BASIT ZAFAR

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CURRENT EMPLOYMENT & AFFILIATIONS

2025-	Reuben Kempf Professor of Economics, University of Michigan
2020-	Professor of Economics, University of Michigan
2023-	Managing Editor, Economic Journal
2018-	Research Associate, National Bureau of Economic Research
2017-	Research Network Affiliate, CESifo
2012-	Research Fellow, Institute for the Study of Labor (IZA), Bonn
2018-	Editorial Board, Industrial and Labor Relations Review
2022-	Board of Directors, Center of Economic Research in Pakistan (CERP)

PAST POSITIONS

2022-2025	Associate Editor, Quantitative Economics
2022-2025	Board of Directors, Institute of Development & Economic Alternatives
2024-2024	Board of Editors, American Economic Journal: Economic Policy
2021-2023	Associate Editor, Journal of European Economic Association
2017-2020	Professor of Economics, Arizona State University
2016-2017	Research Officer, Federal Reserve Bank of New York
2015-2016	Visiting Faculty, Department of Economics (IR Section), Princeton University
2013-2015	Senior Economist, Federal Reserve Bank of New York
2008-2013	Economist, Federal Reserve Bank of New York

EDUCATION

Northwestern University, Ph.D., Economics, 2008

California Institute of Technology, B.Sc. (Honors), Engineering and Economics, 2003

FIELDS OF INTEREST

Labor Economics, Economics of Education, Experimental Economics

PUBLICATIONS

- *denotes coauthors who were either students or Fed RAs at the time of coauthorship
- [44] "Career Expectations and Outcomes: Evidence (on Gender Gaps) from the Economics Job Market" (with Brooke Helppie McFall and Eric Parolin*). *Journal of Public Economics*, Vol. 248, August 2025, 105437.
- [43] "Should Mothers Work? How Perceptions of the Social Norm Affect Individual Attitudes Toward Work in the U.S." (with Patricia Cortes, Gizem Kosar, and Jessica Pan). *Review of Economics and Statistics*, forthcoming.
- [42] "Economic Shocks and Skill Acquisition: Evidence from a National Online Learning Platform at the Onset of Covid-19" (with Ina Ganguli, Jamal Haidar, Asim Khwaja, and Sam Stemper*). *Labour Economics*, Vol. 90, October 2024, 102575.
- [41] "A (Dynamic) Investigation of Stereotypes, Belief-Updating, and Behavior" (with Katheine Coffman and Paola Ugalde Araya*). *Economic Inquiry*, Vol. 62, Issues 3, July 2024, 957-983.

