

RESEARCH INTERESTS	Behavioral Economics, Development Economics, Household Finance	
EMPLOYMENT	<i>Research Associate</i> German Institute for Economic Research (DIW Berlin) Department: International Economics	04/2017 - present
EDUCATION	<i>Dr. rer. pol. (summa cum laude), Economics</i> Humboldt-Universität zu Berlin Dissertation: "Non-Standard Preferences and Beliefs in Financial Decision Making" Committee: Lukas Menkhoff, Georg Weizsäcker, Dirk Engelmann, Lea Heursen	10/2015 - 03/2020
	<i>M.Sc. (GPA: 3.4), Economics</i> Humboldt-Universität zu Berlin	10/2012 - 11/2014
	<i>B.Sc. (GPA: 2.8), Economics</i> Humboldt-Universität zu Berlin	10/2009 - 05/2012
PROFESSIONAL EXPERIENCE	<i>Project Coordinator</i> Thailand Vietnam Socio Economic Panel Add-On, Project: "Behavioral Insights into Over-Indebtedness within a Vulnerable Population" Main Task: Implementing own survey and experiment including training and supervision of interviewers and project management in Ubon Ratchathani (Thailand).	10/2017 - 12/2017
	<i>Research Assistant</i> Thailand Vietnam Socio Economic Panel Main Task: Supervising/advising interviewer teams in Ubon Ratchathani (Thailand) and monitoring/cleaning of collected household panel data.	06/2017 - 07/2017
	<i>Visiting Graduate Scholar</i> European Bank for Reconstruction and Development, Main Task: Assisting and conducting experiments with bank employees in 8 regions in Turkey in corporation with a large Turkish bank.	09/2016 - 12/2016
	<i>Student Research Assistant</i> German Socio-Economic Panel at DIW Berlin Main Task: Maintaining, generating, and documenting SOEP labor market data.	04/2013 - 10/2014
COUNTRY EXPERIENCE	Albania, England, Thailand, Turkey	

TEACHING	<p>-Tutor</p> <p>Seminar "Topics in Emerging Markets" (Master)</p> <p>-Co-Supervision of Master Theses: Charlotte Rochell (2019), Artsem Nikifarau (2020), Tobias Blücher (2020)</p>	10/2018 - 01/2019
WORKING PAPERS	<p><i>Coupled Lotteries - A New Method to Analyze Inequality Aversion</i> (with L. Menkhoff and U. Schmidt), CRC TRR 190 Discussion Paper No. 185, Sep. 2019. (submitted)</p> <p><i>Cheating and Corruption: Evidence from a Household Survey</i> (with O. Hübler, L. Menkhoff, and U. Schmidt), DIW Discussion Paper No. 1826, Oct. 2019. (under revision)</p> <p><i>Don't Expect Too Much - High Income Expectations and Over-Indebtedness</i> (with T. Klühs and W. Stein), CRC TRR 190 Discussion Paper No. 200, Nov. 2019. (under revision)</p> <p><i>The Effect of Social Comparison on Debt Taking: Experimental Evidence</i> (with A. Grohmann), CRC TRR 190 Discussion Paper No. 227, Dec. 2019.</p>	
WORK IN PROGRESS	<p><i>In Two Minds: Uncertainty Preferences Among Entrepreneurs</i> (with J. M. Brock)</p>	
OTHER PUBLICATIONS	<p>Klühs, Theres, Melanie Koch and Wiebke Stein, "In der Überschuldungsfalle" [<i>"In the debt trap"</i>, in German], Makronom, Online Article, June 2020.</p> <p>Hamdan, Jana and Melanie Koch, "Financial resilience and the Covid-19 pandemic: The importance of financial literacy in times of crisis", BSE Insights on the Corona Crisis, Online Article, May 2020.</p> <p>Klühs, Theres, Melanie Koch and Wiebke Stein, "Haushaltsüberschuldung hängt mit zu hohen Einkommenserwartungen und gelockerter Kreditvergabe zusammen" [<i>"Household over-indebtedness is related to high income expectations and eased lending"</i>, in German], DIW Wochenbericht 11/2020, pp.175-181, March 2020.</p> <p>Haaser, Eva and Melanie Koch, "Do Default Assignments Increase Savings of the Poor? Empirical Evidence", DIW Roundup 130, July 2019.</p>	
Presentations & Summer Schools	<p>2019: 6th Retreat of the CRC TRR 190, Tutzing; 6th Annual PhD Workshop Experimental Development Economics: Lab in the Field at UEA, Norwich; AEL-FHM Doctoral Meeting, Mannheim; 6th IMEBESS, Utrecht; Ann. conference of the Royal Economic Society, Uni of Warwick; 5th Retreat of the CRC TRR 190, Berlin; Ann. meeting of the American Economic Association, Atlanta</p> <p>2018: 4th Retreat of the CRC TRR 190, Ohlstadt; 13th Nordic Conference on Behavioural and Experimental Economics, Odense; Ann. meeting of the <i>Verein für Socialpolitik</i>, Freiburg; Ann. congress of the European Economic Association, Cologne; SABE/IAREP, London; ESA World Meeting, Berlin; DIW GC Summer Workshop, Potsdam; Insights from PHF and SOEP-IS for Household Finance Workshop, Berlin</p> <p>2017: "Econometrics of Panel Data and Network Analysis" Summer School taught by Steven Durlauf and Jeffrey Wooldridge, Berlin; TVSEP User Workshop, Hannover</p>	

