

# Joaquín Saldain

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## EDUCATION:

Ph.D. Candidate, University of Virginia Expected May 2022  
Dissertation: "High-Cost Consumer Credit"  
Committee: Eric Young [ey2d@virginia.edu](mailto:ey2d@virginia.edu)  
Zachary Bethune [zab2t@virginia.edu](mailto:zab2t@virginia.edu)  
Anton Korinek [akorinek@virginia.edu](mailto:akorinek@virginia.edu)

M.A., Economics, University of Virginia May 2018  
M.A., Economics, Universidad de la República (Uruguay) Dec. 2015  
B.A., Economics, Universidad de la República (Uruguay) Mar. 2012

## FIELDS OF INTEREST:

Macroeconomics, Household Finance

## WORKING PAPERS:

"A Quantitative Model of High-Cost Consumer Credit" (Job Market Paper)

"Consumer Credit Regulation and Lender Market Power", with Eric Young (UVA)  
and Zachary Bethune (UVA)

## RESEARCH AND PROFESSIONAL EXPERIENCE:

*Research Assistant* for Professor Sophie Osotimehin, University of Quebec at Montreal Fall 2018  
*Research Assistant* for Professor Juan Passadore, Einaudi Institute for Economics and Finance 2014-2015  
*Research Assistant*, Research Department, Central Bank of Uruguay 2014-2016

## TEACHING EXPERIENCE:

*Teaching Assistant*, University of Virginia Aug. 2017 – May. 2021  
Econ 7020, Macroeconomic Theory I; Econ 7040, Macroeconomic Theory II  
Econ 3020, Intermediate Macroeconomics; Econ 3030, Money and Banking

## SELECTED PRESENTATIONS:

114th NTA Annual Conference (virtual) Nov. 2021  
SEA 91st Annual Meeting, Houston, TX Nov. 2021  
UVA-Richmond Fed-Duke Research Jamboree, Richmond, VA Nov. 2021  
LACEA LAMES Annual Meeting (virtual) Oct. 2021  
Econometric Society European Meeting (virtual) Aug. 2021

## AWARDS:

Society of Fellows Dissertation Completion Fellowship, UVA Graduate School of Arts & Sciences 2021-2022  
Bankard Pre-Doctoral Fellowship, UVA Graduate School of Arts & Sciences Fall 2021  
Best Dissertation Prize, UVA Department of Economics Spring 2019  
Snively Prize for Best Summer Paper, UVA Department of Economics Fall 2018  
Presidential Fellowship, UVA Graduate School of Arts & Sciences 2016-2018