- [40] "Biases in Information Selection and Processing: Survey Evidence from the Pandemic" (with Ester Faia, Andreas Fuster, and Vincenzo Pezone). *Review of Economics and Statistics*, Vol. 106, Issues 3, May 2024, pp. 829-847.
- [39] "Gender Differences in Job Search and the Earnings Gap: Evidence from Business Majors" (with Patricia Cortes, Jessica Pan, Laura Pilossoph, and Ernesto Reuben). *Quarterly Journal of Economics*, Vol. 138, Issue 4, November 2023, pp. 2069-2126.
- [38] "Estimating Students' Valuation for College Experiences" (with Esteban Aucejo and Jacob French*). *Journal of Public Economics*, Vol. 224, August 2023, 104926.
- [37] "The Impact of COVID-19 on Workers' Expectations and Preferences for Remote Work" (with Yuting Chen*, Patricia Cortes, Gizem Kosar, and Jessica Pan). *American Economic Association Papers and Proceedings*, Vol. 113, May 2023, pp. 556-561.
- [36] "Ask and You Shall Receive? Gender Differences in Regrades in College" (with Cher Li). *American Economic Journal: Economic Policy*, Vol. 15, No. 2, May 2023, pp. 359-394.
- [35] "The Role of Heterogeneous Risk Preferences, Discount Rates, and Earnings Expectations in College Major Choice" (with Arpita Patnaik*, Joanna Venator*, and Matthew Wiswall) *Journal of Econometrics*, Vol. 231, No. 1, November 2022, pp. 98-122.
- [34] "Expectations with Endogenous Information Acquisition: An Experimental Investigation" (with Andreas Fuster, Ricardo Perez-Truglia, and Mirko Weiderholt). *Review of Economics and Statistics*, Vol. 104, No. 5, September 2022, pp. 1059–1078.
- [33] "COVID-19 Vaccine Acceptance and Hesitancy in Low and Middle-Income Countries, and Implications for Messaging," (with Julio Solis Arce *et al.*) *Nature Medicine*, July 16, 2021.
- [32] "What would you do with \$500? Spending Response to Gains, Losses, News, and Loans" (with Andreas Fuster and Greg Kaplan). *Review of Economic Studies*, Vol 88, No. 4, July 2021, Pages 1760-1795.
- [31] "Human Capital Investments and Expectations about Career and Family" (with Matthew Wiswall). *Journal of Political Economy*, Vol 129, No. 5, May 2021, pp. 1361-1424.
- [30] "The Sensitivity of Housing Demand to Financing Conditions: Evidence from a Survey" (with Andreas Fuster). *American Economic Journal: Economic Policy*, Vol 13, No. 1, February 2021, pp. 231-265.
- [29] "The Impact of COVID-19 on Student Experiences and Expectations: Evidence from a Survey" (with Esteban Aucejo, Jacob French*, and Maria Paola Ugalde Araya*). *Journal of Public Economics*, Vol 191, November 2020, 104271.
- [28] "Educational Assortative Mating and Household Income Inequality" (with Lasse Eika and Magne Mogstad). *Journal of Political Economy*, 127, No. 6, December 2019, pp. 2795-2835.
- [27] "Personal Experiences and Expectations about Aggregate Outcomes" (with Theresa Kuchler). *Journal of Finance*, Vol. 74, Issue 5, October 2019, pp. 2491-2542.
- [26] "University Choice: The Role of Expected Earnings, Non-pecuniary Outcomes and Financial Constraints" (with Adeline Delavande). *Journal of Political Economy*, 127, No. 5, October 2019, pp. 2343-2393.

- [25] "Gender Discrimination and Social Identity: Experimental evidence from Urban Pakistan" (with Adeline Delavande). *Economic Development and Cultural Change*, 68, No. 1, October 2019, pp. 1-40.
- [24] "Home Price Expectations and Behavior: Evidence from a Randomized Information Experiment" (with Luis Armona* and Andreas Fuster). *Review of Economic Studies*, Vol. 86, Issue 4, July 2019, pp. 1371–1410.
- [23] "Financial Aid, Debt Management, and Socioeconomic Outcomes: Post-College Effects of Merit-Based Aid" (with Judith Scott-Clayton). *Journal of Public Economics*, Vol. 170, February 2019, pp. 68-82.
- [22] "Information and Anti-American Attitudes" (with Adeline Delavande). *Journal of Economic Behavior and Organization*, Vol. 149, May 2018, pp. 1-31.
- [21] "Preference for the Workplace, Investment in Human Capital, and Gender" (with Matthew Wiswall). *Quarterly Journal of Economics*, Vol. 133, Issue 1, February 2018, pp. 457-507.
- [20] "Intended College Attendance: Evidence from an Experiment on College Returns and Costs" (with Zachary Bleemer*). *Journal of Public Economics*, Vol. 157, January 2018, pp. 184-211.
- [19] "An Overview of the Survey of Consumer Expectations" (with Olivier Armantier, Giorgio Topa and Wilbert van der Klaauw) *Economic Policy Review*, Vol 23, No. 2, December 2017, pp. 51-72.
- [18] "Preferences and Biases in Education Choices and Labor Market Expectations: Shrinking the Black Box of Gender" (with Ernesto Reuben and Matthew Wiswall). *Economic Journal*. Vol. 127, Issue 604 September 2017, pp. 2153–2186
- [17] "A Boost in the Paycheck: Survey Evidence on Workers' Response to the 2011 Payroll Tax Cuts" (with Grant Graziani* and Wilbert van der Klaauw). *American Economic Journal: Economic Policy*, Vol. 8, No. 4, November 2016, pp. 124-159.
- [16] "Financial education and the debt behavior of the young" (with Meta Brown, John Grigbsy*, Wilbert van der Klaauw, and Jaya Wen*). *Review of Financial Studies*, Vol. 29, No. 9, 2016, pp. 2490-2522.
- [15] "The Price is Right: Updating of Inflation Expectations in a Randomized Price Information Experiment" (with Olivier Armantier, Scott Nelson*, Giorgio Topa and Wilbert van der Klaauw). *Review of Economics and Statistics*, Vol. 98, No. 3, July 2016, pp. 503-523.
- [14] "To Buy or Not to Buy: Consumer Constraints in the Housing Market" (with Andreas Fuster). *American Economic Review Papers & Proceedings*, Vol. 106, No. 5, May 2016, pp. 636-640.
- [13] "Stereotypes and Madrassas: Experimental Evidence from Pakistan" (with Adeline Delavande). *Journal of Economic Behavior & Organization*, Vol. 118, October 2015, pp. 247-267.
- [12] "Heterogeneous Inflation Expectations, Learning, and Market Outcomes" (with Carlos Madeira). *Journal of Money, Credit, and Banking*, Vol. 47, Issue 5, August 2015, pp. 867-896.
- [11] "How do College Students Respond to Public Information about Earnings?" (with Matthew Wiswall). *Journal of Human Capital*, Vol. 9, No. 2, Summer 2015, pp 117-169.
- [10] "Inflation Expectations and Behavior: Do Survey Respondents Act on their Beliefs?" (with Olivier Armantier, Wändi Bruine de Bruin, Giorgio Topa and Wilbert van der Klaauw). *International Economic Review*, Vol. 56, Issue 2, May 2015, pp 505-536.
- [9] "Determinants of College Major Choice: Identification using an Information Experiment" (with Matthew Wiswall). *Review of Economic Studies*, Vol. 82, Issue 2, April 2015, pp 791-824.

