

Francis (Haoyu) Fang

Curriculum Vitae

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SUMMARY I am a PhD student in Economics, receiving training across the departments of Economics, Agricultural Economics, and Finance. My main interest is to explore financial inclusion and people's financial behaviors in low- and middle-income countries, aiming to increase the efficiency of the financial services industry and contribute to reducing poverty and inequality. My strengths lie in understanding financial inclusion and household behavior, knowledge of econometrics for impact evaluation, and hands-on experience with randomized control trials(RCTs).

RESEARCH INTERESTS Household Finance; International Development; Behavioral Economics

EDUCATION *University of Washington, Seattle* Expected 2027
Ph.D. in Economics
- Co-advised by: Prof. Paul Glewwe, Prof. Jason Kerwin

University of Minnesota, Twin Cities 2021-2024
Ph.D. Student in Applied Economics

University of Illinois, Urbana-Champaign 2021
B.S. in Statistics (with highest distinction)
B.S. in Econometrics and Quantitative Economics (with distinction)
- Minor in Mathematics
- Certificate in Data Science Completed: Fall 2020

ONLINE PUBLICATION Fang, Francis Haoyu, and Vlaicu, Razvan. **Local Banking Supply and Private Firm Activity: Evidence from Branch Closures**, Inter-American Development Bank Working Papers, July 2024. <http://dx.doi.org/10.18235/0013076>.

WORK IN PROGRESS **Recipient Control over the Timing of Cash Transfers**; with Francis Annan, Jason Kerwin, Naureen Karachiwalla, and Miriam Laker-Oketta—Pilot Test in Progress

The Role of Inflation Expectations in Household Decision-making in Malawi—Preparation Stage

RESEARCH APPOINTMENT *Department of Research and Chief Economist* 2023/07 - 2024/02
Inter-American Development Bank
• Consultant; Supervised by Dr. Razvan Vlaicu

Business Advancement Center for Health 2022/06 - 2024/06
Carlson School of Management, University of Minnesota
• Research Assistant for Prof. Pinar Karaca-Mandic and Prof. Richard Thakor
• Project: **Financial Innovations to Improve Investments in Social Influencers of Health**

Department of Agriculture and Consumer Economics 2018/09 - 2019/05
College of ACES, University of Illinois

- Research Assistant for Prof. Angela Lyons
- Project: **Financial and Digital Inclusion in Sub-Saharan Africa and Southeast Asia**

Illinois Farm Business and Farm Management Association 2019/05 - 2019/12
College of ACES, University of Illinois

- Research Assistant for Prof. Gary Schnitkey and Illinois FBFM
- Project: **Tracking the Financial Trend for Illinois Local Grain Farms**

TEACHING *Teaching Assistant*

APPOINTMENT *(Course Level: Undergraduate = U, Graduate= G)*

- Apec 3002: Managerial Economics(U) Fall 2022
- Econ 490 J3J4: Predictive Analytics (U, G) Summer 2020 - Fall 2020
- Course Developer During Summer
- Econ 490 E3: Applied Machine Learning in Econ(U) Fall 2020
- Econ 203: Economics Statistics II(U) Fall 2019

PRESENT-ATIONS *Missouri Valley Economic Association, 2020 Annual Meeting* 2020/10
Midwest Economics Association, 2020 Annual Meeting Accepted 2020/03

PUBLIC SERVICE *Referee for Journal of Economic Behavior and Organization*

RESEARCH AFFILIATION - *Research Department, Intra-American Development Bank*
- *Minnesota Population Center(MPC), University of Minnesota*
- *Business Advancement Center for Health(BACH), University of Minnesota*
- *Paul W. Glewwe Research Lab, University of Minnesota*
- *Dorélien-Kerwin Population Health and Development Lab (PHD Lab), University of Minnesota*

AWARDS AND GRANTS **Grants**
J-PAL Social Protection Initiative (SPI) – \$149,982
- *Co-PI with Francis Annan, Jason Kerwin, Naureen Karachiwalla, and Miriam Laker-Oketta*

CEGA Psychology and Economics of Poverty Initiative(PEP) – \$50,290.33
- *Co-PI with Francis Annan, Jason Kerwin, Naureen Karachiwalla, and Miriam Laker-Oketta*

Selected Undergraduate Awards

Dean's List
Phi Kappa Phi
ACES James Scholar Honors Program
Logeman Achievement Scholarship(\$1000)
ACES Applied Research Program Grant(\$4,700)

SOFTWARE SKILLS *Experience in years:*
R(7), STATA(4), Python(1.5), SAS(1), L^AT_EX(3)

LANGUAGE *English(Proficient), Mandarin Chinese(Native), Cantonese(Native), Hakka(Proficient)*

OTHER TRAININGS *Empirical Finance*
- *Empirical Corporate Finance(PhD-Level), Spring 2023*
- *Financial Service Industry, Spring 2023*
- *Corporate Finance I(PhD level), Fall 2023*

Development Economics and Econometrics
- *Difference-in-Difference Workshops, Minnesota Population Center; April 2023*
- *BREAD-IGC Virtual PhD Course on Education, Credit, Insurance and Risk; and Migration, Bureau for Research and Economic Analysis of Development (BREAD) and the International Growth Centre (IGC), Spring 2022*
- *MIT PhD-level Development Economics, 2023*

REFERENCES

Paul W. Glewwe (Advisor)
Distinguished McKnight Professor
Department of Applied Economics
University of Minnesota
Phone: (612) 625-0225
Email: pglewwe@umn.edu

Jason T. Kerwin (Advisor)
Associate Professor
Department of Economics
University of Washington
Phone: (612) 625-5719
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