

Carly Urban
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Academic Employment

Montana State University
Assistant Professor of Economics

Bozeman, MT
Aug 2012-Present

Education

University of Wisconsin-Madison
Ph.D. Economics

Madison, WI
2012

University of Wisconsin-Madison
M.S. Economics

Madison, WI
2011

The George Washington University
B.A. Economics and International Affairs, magna cum laude

Washington, D.C.
2006

Research Fields

Public Economics, Political Economy, Applied Microeconomics

Forthcoming and Published Papers

Student Loan Information Provision and Academic Choices

with Maximilian Schmeiser and Christiana Stoddard; Accepted, American Economic Review Papers & Proceedings, 2016

Negative Advertising and Political Competition

with Amit Gandhi and Daniela Iorio; Accepted, the Journal of Law, Economics, and Organization, 2015

Local Economic Growth from Primary Election Spending

with Rebecca Lessem; Accepted, Economic Journal, 2015

Mandatory Mediation Laws and the Renegotiation Mortgage Contracts

with J. Michael Collins; Economic Journal December 2015; 125:589, 1734 – 1763

Servicer Heterogeneity: Do Servicing Practices Influence Loan Cure Rates?

with J. Michael Collins and Carolina Reid; Conditionally Accepted, Housing Policy Debate, 2015

Mortgage Loan Modifications and Differential Outcomes by Race

with J. Michael Collins and Carolina Reid; Cityscape: A Journal of Policy Development and Research 2015; 15:1, 164 – 187

The Dark Side of Sunshine: Regulatory Oversight and Status Quo Bias

with J. Michael Collins; Journal of Economics, Behavior, and Organization November, 2014 107-B:470 – 486

Is Smoking Inferior? Evidence from Variation in the Earned Income Tax Credit

with Donald Kenkel and Maximilian Schmeiser; Journal of Human Resources October 2, 2014 49:4, 1094 – 1120

Dollars on the Sidewalk: Should U.S. Presidential Candidates Advertise in Uncontested States?

with Sarah Neibler; American Journal of Political Science April 2014; 58:2, 322–336

Protecting Minority Homeowners: Race, Foreclosure Counseling, and Mortgage Modifications

with Maximilian Schmeiser and J. Michael Collins; Journal of Consumer Affairs July 2013; 47:2, 289–310

Working Papers

Does Primary Divisiveness Affect the General Election? Evidence from Campaign Contributions

with Sarah Neibler; Revise and Resubmit at the Journal of Public Economics

Student Loans and Academic Performance

with Maximilian Schmeiser and Christiana Stoddard; Under Review

Does Salient Student Loan Information Affect College Students' Academic and Borrowing Behavior?

with Christiana Stoddard and Maximilian Schmeiser; Under Review

When the Cat's Away: Payment Behavior During a Foreclosure Moratorium

with J. Michael Collins; Under Review

State Financial Education Mandates and the Debt Behavior of Young Adults

with Alexandra Brown, J. Michael Collins, and Maximilian Schmeiser; Under Review

The Role of Information on Retirement Planning: Evidence from a Field Study

with J. Michael Collins; Under Review

The Demography of Credit: How Does Doubling up Affect Primary Residents' Credit Scores?

with Alexandra Brown, J. Michael Collins, and Maximilian Schmeiser

Work in Progress

Does Advertising Work?: Evidence from Elections with High Advertising Volumes and the Auto Industry

with Kenneth Goldstein

Grants and Awards

Statewide Longitudinal Data System Grant with C. Stoddard & MT Office of Public Instruction

Dept of Education, \$252,725

2015

Research Enhancement Award

\$800

Montana State

2015

Co-PI with C. Stoddard for "Student Loans, Financial Counseling, and Economic Opportunity"

Spencer Foundation, \$35,804

2015

Faculty Excellence Grant

\$4,390

Montana State

2014

PI for "State Financial Education Mandates and Later-Life Outcomes"