- [8] "The Impact of Housing Markets on Consumer Debt: Credit Report Evidence from 1999 to 2012" (with Meta Brown and Sarah Stein*). *Journal of Money, Credit, and Banking*, Vol. 47, Issue S1, March/April 2015, pp 175-213.
- [7] "Bayesian Social Learning, Conformity and Stubbornness: Evidence from the AP Top 25" (with Daniel Stone). *Journal of Risk and Uncertainty*, Vol. 49, Issue 1, August 2014, pp 73-102.
- [6] "College Major Choice and the Gender Gap". *Journal of Human Resources*, Vol. 48, No. 3, Summer 2013, pp. 545-595.
- [5] "Measuring Inflation Expectations" (with Olivier Armantier, Wandi Bruine de Bruin, Simon Potter, Giorgio Topa, and Wilbert van der Klaauw). *Annual Review of Economics*, Vol. 5, May 2013, pp. 273-301.
- [4] "Double Majors: One for Me, One for Mom and Dad?" *Economic Inquiry*, Vol. 50, Number 2. April 2012, pp. 287-308.
- [3] "An Experimental Investigation of Why Individuals Conform". *European Economic Review*, Vol. 55, Issue 6, August 2011, pp. 774-798.
- [2] "How do College Students Form Expectations". *Journal of Labor Economics*, Vol. 29, No. 2, 2011, pp. 301-348.
- [1] "Can Subjective Expectations Data be used in Choice Models? Evidence on Cognitive Biases". *Journal of Applied Econometrics*, Vol. 26, Issue 3, 2011, pp 520-544.

WORKING PAPERS

"Information Spillovers within Couples: Evidence from a Sequential Survey of Spouses" (with Adeline Delavande and Gizem Kosar).

"Anticipated Discrimination and Major Choice" (with Louis-Pierre Lepage and Xiaomeng Li*).

"Moral Hazard and the Sustainability of Income-Driven Repayment Plans" (with Chao Fu and Xiaomeng Li*).

"Improving Childhood Immunization through Maternal Support: Evidence from a Randomized Intervention in Pakistan" (with Adeline Delavande, Areeba Shah, and Javed Younas). *Journal of Development Economics, Revise and Resubmit.*

"College Students and Career Aspirations: Nudging Student Interest in Teaching" (with Alvin Christian* and Matthew Ronfeldt).

"Assessing the Costs of Balancing College and Work Activities: The Gig Economy Meets Online Education" (with Esteban Aucejo and Spencer Perry*).

"Gender Differences in Negotiations and Labor Market Outcomes: Evidence from an Information Intervention with College Students" (with Patricia Cortes, Jacob French*, and Jessica Pan).

