

Xiao Yin

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RESEARCH INTERESTS

- Household Finance, Macroeconomics, Behavioral Economics, Financial Intermediaries, Asset Pricing

ACADEMIC APPOINTMENTS

- **University College London** London, UK
Assistant Professor of Economics and Finance 2023-

EDUCATION

- **UC Berkeley, Haas** Berkeley, CA
Ph.D. in Finance 2023 Expected
M.S. in Finance with Distinction 2020
- **University of Washington** Seattle, WA
B.S. in Economics with Honor, Statistics 2016

WORKING PAPERS

- Learning in the Limit: Income Inference from Credit Extension, 10/2022
- Microfounding Household Debt Cycles with Extrapolative Expectations, 09/2022
with Francesco D'Acunto and Michael Weber
- Investing in Lending Technology: IT Spending in Banking, 08/2022
with Zhiguo He, Sheila Jiang, and Douglas Xu
- Interest Rate Misperception in the Consumption Credit Market, 08/2022
with Tianyu Han
- The Effects of Big Data on Commercial Banks, 08/2021

PRESENTATIONS

- **2023**
American Economic Association, MSU, CU Boulder, GA Tech, CUNY Baruch, Indiana Bloomington, Oxford, UCL, Young Scholars Finance Consortium, Western Finance Association.
- **2022**
UC Berkeley×2, CKGSB, PKU.

TEACHING EXPERIENCE

- **Teaching Assistant** UC Berkeley, Haas
Behavioral Finance (Master of Financial Engineering) 2022 - 2023
Digital Finance (Berkeley Executive Education) 2022
Empirical Methods in Finance (Master of Financial Engineering) 2020

PREVIOUS EMPLOYMENT

- **Research Professional** Chicago, IL
Booth School of Business, University of Chicago 2016 - 2018

ACADEMIC VISITS

- **Bank of Communications** Shanghai/Zhengzhou, China
2019, 2021

AWARDS AND RESEARCH GRANTS

- WFA Brattle Group Ph.D. Candidate Awards 2023
- Fisher Center Research Grant 2022 - 2023
- Institute for Business Innovation Peter T. Jones Fund 2022
- Institute for Business Innovation Wu Family Fellowship Fund (*wih Tianyu Han*) 2022

SKILLS

- Python, Stata, SAS, Matlab, Mathematica, R, Julia, Java.