

# YICHEN XU

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## EDUCATION

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May. 2018                      Ph.D. in Economics, University of Delaware                      GPA: 3.74/4.0

(Expected)                      “Does Access to Bank Branches Still Matter in Home Mortgage Lending?  
Evidence from the HMDA Data during the Great Recession”

July 2011                      B.Sc. in Economics and Public Finance, Central University of Finance and  
Economics, Beijing China  
Cumulative GPA: 86/100  
Major GPA: 88/100

## RESEARCH EXPERIENCE

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September 2017 to Present,

August 2013 to May 2015                      Department of Economics, University of Delaware                      Newark, Delaware

**Research Assistant (On Campus, in Econometrics)** With Dr. Gorbachev

- Worked on projects on **Housing** problems during the great recession in the U.S: “Disparate Impacts of the Housing Boom and Bust”. Helped to collect data from SIPP, PSID, ACS and developed models to study on the disparate of wealth between minority households (especially Hispanic household) and majority households led by the fluctuation in housing price in the recent recession.
- Worked on projects on **Credit Card Puzzle** problems in the U.S
- Collected, cleaned and analyzed data from **PSID, SIPP, BLS, CENSUS, ACS, SCF** using **STATA** and **SAS**; Contacted different sources to acquire proper datasets

May 2016 to August 2016                      National Community Reinvestment Coalition                      Washington D.C.

**Research Intern (Fair Housing Act and HMDA)**

- Worked on projects on **Home mortgages and Small Business Loans**: “Research on the Evolution of Local Credit Markets for Small Businesses: Does Bank Branch Influence Small Business Lending Nationally and at the MSA Level?”
- Report Memo: “Bank Branch Closures from 2008-2016: Unequal Impact in America’s Heartland”, Featured by The Economist (July 29, 2017), [http://www.ncrc.org/conference/wp-content/uploads/2017/05/NCRC\\_Branch\\_Deserts\\_Research\\_Memo\\_050517\\_2.pdf](http://www.ncrc.org/conference/wp-content/uploads/2017/05/NCRC_Branch_Deserts_Research_Memo_050517_2.pdf)
- Helped with developing models to study on the differences in the application of small business loans for the areas with various wealth level and collect/clean data from **FDIC, FFIEC, HMDA, Census** and **ACS** using **STATA** and **ArcGIS**.

June 2014 to August 2014                      Barclaycard US                      Wilmington, Delaware

**Research Intern (Strategic & Marketing Analytics)**

- Managed & leveraged new data sources using **SAS, SQL** and **Excel Pivot Table**, conducted customer analysis to support & improve business strategies and marketing programs
- Built new partner analytics function to grow business and enhance external partner relationship
- Provided analytical insight and support to marketing and business segment teams

July 2011 to June 2012                      Research Department, Julong Group                      Tianjin, China  
(Largest Palm Oil Trading Corporation in China)

**Commodity Futures Analyst (Agriculture Commodity)**

- Efficient in acquiring useful information from multiple sources, and working independently on projects
- Studied influencing factors of the prices of commodity futures (especially on soybean and corn, familiar with **USDA, NOAA, CONAB, Reuters** data set)
- Created regression models on **the effects of some extreme climate phenomenon** (such as El Nino and La Nina) on the price of commodity futures using **EXCEL, EVIEWS, SPSS** and analytical skills
- Analyzed reports released by USDA, NOAA, CONAB and other institutes, created weekly reports and presented in weekly meetings, attended meetings with researchers from other institutes in China and from CBOT

September 2009 to January 2010

Department of Public Finance,  
Central University of Finance and Economics

Beijing, China

**Research Assistant (On Campus, in Econometrics)** with Dr. Zeng

- Collected data of taxes, GDP, population and etc. of different provinces in China
- Simply analyzed data, and set up models to study the influence of China's tax policy

## TEACHING EXPERIENCE

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### Instructor

- Introduction to Macroeconomics (ECON103): Spring 2016, Fall 2016, Winter 2017, Spring 2017, Summer 2017

### Lab Instructor

- Introduction to Statistical Methods I (MATH201): Fall 2015.

## PRESENTATIONS

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7th Annual Graduate Students' Forum, University of Delaware

2017

## SKILLS

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Expert: **STATA, SAS, SQL, Eviews, LATEX**

Intermediate: **Python, ArcGIS, MATLAB, SPSS**

Data: **HMDA, FDIC, CRA, Census ACS, SCF, PSID, SIPP, BLS, USDA, NOAA**

Languages: English, Chinese

## ACTIVITIES & HONORS

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- Puppy raiser/sitter- The Seeing Eye- Non-profit seeing eye service dog training organization (2015-present)
- Nominated for Graduate Student Excellence in Teaching Award, University of Delaware (2016)

## DISSERTATION COMMITTEE

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