THERESA KUCHLER

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EMPLOYMENT

2013 – **New York University**, Leonard N. Stern School of Business Associate Professor (with tenure): 2020 -Assistant Professor of Finance: 2013 – 2020

EDUCATION

2007 – 2013	Ph.D. Economics, Stanford University Advisers: Liran Einav, Caroline Hoxby, Jon Levin
2005 - 2006	Visiting Student, Economics PhD program, University of California, Berkeley
2003 - 2006	Diplom Business Economics, University of Mannheim

OTHER AFFILIATIONS

- 2020 National Bureau of Economic Research, US, Research Associate Corporate Finance
- 2018 Center for Economic Policy Research, UK, Research Affiliate
- 2015 CESifo, Germany, Research Affiliate

PUBLICATIONS AND FORTHCOMING PAPERS

- 1. Sticking to Your Plan: The Role of Present Bias for Credit Card Paydown With Michaela Pagel Forthcoming at the *Journal of Financial Economics*
- 2. House Price Beliefs and Mortgage Leverage Choice With Michael Bailey, Eduardo Davila, Johannes Stroebel Review of Economic Studies, 86(6), November 2019
- 3. Personal Experiences and Expectations about Aggregate Outcomes With Basit Zafar

 Journal of Finance, 74(5), October 2019
- **4.** The Economic Effects of Social Networks: Evidence from the Housing Market With Michael Bailey, Ruiqing Cao, and Johannes Stroebel *Journal of Political Economy*, 126(6), December 2018
- 5. Social Connectedness: Measurement, Determinants, and Effects With Michael Bailey, Ruiqing Cao, Johannes Stroebel, and Arlene Wong *Journal of Economic Perspectives*, 32(3), Summer 2018
- 6. Assessing Sale Strategies in Online Markets using Matched Listings

WORKING PAPERS

The geographic spread of COVID-19 correlates with the structure of social networks as measured by Facebook With Dominic Russel and Johannes Stroebel

The Effects of COVID-19 on U.S. Small Businesses: Evidence from Owners, Managers, and Employees

With Georgij Alekseev, Safaa Amer, Manasa Gopal, JW Schneider, Johannes Stroebel and Nils Wernerfelt

International Trade and Social Connectedness

With Michael Bailey, Abhinav Gupta, Sebastian Hillenbrand, Robert Richmond and Johannes Stroebel

Social Proximity to Capital: Implications for Investors and Firms

With Yan Li, Lin Peng, Johannes Stroebel and Dexin Zhou

R&R at the Review of Financial Studies

Peer Effects in Product Adoption

With Michael Bailey, Drew Johnston, Johannes Stroebel, and Arlene Wong

Social Connectedness in Urban Areas

With Michael Bailey, Patrick Farrell and Johannes Stroebel

R&R at the *Journal of Urban Economics*

Overoptimistic Managers and Market Misvaluation: Implications for Method of Payment and Subsequent Returns to Corporate Acquisitions

R&R at Management Science

TEACHING

2013 - Foundations of Finance; Undergraduate Course, NYU Stern

2020 Empirical Household Finance, PhD Course, NYU Stern

Other teaching: PhD mini-courses in household finance and real estate: European Finance Association Doctoral Workshop, Mannheim, Frankfurt, LMU Munich, IfW Kiel, Bridges/CAGE Summer School

SCHOLARSHIPS AND AWARDS

2017	Glucksman Research Prize for "Social Networks and Housing Markets," NYU Stern
2007-12	Dr. Carl M. and Carolyn C. Franklin Fellowship (2007-2009), B.F. Haley and E.S. Shaw Fellowship (2012-2013), Stanford University
2009	Outstanding Teaching Assistant Award, Stanford University
2005-07	Max-Weber Programm, German National Academic Foundation
2005-06	Fulbright Scholarship
2004	Award for best "Vordiplom", University of Mannheim
2002-05	Scholarship for Highly Gifted Students, Government of Bavaria, Germany

RESEARCH GRANTS

Facebook

2017 – \$6,000 – with Arpit Gupta, Venky Venkateswaran

2017 – \$5,000 – with Johannes Stroebel 2016 – \$6,000 – with Johannes Stroebel

TEMPORARY RESEARCH VISITS

Spring 2018 Stanford GSB
June 2016 SAFE / Goethe University Frankfurt
May 2016 Mannheim University
May 2015 Center for Economic Studies, Munich
June 2014 LMU Munich

