Taha Choukhmane
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CV updated January 2026
Citizenship: Moroccan, US Permanent Resident

Employment

2020- MIT Sloan School of Management
Assistant Professor of Finance.
Albert F. (1942) & Jeanne P. Clear Career Development Assistant Professor (2025-)
Class of 1947 Career Development Assistant Professor (2022-2025)

Affiliations

2022- National Bureau of Economic Research
Faculty Research Fellow.

2023- Institute for Fiscal Studies (UK)
Research Associate.

2024 Federal Reserve Bank of Minneapolis
Opportunity & Inclusive Growth Institute Visiting Scholar.

Education

2019-2020 National Bureau of Economic Research
Postdoctoral Fellow.

2013-2019 Yale University
Ph.D. in Economics with distinction.

2010-2012 SciencesPo & Ecole Polytechnique Paris
MA in Economics & Public Policy. Best master's thesis prize.

2007-2010 SciencesPo
BA in Middle Eastern Studies & Social Sciences, cum laude.

Publications & Accepted Papers

"Who Benefits from Retirement Saving Incentives in the U.S.? Evidence on Racial and Intergenerational Gaps in Retirement Wealth Accumulation", with Jorge Colmenares, Cormac O'Dea, Jonathan Rothbaum, & Lawrence Schmidt. *Conditionally Accepted*, ***American Economic Review.***

"What Drives Investors' Portfolio Choices? Separating Risk Preferences from Frictions" with Tim de Silva. Forthcoming, ***Journal of Finance.***

"Default Options and Retirement Saving Dynamics". ***American Economic Review***, November 2025.

"Efficiency in Household Decision-Making: Evidence from the Retirement Savings of US Couples" with Lucas Goodman & Cormac O'Dea. ***American Economic Review***, May 2025.

- Winner, TIAA Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong Financial Security

"The One Child Policy and Household Saving" with Nicolas Coeurdacier & Keyu Jin. ***Journal of the European Economic Association***, June 2023.

Working Papers

"The Effect of Increasing Retirement Saving on Consumption, Balance Sheets, and Welfare", with Christopher Palmer.

"How Good is Generative AI Personal Financial Advice?", with Tim de Silva, Weidong Lin, & Matthew Akuzawa.

"The Design of Retirement Plan Match Schedules" with Guillermo Carranza, Fiona Greig, Cormac O'Dea & Lawrence Schmidt.

"Default Options in Retirement Investing", in preparation for ***The Annual Review of Financial Economics***.

Seminar and Conference Presentations

2026-2027 Seminars: University of Zurich*. (* upcoming)

2025-2026 Seminars: Copenhagen Business School, Johns Hopkins University, FDIC, Investment Company Institute, INSEAD*, Tilburg*, Rotterdam*, Maastricht*.
Conferences: UNC Junior Finance Conference, NBER Aging Spring Meeting*, ZEW Mannheim Ageing and Sustainable Finance (keynote speaker)*.

2024-2025 Seminars: Minneapolis Fed, UW Foster, UCLA Anderson, Dartmouth Tuck, University of Oregon Lundquist, G53 Network, University of Michigan, University of Georgia Terry.
Conferences: FIRS, Econometric Society Africa Meeting, OIGI Institute Conference, NBER Public Economics Fall Meeting, CEAR-RSI Household Finance Workshop, CEPR Paris Symposium, AFA, Harvard/MIT Financial Economics Workshop, Cowles Labor/Public.
Discussions: AFA, IFS, NBER Aging, GT-Atlanta Fed Household Finance Conference.

2023-2024 Seminars: Stanford GSB, University of Copenhagen, Wharton BEPP, Minnesota Carlson, George Washington University, Bocconi, Rutgers Business School.
Conferences: NEST Insight Annual Conference (keynote speaker), SciencesPo Savings and Consumption in Macroeconomics Workshop (keynote speaker), ETH Zurich Microeconomics of Aging Workshop, NBER Innovative Data in Household Finance, DCIIA Academic Forum, AEA, Georgia Tech-Atlanta Fed Household Finance Conference, University of Georgia Macro Conference, NBER Public Economics Spring Meeting, Harvard School of Public Health Exploratory Workshop on Aging.
Discussions: AEA, Georgia Tech-Atlanta Fed Household Finance Conference.

2022-2023 Seminars: Princeton, UC Berkeley, Philadelphia Fed, Wharton Finance, IFS London, Nest Insight, U of South Carolina Darla Moore, Boston Fed, Northwestern Kellogg, Harvard Business School, Bonn Macrohistory.
Conferences: European Finance Association, Texas Finance Festival, CEPR Household Finance, Aspen Leadership Forum on Retirement Saving, AFA, PUC Chile Finance Conference, NBER SI Aging.
Discussions: NBER Behavioral Finance Fall Meeting, PUC Chile Finance Conference.

