

Andres Liberman

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Academic Appointment

2013 – current Assistant Professor of Finance, New York University Stern School of Business

Education

2008 – 2013 Ph.D. in Finance, Columbia University

1998 – 2004 B.A. in Industrial Engineering, Universidad de Chile

Refereed Publications

“Screening on Loan Terms: Evidence from Maturity Choice in Consumer Credit,” with Andrew Hertzberg and Daniel Paravisini. *Review of Financial Studies*, September 2018, 31(9), 3532-3567.

“The Labor Market Effects of Credit Market Information,” with Marieke Bos and Emily Breza. *Review of Financial Studies*, June 2018, 31(6), 2005-2037.
RFS Editor’s Choice

“Financial Contracting and Organizational Form: Evidence from the Regulation of Trade Credit,” with Emily Breza. *Journal of Finance*, February 2017, 72(1), 291-324.
Brattle Group First Prize for Best Paper in Corporate Finance in the Journal of Finance, First Prize, 2017
Charles River Associates Award for the Best Paper on Corporate Finance, WFA 2015

“The Value of a Good Credit Reputation: Evidence from Credit Card Renegotiations,” *Journal of Financial Economics*, June 2016, 120(3), 644-660.

Working Papers

“The Effects of Information on Credit Market Competition: Evidence from Credit Cards”, with Fritz Foley, Agustin Hurtado, and Alberto Sepulveda.

“Measuring Bias in Lending,” with Will Dobbie, Daniel Paravisini, and Vikram Pathania.

“The Equilibrium Effects of Information Deletion: Evidence from Consumer Credit Markets,” with Christopher Neilson, Luis Opazo, and Seth Zimmerman.

“Debt and Human Capital: Evidence from Student Loans”, with Slava Fos and Constantine Yannelis. *Revise and resubmit, Journal of Financial Economics*
Best Paper Award, LBS Summer Finance Symposium 2017

“High-Cost Debt and Perceived Creditworthiness: Evidence from the U.K.,” with Daniel Paravisini and Vikram Pathania.

Seminar Presentations and Conferences (* indicates conference presentation by coauthor)

- 2018 (includes scheduled) AFA (Philadelphia), BYU Red Rock Conference*, EIEF, Emory, Frankfurt School of Finance and Management, HEC Paris, IDC Annual Conference in Financial Economics Research (Herzliya), New York Federal Reserve Bank, NBER Corporate Finance Summer Institute, RCFS Conference*, SBIF Conference (Santiago), SITE Financial Regulation (Stanford)*, UCLA, USC, World Bank Macro Group
- 2017 APPAM Fall Conference*, Boston College, CKGSB, Conference on Banking Development, Stability, and Sustainability (Santiago)*, CUHK, EFA*, EIEF, Erasmus University, FRBNY/NYU Conference on Financial Intermediation, HKU, ITAM, LBS Summer Finance Symposium, NBER Corporate Finance Meeting (Chicago)*, NYU Shanghai, Philadelphia Fed New Perspectives on Consumer Behavior in Credit and Payments Markets Conference, Riksbank (Stockholm), Santiago Finance Workshop, SITE Labor and Finance Workshop (Stanford)*, Stockholm School of Economics, Tillburg University, Tsinghua PBC
- 2016 Adam Smith Worskhop (Cambridge), AEA (San Francisco), AFA (San Francisco)*, Berkeley Haas School of Business, BYU Marriot School of Business, EFA (Oslo)*, EIEF Junior Conference (Rome), ESSFM (Gerzensee)*, FIRS (Lisbon)*, IDC Summer Finance Conference (Herzliya), ITAM Finance Conference (Mexico DF)*, Labor and Finance Group meeting (UT Austin), NBER Corporate Finance Spring (Chicago)*, Second CFPB Research Conference on Consumer Finance, SUNY Binghamton, WFA (Park City)*
- 2012-2015 Banco Central de Chile, Berkeley, Boston College, Chicago Booth, Columbia, Crowd Berkeley Symposium*, Duke Fuqua, EFA (Lugano), ESSFM (Gerzensee), Finance UC Conference Universidad Catolica de Chile, Fordham, Harvard Business School, Kellogg, LBS Summer Finance Symposium, MIT Sloan, NBER Corporate Finance Fall 2015 (Stanford), NBER Household Finance Summer Institute 2015, New York Federal Reserve Bank, NYU-Columbia Junior Corporate Finance Meeting, NYU Stern, NYU Stern Research Day, Philadelphia Fed New Perspectives on Consumer Behavior in Credit and Payments Markets Conference*, Princeton, London School of Economics, SFS Cavalcade (Atlanta)*, UCLA Anderson, UNC/Duke Corporate Finance Conference*, UNC Kenan-Flagler, Universidad de Chile, Rochester Simon, WFA 2015 (Seattle), The World Bank

Grants, Honors and Awards

- Best Discussant Award, Mitsui Financial Conference (2018)
- Brattle Group Prize for Best Paper in Corporate Finance in the Journal of Finance, First Prize (2017)
- Visiting Scholar, Einaudi Institute for Economics and Finance (2017, 2018)
- Best Paper Award, LBS Summer Finance Symposium (2017)
- Charles River Associates Award for the Best Paper on Corporate Finance, WFA (2015)
- Citi IPA Financial Capability Research Preparation Grant (2013)
- Chazen Institute Research Stipend (2012)

Teaching Experience

- 2013 - 2018 Corporate Finance (Undergraduate and MBA), NYU Stern School of Business
- 2006 - 2008 Finance (Undergraduate), Industrial Engineering, Universidad de Chile

Service

Discussions	AFA (2015, 2016, 2017), EFA (2014), ESSFM Gerzensee (2014), Finance UC Conference Universidad Catolica de Chile (2014), FIRS (2016, 2018), JLFA Conference (2016), Mitsui Symposium (2018), NBER Summer Institute HF (2016), NYU Household Finance Conference (2017), SFS Cavalcade (2018), UBC Winter Finance Conference (2014), WFA (2013, 2015, 2018), Yale Junior Finance Conference (2017)
Ad-hoc referee	American Economic Review, Fondecyt, Journal of Accounting Research, Journal of Banking and Finance, Journal of Development Economics, Journal of Finance, Journal of Financial and Quantitative Analysis, Journal of Financial Economics, Journal of Law, Economics and Organization, Management Science, Quarterly Journal of Economics, RAND Journal of Economics, Review of Economics and Statistics, Review of Economic Studies, Review of Financial Studies
Prog. committee	WFA (2016, 2017, 2018), FIRS (2016, 2018), EFA (2015, 2016, 2017, 2018), FMA (2015, 2016, 2017, 2018), FMA Latin America (2017)
Students (first placement)	Matteo Crosignani (Fed Board), Kate Waldock (Georgetown)
Other	Coordinator of Global Finance Research Group, Center for Global Economy and Business (NYU Stern)

Other Publications

“Perspectiva Económica de Finlandia” (with Patricio Meller and David Rappoport), in *Caminos al Desarrollo. Lecciones de Países Exitosos*, Min.Relaciones Exteriores de Chile, Ed. UQBAR, Santiago, Tomo I, 2009, (375-420)

“Perspectiva Económica de Corea del Sur” (with Patricio Meller and David Rappoport), in *Caminos al Desarrollo. Lecciones de Países Exitosos*, Min.Relaciones Exteriores de Chile, Ed. UQBAR, Santiago, Tomo I, 2009, (205-260)

Other Work Experience

2006 - 2008	Lecturer, Departamento de Ingenieria Industrial Universidad de Chile
2004 - 2006	Investment Banking Analyst, JPMorgan