PRESENTATIONS (INCLUDING SCHEDULED)

- AEA meetings, LSE, Chicago Household Finance Conference, University of Hamburg, UW Foster School of Business, UCLA (scheduled), Imperial College (scheduled), UBC Sauder (scheduled), Chicago Fed (scheduled), University of Bonn (scheduled), HKUST (scheduled)
- 2019 UNC Junior Roundtable, CMU Tepper, Chicago Booth, Rochester, NBER Summer Institute, Swedish House of Finance, University of Mannheim, Frankfurt School, New York Federal Reserve Bank, UC Berkeley Haas, HEC Paris, Yale SOM, University of Cologne, Christmas Meeting of German Economists Abroad
- AEA meetings, University of Illinois at Urbana Champain, Stanford IO Lunch, Stanford Finance Lunch, Central European University, Austrian Central Bank, LMU Munich Workshop "Natural Experiments and Controlled Field Studies", NBER Summer Institute Real Estate, EFA Warsaw, Yale Junior Finance Conference
- 2017 AEA meetings, Cornell Household and Behavioral Finance Symposium, Northeastern Finance Conference, Baruch, University of Munich, NBER Summer Institute Corporate Finance, NBER Summer Institute Behavioral Macro, NBER Summer Institute Urban Economics, Bank of England, Berkeley Haas, Drexel University, New York Federal Reserve Bank, University of Zurich, Christmas Meeting of German Economists Abroad (Frankfurt)
- 2016 CHUM conference St Louis Federal Reserve Bank, NY Fed Workshop on Subjective Expectations, LMU Munich Workshop "Natural Experiments and Controlled Field Studies", University of Mannheim, University of Frankfurt, NBER Summer Institute Household Finance, NBER Summer Institute Real Estate, Consumer Choice in Mortgage Markets FCA conference, NBER Behavioral Finance, Harvard Business School, Caltech Junior Behavioral Finance Conference, Christmas Meeting of German Economists Abroad (Berlin)
- AEA meetings, National University of Singapore, LMU Munich Workshop "Natural Experiments and Controlled Field Studies", Society for Economic Dynamics, London School of Economics, CESifo conference on Macroeconomics and Survey Data, Christmas Meeting of German Economists Abroad (Munich)
- The Economics of Payments IV Conference at the Federal Reserve Bank of Boston, NYU Stern Research Day, Harvard Business School, University of Regensburg, LMU Munich, LMU Munich Workshop "Natural Experiments and Controlled Field Studies", Federal Reserve Bank of Boston, ESSFM Gerzensee, SITE Summer Workshop Psychology and Economics, Red Rock Finance Conference, Consumer Financial Protection Bureau, Cornell University, Princeton University, Christmas Meeting of German Economists Abroad (Kiel)
- 2013 University of North Carolina (Kenan-Flagler), Federal Reserve Board, Yale SOM, Notre Dame, Philadelphia Federal Reserve Bank, Northwestern University (Kellogg), University of Minnesota

(Carlson), Brown University, New York Federal Reserve Bank, Washington University (Olin), MSU, New York University (Stern), European Economic Association Meetings, Consumer Credit Conference at the Federal Reserve Bank of Philadelphia, Conference on Economic Decision Making (Aspen), Christmas Meeting of German Economists Abroad (Konstanz)

PROFESSIONAL ACTIVITIES

Organizing Committee/Program Committee: WFA, EFA, SED, SFS Cavalcade, Christmas Meetings of German Economists Abroad, WAPFIN@Stern, CESifo Venice Summer Institute "Expectation Formation"

Referee for American Economic Review, Econometrica, Journal of Political Economy, Quarterly Journal of Economics, Review of Economic Studies, Journal of Finance, Review of Financial Studies, Journal of Financial Economics, Review of Economics and Statistics, Journal of Monetary Economics, AEJ Applied, AEJ Macro, Journal of Public Economics, Management Science, Journal of Financial and Quantitative Analysis, European Economic Review

PERSONAL

Year or birth: 1983 Two children (born 2015 and 2018)