Public Finance field courses at UC Berkeley.
- 2013 INET Prize for Best Economic History Paper- Recognized for first-year Economic History paper at UC Berkeley.

## **TEACHING AND RESEARCH ASSISTANCE:**

- Corporate Finance (FIN 502), Princeton Spring 2019
- Behavioral Finance (ECO 468), Princeton Spring 2019
- Venture Capital and Entrepreneurship (ECO 461), Princeton Spring 2019
- Teaching assistant, Department of Economics, UC Berkeley (Fall 2014 – Spring 2015). Taught “Introduction to Economics”.
- Teaching assistant, Department of Economics, UC Berkeley (Fall 2016). Taught “Pedagogy Workshop”.

**PROFESSIONAL ACTIVITIES:**

Referee for Journal of Political Economy, American Economic Review, Quarterly Journal of Economics, Review of Economic Studies, Journal of Finance, American Economic Journal: Economic Policy

**OTHER INFORMATION:**

Citizenship: United States