"Information-Optional Policies and the Gender Concealment Gap" (with Christine Exley, Raymond Fisman, Judd Kessler, Louis-Pierre Lepage, Xiaomeng Li*, Corinne Low, Xiaoyue Shan, Mattie Toma).

"Information and Social Norms: Experimental Evidence on the Labor Market Aspirations of Saudi Women" (with Monira Essa Aloud, Sara Al-Rashood, and Ina Ganguli). *Economic Development and Cultural Change, Accepted.*

"Labor Market Search with Imperfect Information and Learning" (with John Conlon*, Laura Pilossoph, and Matthew Wiswall).

(HAND)BOOK CHAPTERS

"Survey Experiments on Economic Expectations" (with Andreas Fuster). *Elsevier Handbook of Expectations*, 2023, pp. 107-130.

"College Majors" (with Arpita Patnaik and Matthew Wiswall). In *The Routledge Handbook of the Economics of Education*, Brian McCall, editor. December 2021. Routledge, pp. 415-457.

"Household Debt and Saving During the Great Recession" (with Rajashri Chakrabarti, Donghoon Lee and Wilbert van der Klaauw) in NBER book *Wealth*, *Financial Intermediation and the Real Economy*, Charles Hulten and Marshall Reinsdorf, editors. January 2015. University of Chicago Press, pp. 273-322.

NY FED LIBERTY STREET ECONOMICS BLOGS

Just Released: Introducing the SCE Labor Market Survey. August 2017

Valuing Workplace Benefits. June 2017

Just Released: 2017 SCE Housing Survey Finds Increased Optimism about Home Price Growth. May 2017

Measuring Americans' Expectations following the 2016 Election. January 2017

Just Released: Press Briefing on the Survey of Consumer Expectations. November 2016

How Do People Revise Their Inflation Expectations? August 2016

Is Health Insurance Good for Your Financial Health? June 2016.

2016 SCE Housing Survey Shows Modest Decline in Home Price Expectations. June 2016

Just Released: Five New Data Series on Consumer Expectations. February 2016

Who is Driving the Recent Decline in Consumer Inflation Expectations? January 2016

Trends in Debt Concentration in the United States By Income November 2015

The Survey of Consumer Expectations Turns Two! July 2015

How Sensitive Is Housing Demand to Down Payment Requirements and Mortgage Rates? July 2015

Just Released: 2015 SCE Housing Survey Shows Households Optimistic about Housing Market. May 2015

<u>Just Released: SCE Credit Access Survey Shows Higher Likelihood of Consumers Applying for Credit.</u> March 2015

Introducing the SCE Credit Access Survey. November 2014

Why Aren't More Renters Becoming Homeowners? October 2014

Introducing the SCE Housing Survey. October 2014

What Americans (Don't) Know about Student Loan Collections. June 2014.

Rising Household Debt: Increasing Demand or Increasing Supply? May 2014.

Series of Four Blogs Introducing the FRBNY Survey of Consumer Expectations. (1; 2; 3; 4)

My Two (Per)cents: How Are American Workers Dealing with the Payroll Tax Hike? May 2013.

Nudging Inflation Expectations: An Experiment. November 2012.

Historical Echoes: 150 Years after the Morrill Act. September 2012.

Soaring Tuitions: Are Public Funding Cuts to Blame? September 2012.

A Boost in Your Paycheck: How Are U.S. Workers Using the Payroll Tax Cut? May 2012.

Inflation Expectations and Behavior: Do Survey Respondents Act on Their Beliefs? July 2011.

What Is Driving the Recent Rise in Consumer Inflation Expectations? April 2011.

