

# Santiago Truffa - Ph.D Business Administration

## Personal information

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## Professional experience

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June 2019: ESE Business School, Universidad de los Andes  
**Assistant Professor** / Santiago, Chile  
**Director Real Estate Modeling Lab**

July 2017- May 2019: Tulane University, Finance  
**Visiting Assistant Professor** / New Orleans, USA

June 2008- June 2011: MINISTRY OF FINANCE  
**Economic analyst** / Santiago, Chile

May 2007- May 2008: CUPRUM (Pension Fund)  
**Financial trader and analyst** / Santiago, Chile

## Education

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- 2017 UC Berkeley  
**Phd Business Administration** Berkeley, USA.
- 2013 UC Berkeley  
**Master in Business Administration** Berkeley, USA.
- 2009 UNIVERSIDAD DE CHILE  
**M.A. Applied Economics** /Santiago, Chile  
**B.A. Industrial Engineering** /Santiago, Chile

## Areas of Expertise

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Household finance, Urban Economics and Applied Microeconomics

## Teaching Experience

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- 2019                   **ESE Business School**  
Financial Modeling (MFI)  
Advanced Corporate Finance (MDI)  
Financial Data Science (MFI)
  
- 2017-2018           **Tulane**  
Financial Modeling (Undergrad & MBA)  
Financial Modeling (Undergrad)  
Financial Modeling (MBA)  
Fixed Income Analysis (E-MF)  
Advanced Corporate Finance (E-MBA)
  
- 2013-2016           **UC Berkeley**  
Microeconomics (MBA)  
Microeconomics (EMBA)  
Ethics (MBA)
  
- 2010                   **Universidad de Chile**  
Economics (Undergraduate level)

## Fellowships and Awards

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UC Berkeley: Graduate Student Research Grant (2011, 2012, 2013); Sasakawa Young Leaders Fellowship Tokyo Foundation (2013, 2014, 2015), Sylff fellowship Tokyo Foundation (2015-2016), Travel Grant (2014, 2013); Summer Research Award (2013-2014), NBER Household finance small grant program (2017)

## Presentations

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2019: UEA Conference, Finance UC, CU Boulder, Universidad de los Andes

2018: CU Boulder, CFBP Consumer finance conference, NBER SI 2018 Development of the American Economy, Universidad de los Andes, BCCH, SBIF research Conference.

2017: Michigan State University, Australian National University, SBIF Chile, FCC, UCLA, NYU, UC Berkeley.

2016: IGC Cities Conference, London (March), Real State Lunch, Berkeley (May), Business and Public Policy Lunch, Berkeley (May), Business and Public Policy Lunch, Berkeley (August), OEW Seminar Berkeley (November), BPP Conference, Boston (October), Urban Economics Association, Minnesota (November), Auckland Finance Meeting (December)

2015: Business and Public Policy Lunch, Berkeley (May), Business and Public Policy Lunch, Berkeley (August), Political Economy Seminar, Berkeley (September)

## Working Papers

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- 1. “*On the Geography of Inequality: Labor Sorting and Place-Based Policies in General Equilibrium*”
- 2. “*Agglomeration, Coordination and Corporate Investment*” with William Grieser (TCU) and Gonzalo Maturana (Emory)
- 3. “*Playing Checkers in Chinatown*” with Jose Antonio Espin-Sanchez (Yale)
  - Presented in NYU (2017) , UC Berkeley (2017), FCC (2017) and UCLA (2017). Scheduled for NBER SI (2018)
- 4. “*Estimating the Information Component in Switching Costs: A Structural Approach*” with Sheisha Kulkarni (Virginia, NBER)) and Gonzalo Iberti
  - Finance by the Alfred P. Sloan Foundation through the NBER Household finance small grant program
  - Scheduled for CU Boulder, CFBP consumer finance conference and BCCH 2018
- 5. “*Keeping it Constant: The Effects of Standardization on Consumer Loan Outcomes*” with Sheisha Kulkarni (Virginia, NBER)) and Gonzalo Iberti
  - Finance by the Alfred P. Sloan Foundation through the NBER Household finance small grant program
  - Presented at UC Berkeley (2018), U. Virginia (2018), Wharton (2018)

## Selected Work in Progress

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- 6. “*Credit Constraints and Consumer Welfare*” with Jordan Nickerson (Boston College) and Gonzalo Maturana (Emory)
- 7. “*Labor Market Effects of Deleting Delinquencies*” with Jordan Nickerson (Boston College) and Gonzalo Maturana (Emory)
- 8. “*More Effective Financial Literacy*” with Sean Higgins (Northwestern, NBER), Sheisha Kulkarni (Virginia, NBER) and Erk Berwart CMF)
- 9. “*Public Bank Lending During a Financial Crisis*” with Alexis Montecinos (Suffolk)

## Additional information

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Languages: Spanish (native speaker), English (fluent) and Italian (fluent).  
Computing Skills: R, LaTeX, Stata