

ACADEMIC POSITIONS

- 2020- MIT SLOAN SCHOOL OF MANAGEMENT
Associate Professor of Finance, without tenure (2026-)
Assistant Professor of Finance (2020-2026)
Albert F. (1942) & Jeanne P. Clear Career Development Chair
- 2022- NATIONAL BUREAU OF ECONOMIC RESEARCH. Faculty Research Fellow.
- 2023- INSTITUTE FOR FISCAL STUDIES (UK). Research Associate.
- 2024 FEDERAL RESERVE BANK OF MINNEAPOLIS. OIGI Visiting Scholar.

EDUCATION

- 2019-2020 NATIONAL BUREAU OF ECONOMIC RESEARCH
Postdoctoral Fellow, Economics of an Aging Workforce Program.
- 2013-2019 YALE UNIVERSITY
Ph.D. in Economics. George Trimis Dissertation Prize.
- 2010-2012 SCIENCES PO & ECOLE POLYTECHNIQUE PARIS
MA in Economics & Public Policy.
- 2007-2010 SCIENCES PO
BA in Middle Eastern Studies & Social Sciences.

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. *Journal of Finance*, February 2026 (Lead Article).
- “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

- “Improving 401(k) Matches Using Hypothetical Choices”, with Guillermo Carranza, Fiona Greig, Cormac O’Dea & Lawrence Schmidt. Revise & Resubmit, *Quarterly Journal of Economics*.
- “AI Financial Advice: Supply, Demand, and Life Cycle Implications”, with Tim de Silva, Weidong Lin, & Matthew Akuzawa.
- ◇ Winner, Swiss Finance Institute Outstanding Paper Award

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

“Correlated Beliefs and Life Cycle Behavior”, with Samuel Earnest.

“Using Large Language Models to Measure U.S. Retirement Plan Design at Scale: Methods and Evidence”, with John Dedyo, Cormac O’Dea & Lawrence Schmidt.

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

SEMINARS AND CONFERENCES

2026-2027 Seminars: Berkeley (behavioral)*, Berkeley Haas (finance)*, Cornell Johnson*, Duke*, UNC Kenan-Flagler*, London Business School*, Yale SOM*, University of Zurich*, Bocconi*, London School of Economics*, Rice*, Purdue Mitch Daniels*, CMU Tepper*.
Conferences: Boston Fed Supervision & Financial Opportunity Workshop*, NBER-ISB AI, Digitization, and Financial Markets*, AFA*, Wharton PRC Symposium* (* upcoming).

2025-2026 Seminars: Copenhagen Business School, Johns Hopkins University, FDIC, Investment Company Institute, Vanguard, CEPR CAFFE, INSEAD, Tilburg, Rotterdam, Maastricht, T. Rowe Price.

Conferences: UNC Junior Finance Conference, NBER Aging spring meeting, NBER Public Economics spring meeting, NBER Behavioral Finance spring meeting, Columbia Workshop in New Empirical Finance, ZEW Mannheim Ageing and Sustainable Finance (**keynote speaker**), King’s College HF Workshop, Behavioral Economics Annual Meeting, FIRS, SFS Cavalcade (2 papers), Africa Business School HF Conference, WFA (2 papers), NBER SI (Household Finance, Economics of Aging)*.

2024-2025 Seminars: Minneapolis Fed, UW Foster, UCLA Anderson, Dartmouth Tuck, T. Rowe Price, University of Oregon Lundquist, G53 Network, University of Michigan, UGA 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, Vanguard, George Washington University, Bocconi, Rutgers Business School.

Conferences: Nest Insight Annual Conference (**keynote speaker**), Sciences Po 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, DCIA 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 Haas, 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

- 2020-2026 MIT Sloan School of Management
 15.401 - MBA Managerial Finance, Spring 2024-2026 (Avg. rating: 4.8/5)
 15.401 - Undergraduate Managerial Finance, Fall 2020, 2021 (Avg. rating: 4.6/5)
 15.473 - Ph.D. Advanced Corporate Finance (co-instructor), Spring 2021-2026
 15.474 - Ph.D. Topics in Finance (co-instructor), Spring 2021
- 2026 Yale Summer School in Behavioral Finance
 Lecture on structural estimation in behavioral household finance to Ph.D. students.

DOCTORAL STUDENT COMMITTEES

- 2025 Mariia Tiurina (placement: Vanguard)
 2024 Tim de Silva (placement: Stanford GSB)
 2023 Allison Cole (placement: ASU Carey)

PREDOCTORAL RESEARCH ASSISTANTS

- 2026 Matthew Akuzawa (Harvard business economics Ph.D.)
 2024 Cashua Wang (Harvard business economics Ph.D.)
 2022 Jorge Colmenares (Harvard business economics Ph.D.)

PROFESSIONAL SERVICE

REFEREING	American Economic Review, Quarterly Journal of Economics, Journal of Political Economy, Review of Economic Studies, Journal of Finance, Journal of Financial Economics, Review of Financial Studies, Management Science, Review of Finance, American Economic Review: Insights, 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 Banking and Finance, Economic Inquiry, Journal of Pension Economics and Finance, Journal of Economic Literature, European Research Council.
SERVICE	Co-organizer, NBER Innovative Data in Household Finance, Fall 2026 Co-organizer, Rabat Household Finance Workshop, Summer 2026 Co-organizer, OIGI Institute Research Conference, Fall 2025 Conference program committee for NTA (track co-chair), WFA, SFS Cavalcade, FIRS, EFA. Member of the Academic Advisory Council, DCIIA Retirement Research Center
DATA	US Census Bureau, Special Sworn Status. UK Office for National Statistics, Accredited Researcher.

AWARDS, GRANTS, & FELLOWSHIPS

2026	Swiss Finance Institute Outstanding Paper Award (with Tim de Silva, Weidong Lin, and Matthew Akuzawa)
2026	MIT Generative AI Impact Consortium Grant (\$50,000)
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. (\$28,000)

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

LANGUAGES

FRENCH: *Native speaker* **ARABIC:** *Native speaker* **ENGLISH:** *Fluent*