AWARDS & GRANTS

2021-2023	RSF Trustee Grant, "Unintended Benefits of COVID-19? Impacts on Job Flexibility and the
	Gender Pay Gap" (Co-PIs: Patricia Cortes, Jessica Pan, and Gizem Kosar)
2020-2023	NBER Retirement and Disability Research Center, SSA Grant, "Perceptions about Social
	Security and Behavior: Evidence from a Joint Survey of Spouses" (Co-PIs: Adeline
	Delavande and Gizem Kosar)
2020, 2021	American Economic Review: Insights, Excellence in Refereeing Award
2018	AER Excellence in Refereeing Award
2018-2020	NSF Research Grant, "Gender Differences in Negotiation and Job Search: Evidence from
	Business Majors" (Co-Is: Patricia Cortes and Jessica Pan)
2018-2020	EPod Harvard Kennedy School HRDF Research Grant, "Enhancing the Skills Journey for
	Better Jobs" (Co-PI: Ina Ganguli; Jamal Haidar; Asim Khwaja)
2018	American University of Sharjah Enhanced Faculty Research Grant, "Parental Beliefs and
	Health Outcomes: An Experimental Study in Pakistan" (PI: Javed Younas; Co-I: Adeline
	Delavande)
2018	ASU ISSR Seed Grant, "Parental Beliefs and Health Outcomes: An Experimental Study in
	Pakistan" (Co-Is: Adeline Delavande and Javed Younas)
2016-2018	EPod Harvard Kennedy School HRDF Pilot Research Grant, "Understanding Educational
	Aspirations of Saudi Females" (Co-PI: Ina Ganguli)
2016-2017	University of Essex PVC Research Strategic Fund, "Partnership Building with Pakistan" (PI:
	Adeline Delavande)
2015	Spencer Foundation Grant #201500101, "Financial Aid, Debt Management, and
	Socioeconomic Outcomes" (PI: Judith Scott-Clayton)
2009-2011	RAND Initiated Research, Opinions and Choices of Pakistani Youth (PI: Adeline Delavande)

TEACHING & ADVISING

2021-	University of Michigan, Labor Economics, (Ph.D. level)
2020-2022	University of Michigan, Third-year Paper Class (Ph.D. level)
2020-2021	University of Michigan, Experiments in Economics (Undergraduate level)
2017, 2018	ASU, Labor Economics (Ph.D. level)
2017, 2018	ASU, Experiments in Economics (Undergraduate level)
2016	Princeton University, Experiments in Economics (Undergraduate level)

Ph.D. Thesis Supervision (* denotes chair/co-chair)

2025	Zsigmond Pálvölgyi* (UM)	- Initial: Corvinus University, Asst. Prof
2025	Nikhil Rao (UM)	- Initial: NBER (Crime) Postdoc
2025	Katherine Richard (UM)	- Initial: UW Madison School of Public Affairs, Asst. Prof
2024	Iris Vrioni* (UM)	- Initial: Rochester University, Asst. Prof
2024	Tyler Radler (UM)	- Initial: Bates White
2023	Michael Murto (UM)	- Initial: Consumer Finance Protection Bureau
2023	Maria Paola Ugalde A* (ASU)	- Initial: Louisiana State University, Asst. Prof
2022	Jacob French* (ASU)	- Initial: NYU Stern, Asst. Prof
2019	Sadegh Eshaghnia* (ASU)	- Initial: UChicago Postdoc

DEPARTMENT/UNIVERSITY SERVICE

2024-2027	Member, DMN Academic Freedom Lecture Committee, UM Senate Assembly
2024-2027	Member, Communications Advisory Committee, UM Senate Assembly
2024	Member, Ethics Investment Committee Summer Working Group, UM Senate Assembly
2024-2025	Faculty co-lead, University of Michigan Gender Salary Study, UM Provost Office
2024-	Member, Executive Committee, UM Economics
2021-2023	Member, Executive Committee, UM Economics
2020-2021	Member, University of Michigan PhD Admissions Committee

2019-2020	Member, ASU Economics Hiring Committee
2019-2020	Member, ASU Economics Personnel Committee
2018-2019	Member, ASU Economics Hiring Committee
2018-2019	Member, ASU Economics Personnel Committee
2017-2018	Member, ASU Economics Personnel Committee

MANAGEMENT

2025	Co-organizer of the 8th Workshop on Subjective Expectations (Nova)
2023	Co-organizer of the 7 th Workshop on Subjective Expectations (Bocconi)
2022	Co-organizer of the UMich TWFE Workshop
2020	Co-organizer of the ASU Workshop on Subjective Expectations
2019	Co-organizer of the CESifo Venice Summer Institute on Gender
2018	Co-organizer of the CESifo Workshop on Subjective Expectations
2016	Co-organizer of the NY Fed Workshop on Subjective Expectations
2014-2015	Microeconomic Studies Ph.D. recruiting co-coordinator
2013	Co-organizer of System Applied Micro Conference Meetings
2012-2013	NYFRB Real-side Research Associate Coordinator
2009-2010	Microeconomic and Regional Studies Ph.D. recruiting coordinator