MISCELLANEA **Organization of Events**
 “1. CRC TRR 190 Workshop on Development Economics: Firms and Productivity”,
 Nov. 20-21, 2019 DIW Berlin (with A. Ashraf, V. Bartos, K. Czura, and H. Seitz)

Refereeing Service
 Theory and Decision, Spring Meeting of Young Economists 2020 (Bologna)

GRANTS & AWARDS *Doctoral Grant, Heinrich Böll Foundation* **07/2017 - 03/2020**
Doctoral Grant, DIW Graduate Center **10/2016 - 03/2017**
EBRD Acknowledgment Award **11/2016**

SKILLS

Software
 L^AT_EX, Office, Stata, MATLAB (basic), z-Tree, Qualtrics, Survey Solutions.

Languages
 German (native), English (proficient), Thai (oral: advanced, reading: basic), Latin.

Further Training
 - Shortcourse “Machine Learning: Applications in Empirical Microeconomics”, by Jann Spiess, Sep. 2019, DIW Berlin.
 - Workshop “Methoden wissenschaftlicher Politikberatung” (Methods for scientific policy consulting), by Melanie Müller, Feb. 2019, Heinrich Böll Foundation.
 - Workshop “Wissenschaftliche Politikberatung” (Scientific policy consulting), by Johannes Schuler, Feb. 2020, Heinrich Böll Foundation.
 - Workshop “Werteorientiertes Führen” (Value oriented leadership), by Julian Zurek, Nov. 2019, Heinrich Böll Foundation.

AFFILIATIONS Berlin School of Economics (formerly DIW Graduate Center); CRC Transregio 190: “Rationality and competition”; Berlin Centre for Consumer Policies (BCCP)

REFERENCES

<p>Prof. Dr. Lukas Menkhoff German Institute for Economic Research Mohrenstr. 58 10117 Berlin, Germany ☎ +49 30 89789 435 ✉ lmenkhoff@diw.de</p>	<p>Prof. Georg Weizsäcker, Ph.D. Humboldt-Universität zu Berlin Spandauer Str.1 10099 Berlin, Germany ☎ +49 30 2093 5700 ✉ weizsaecker@hu-berlin.de</p>
<p>J. Michelle Brock, Ph.D. European Bank for Reconstruction and Development One Exchange Square EC2A 2JN London, United Kingdom ☎ +44 207 338 7193 ✉ brockm@ebrd.com</p>	

PERSONAL *Date and Place of Birth:* June 15, 1990, Saarlouis, Germany
Citizenship: German, Thai