

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
- **PhD Student, but haven't completed general exam**

University of Minnesota, Twin Cities 2024
M.S. Applied Economics
(Ph.D. Student 2021-2024)

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 Ghana–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 APPOINTMENT

Teaching Assistant

(Course Level: Undergraduate = U, Graduate = G; * UW courses)

- Econ 200: Introduction to Microeconomics(U)* Winter, Spring 2025
- 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

Midwest International Economic Development Conference 2025
Missouri Valley Economic Association, 2020 Annual Meeting 2020
Midwest Economics Association, 2020 Annual Meeting 2020

PUBLIC SERVICE

Referee for *Journal of Economic Behavior and Organization*

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

Graduate Awards

George and Pearl Corkery Scholarship 2024

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
Email: pglewwe@umn.edu

Jason T. Kerwin (Advisor)
Associate Professor
Department of Economics
University of Washington
Email: jkerwin@uw.edu

Rachel M. Heath
Alberta C. Corkery Professor
Department of Economics
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