FINRA Investor Education Foundation; \$71,807

2014-2015

Faculty Excellence Grant

\$4,090

Montana State

2013

Scholarship and Creativity Grant

\$2,885

Montana State

2013

Research Enhancement Award

\$1,200

Montana State

2012

Mildred Potter Hovland Journal Article Prize Scholarship

UW-Madison

2011

Gengler Dissertation Fellowship

UW-Madison

2011- 2012

Christensen Award in Empirical Economics

UW-Madison

2011

University Housing Honored Teaching Award

student-voted

UW-Madison

2009

Conference & Seminar Presentations

2015-2016: APPAM, AEAs, Council for Economic Education, University of Illinois at Chicago, Seminar on Youth Financial Education in Rio de Janeiro, National Association of Economic Educators

2014-2015: Clemson University, the Federal Reserve Board, APPAM, FINRA Investor Education Board of Directors, AEAs, Simon Fraser University, Cherry Blossom Financial Education Institute

2013-2014: Public Choice, The George Washington University, Western Economic Association Annual Meetings, Boulder Leed's Conference on Consumer Financial Decision Making, Montana State University

2012-2013: APPAM, MEA

2011-2012: UW-Madison Public Seminar, University of Hawaii at Manoa, Stanford Institute for Economic Policy Research, University of Montana, Montana State University, University of South Carolina, Oxford University, Boulder Leed's Conference on Consumer Financial Decision Making

2010-2011: UW-Madison Public Seminar, UW-Whitewater Seminar Series, Association of Public Policy and Management (APPAM) Annual Meetings, Wisconsin Economics Association (WEA), Midwest Economics Association (MEA), Institute for Research on Poverty-Ridge Workshop

Teaching Experience

Masters Students

Main Advisor: Christian Cox, 2015

ECNS 101

Economic Way of Thinking

MSU
2012-2015

ECNS 403

Econometrics

MSU
2013-2015

Independent Study

Joseph Thiel, Topic: Econometrics

MSU
2013

ECNS 303

Intermediate Macroeconomics with Calculus

MSU
Fall 2015

ECNS 301

Intermediate Microeconomics with Calculus

MSU
Fall 2014

Undergraduate Teaching Assistant

Statistics: Measurement in Economics

UW-Madison
2010

Undergraduate Teaching Assistant

Principles of Microeconomics

UW-Madison
2008 - 2009

Graduate Teaching Assistant

Economics for Public Affairs, Graduate School of Public Affairs

Univ of Pittsburgh
2007 - 2008

Other Experience

Project Assistant

Prof. Collins, Center for Financial Security

UW-Madison
June 2011-Sep 2011

Project Assistant

Prof. Schmeiser, Institute for Research on Poverty

UW-Madison
2010 - 2011

Research Assistant

Prof. Rajen Mookerjee

Univ of Pittsburgh
2007 - 2008

Derivatives Operations Specialist

Mellon Financial Corp.

Pittsburgh, PA
2006 - 2007

Research Assistant

Prof. Nam Pham

George Washington Univ
2005 - 2006

Professional Activities

State Financial Education Presentations: Oklahoma State Legislature discussion of financial education mandates in high school (2015, 2016); Evidence prepared for Missouri State Treasurer Zweifel and the Missouri Bankers Association.

Keynote Speaker: Oklahoma City Branch of the Kansas City Federal Reserve Bank at "Jump\$tart your Money Week"
NeighborWorks and Montana Board of Housing's "Montana Housing Conference"

Visiting Scholar: Federal Reserve Board, August 2013, April, August, & October 2014; Center for Financial Security (UW-Madison), May 2013 & July 2014

Referee: American Economic Journal - Economic Policy, B.E. Journal of Economic Analysis and Policy, Economics of Education Review, Economic Inquiry, Economic Journal, Journal of Consumer Affairs, Journal of Human Resources, Journal of Public Economics, Psychological Reports

Affiliations: Center for Financial Security (UW-Madison), AEA, APSA, APPAM

Skills

Computer: Matlab, Stata, SAS, SPSS, L^AT_EX, ArcGIS

Language: English (*native*), French (*proficient*)