SEMINAR AND CONFERENCE PRESENTATIONS

- 2025 (scheduled) Bank of Italy; Erasmus School of Economics; Hong Kong University of Science and Technology; Johns Hopkins University; KU Leuven; LSE Female Labor Force Participation around the World Conference; McGill University; National University of Singapore; Naples Workshop on Frontiers in Measurement and Survey Methods (Plenary); New York University; Northeastern University; Oxford University; St. Louis Fed; University of Bonn; University of Calgary; University of Hamburg; University of Hong Kong; UC Santa Barbara; University of Warwick; University of Washington, St Louis; Workshop on Gender, Households, and Inequality (Argentina)
- Australian Gender Economics Workshop (Plenary); IZA Workshop on the Economics of Education (Plenary); Michigan State University; NBER Education Fall Meetings; SOLE Meetings; University of Houston; University of New South Wales; University of Technology Sydney
- BI Norwegian Business School; Central European University; Claremont McKenna; Federal Reserve Bank of Cleveland; Federal Reserve Bank of New York; IIM Calcutta; IFPRI; Institute of Fiscal Studies; NEBR Economics of Education (Fall meetings); NHH Norwegian School of Economics; Northwestern University; Pennsylvania State University; Princeton University; Tinbergen Institute; University of California Riverside; University of Copenhagen; SOFI Stockholm University; University of Amsterdam; University of Chicago; University of Erlangen-Nuremberg; UIUC; University of Gothenburg; University of Oslo; University of Pittsburgh; University of Tilburg; Uppsala University; Vienna University of Economics and Business
- AEA Annual Meetings; American University of Cairo; BSE Summer Forum; Brigham Young University; Carnegie Mellon University; CEPR/LSE Annual Symposium on Labour Economics; Federal Reserve Board; SITE Gender Workshop; UCLA Anderson; University of Chicago Lifecycle Workshop; University of Connecticut; University of Western Ontario; UM CIERS; University of Illinois Chicago; University of Toronto
- AEA Annual Meetings; Behavioral Economics Annual Meeting (BEAM); Bocconi University; Boston University; CEBI Workshop on Subjective Beliefs in Macroeconomics and Household Finance; CESifo Labor Economics Seminar; IZA: MiSoC workshop on Women in the Labour Market; New York University; Oxford University; Stockholm School

of Economics; Tulane University; University College London; University of Bonn; University of Copenhagen; University of Florida; University of Maryland; University of Nebraska; University of Washington St. Louis; University of Zurich

2020 AEA Annual Meeting; Indiana University; NBER Labor Studies Summer Institute; Northwestern Kellogg; UCLA Anderson; University of Arizona and World Bank Development Economics Conference; UNC Chapel Hill; University of Exeter

AASLE Singapore Meetings; Boston College; Cornell University, DIW Workshop on 2019 Expectations and Decisions of Households; Duke University; Loyola Marymount University; MiSoc University of Essex Applied Micro Workshop; NBER Education Fall Meetings; Sciences PO Summer Workshop in Labor; Rady School of Management (UCSD); Rochester University; Singapore Management University; Southern Methodist University; TEC Behavioral Economics Conference (UCSB); UChicago Gender and Labor Market Conference; UC Berkeley; UCLA; UC Mercedes; University of Arizona; University of Pennsylvania; UT Austin; UW Madison; Yale

American Economic Association Annual Meeting; Cambridge University; CESifo Workshop on Subjective Expectations; European Central Bank; Federal Reserve Bank of San Francisco; Federal Reserve Board; Goethe University; Harris School UChicago; HCEO Conference on Social Interactions; ISER University of Essex; NBER Labor Studies Fall Meetings; NBER Summer Institute (Micro Data and Macro Models); Northwestern University; Questrom School of Business; Royal Holloway; University College London; University of Michigan; USC Workshop on Economic Policy

American Economic Association Annual Meeting; ASU Labor and Finance Group Winter Meetings; Baruch College; Colorado State University; Central European University; Columbia University Teacher's College; Fordham University; IZA; Johns Hopkins University; NYU Abu Dhabi; Ohio State University; Tinbergen Institute Amsterdam & Rotterdam; UChicago Booth; University of Southern California CESR; University of Wisconsin Madison.