2021-2022 Seminars: UW Madison, Duke Fuqua, UIUC Gies, UCSB, Chicago Fed, Boston College CRR.
Conferences: RDRC Annual Meeting, CEPR European Conference on Household Finance, NTA, DCIIA Academic Forum, NBER Innovative Data in Household Finance, AEA, FDIC Research Conference, NBER Behavioral Finance Spring Meeting, Cherry Blossom Financial

Education Institute, CEPR Household Finance, SFS Cavalcade, UMass Boston PAC, WFA, SED, Harvard/MIT Financial Economics Workshop, NBER SI (Public Economics, Household Finance, Aging, Social Security).
Discussions: NTA (x2), UBC winter finance, SFS Cavalcade.

2020-2021 Seminars: HEC Paris, Berkeley Hass, Stanford, USC Marshall, Brown.
Conferences: APPAM. Discussions: NTA, MFA, NBER SI Household Finance.

2019-2020 Seminars: Harvard, Rand Corporation.
Conferences: MIT Golub Center Annual Conference, CEAR-RSI Household Finance, FDIC Research Conference, National Tax Association, CFPB Research Conference.
Discussions: NTA

2018-2019 Seminars: HEC Montreal, Dartmouth College, University of Chicago, MIT Sloan, NYU Stern, University of Michigan, University of Zurich, Pompeu Fabra, IESE Barcelona.
Conferences: CEPRA-NBER Workshop, NBER SI Aging, SITE Psychology and Economics, Helsinki Finance Summit.

Teaching

2020-2025 MIT Sloan School of Management
15.401 - MBA Managerial Finance, Spring 2024, 2025 (Recommend Prof. rating: 4.8/5)
15.401 - Undergraduate Managerial Finance, Fall 2020, 2021 (Recommend Prof. rating: 4.6/5)
15.473 - Ph.D. Advanced Corporate Finance (co-instructor), Spring 2021-2025
15.474 - Ph.D. Topics in Finance (co-instructor), Spring 2021

2015-2017 Yale University (Teaching Assistant)
Debates in Macroeconomics
Advanced Economic Development
Growth and Macroeconomics for MA students

Doctoral Student Committees

2025 Mariia Tiurina (placement: Vanguard)

2024 Tim de Silva (placement: Stanford GSB)

2023 Allison Cole (placement: ASU Carey)

Professional Service

Refereeing American Economic Review, Quarterly Journal of Economics, Journal of Political Economy, Journal of Finance, Journal of Financial Economics, Review of Financial Studies, Management Science, Review of Finance, American Economic Review: Insight, AEJ:Economic Policy, Journal of Political Economy: Macroeconomics, Journal of Political Economy: Microeconomics, Journal of the European Economic Association, Economic Journal, Journal of Public Economics, Journal of Monetary Economics, National Tax Journal, Journal of Development Economics, Journal of Economic Growth, Journal of Economic Behavior and Organization, Journal of Business and Finance, Economic Inquiry, Journal of Pension Economics and Finance.

Service Conference program committee for NTA (track co-chair), UM6P Household Finance Workshop (co-organizer), OIGI Institute Research Conference, WFA, SFS Cavalcade, FIRS, EFA. Member of the Academic Advisory Council, DCIIA Retirement Research Center.

Data US Census Bureau, Special Sworn Status.
UK Office of National Statistics, Accredited Researcher.

Awards, Grants, & Fellowships

2025 TIAA Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong Financial Security (with Lucas Goodman and Cormac O'Dea)

2023-2024 (co-Principal Investigator) "Designing a More Inclusive Retirement Savings System", MIT Institute Community and Equity Office. ($100,000)

2022-2023 (co-Principal Investigator) "Who Benefits from Retirement Saving Incentives in the U.S.? Evidence on Racial Gaps in Retirement Wealth Accumulation", Social Security Administration via Michigan Retirement and Disability Research Center. ($125,000)

2022-2023 MIT Sloan Junior Faculty Research Assistance Program (JFRAP)

2020-2021 (co-Principal Investigator) "Individual-level v. Household-level Responses to Incentives in U.S. Retirement Savings Plans", Social Security Administration via NBER Retirement and Disability Research Center. (approx. $80,000)

2019-2020 (co-Principal Investigator) "The Determinants and Evolution of Firm Retirement Saving Plans: Evidence from a New Panel Data Set", Social Security Administration via NBER Retirement and Disability Research Center. (approx. $90,000)

2019 The George Trimis Dissertation Prize, Yale University.

2018-2019 Dissertation Fellowship, Social Security Administration via Boston College Center for Retirement Research.

2018-2019 Yale Institution for Social and Policy Studies Graduate Policy Fellow.

Languages

French: *Native speaker* **Arabic:** *Native speaker* **English***: Fluent*