American Economic Association Annual Meeting; Arizona State University; Association for Education Finance and Policy; Center for Economic Studies, Munich; Chicago Human Capital Formation & Family Economics Workshop; Consumer Finance Protection Bureau; Cornell University; Georgetown University; Ifo Conference on Macroeconomics and Survey Data; Northwestern Conflict and Cooperation Conference; Ohio State University; Penn State University Education Conference; Princeton University (Education seminar; Macro lunch seminar); Riksbank; Society of Labor Economists; Stockholm School of Economics; Toulouse School of Economics; University of Calgary Empirical Microeconomics Workshop; University of Maryland; University of Virginia; Uppsala University.

American Economic Association Annual Meeting; Annual Meeting of Association for Analytic Learning on Islam and Muslim Societies; Barcelona Graduate School of Economics Summer Forum; Econometric Society World Congress; European Conference on Household Finance; FDIC Annual Consumer Research Symposium; Harvard University; Princeton University; Reserve Bank of India; Southern Economic Association.

American Economic Association Annual Meeting; Bank of Spain; Barcelona Graduate School of Economics Summer Forum; NBER Summer Institute; Central Bank of Chile; Duke University; Notre Dame; Rice University; Texas A&M; University of Essex Workshop on Subjective Expectations and Probabilities in Economics and Psychology; University of Laval; University of Minnesota; University of Washington, St. Louis.

2018

2017

2016

2015

2014

- Annual meeting of the Association for Analytic Learning on Islam and Muslim Societies; University of Edinburgh; University of Essex; University of Michigan Conference on Economic Decision making; European Central Bank Conference on Household Finance and Consumption.
- Annual meeting of the Association for Analytic Learning on Islam and Muslim Societies; CIPREE Conference on Formation and Revision of Subjective Expectations; Hunter College; International Experimental Science Association Annual Meetings; NBER Summer Institute Political Economy Meetings; NBER Summer Institute National Security Meetings; North American Experimental Science Association Conference; Ohio State University; Rutgers University; Society of Labor Economists Annual Meetings.
- Association for the Study of Religion, Economics, and Culture Tenth Annual Conference; Bocconi University; Econometric Society North American Summer Meeting; Hunter College; IZA Workshop on Discrimination and Ethnicity; NBER Economics of Culture and Institutions Meetings; NY Fed Brown Bag; NYU Experimental Working Group; Rutgers University; Seventh International Meeting on Experimental and Behavioral Economics.
- American Economic Association Annual Meeting; Rochester University; Society of Labor Economists; Stanford Institute of Theoretical Economics; North American Experimental Science Association; CIBC Centre Workshop on Post-Secondary Education Decisions and Policies.
- 2009 CIPREE Workshop on Subjective Beliefs in Econometric Models; Dubai School of Government; Econometric Society North American Summer Meeting; Duke University; Midwest Economic Association; Society of Labor Economists.
- Federal Reserve Bank of New York; Federal Reserve System Applied Microeconomics Conference; Kennedy School of Government (DSG Initiative); Midwest Economic Association; NBER Higher Education Working Group; North American Experimental Science Association; Northwestern University; University of Connecticut.

REFEREE

American Economic Review; AEJ: Applied; AEJ: Economic Policy; AEJ: Macro; AEJ: Micro; AER: Insights; Berkeley Electronic Journal of Economic Analysis and Policy; Canadian Social Sciences and Humanities Research Council; Current Issues in Economics and Finance; Decision Analysis; Econometrica; Economic Inquiry; Economic Journal; Economics of Education Review; Economic Policy Review; European Economic Review; International Economic Review; Israel Research Foundation; Journal of Applied Econometrics; Journal of Econometrics; Journal of Economic Behavior and Organization; Journal of European Economic Association; Journal of Human Capital; Journal of Human Resources; Journal of Labor Economics; Journal of Financial Intermediation; Journal of Monetary Economics; Journal of Money, Credit, and Banking; Journal of Policy and Management Science; Journal of Political Economy; Journal of Population Economics; Journal of Public Economics; Management Science; National Science Foundation; Quarterly Journal of Economics; RAND Journal of Economics; Review of Economic Studies; Review of Economics and Statistics; Review of Financial Studies; Sloan Foundation; Southern Economic Journal; US-Israel Binational Science Foundation.