

ALEJO CZERWONKO

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Dual Citizenship: Argentina - European Union

Education

- **Columbia University, New York, USA**
 - Ph.D. candidate in Economics**, 2008-2013(exp.). Fields of interest: Consumer Credit, Financial Intermediation and Computational Economics
 - Master of Philosophy**, May 2011
 - Master of Arts in Economics**, May 2010
- **Tilburg University, Tilburg, The Netherlands**
 - Certificate in International Economics and Finance**, 2007: Completed after taking courses on the Economics of the European Union, Money & Banking, Growth & Technology and Finance
- **Universidad del CEMA, Buenos Aires, Argentina**
 - Bachelor of Arts in Economics**, 2007: Graduated with honors: 9.8 GPA in a scale of 1 to 10. Highest GPA achieved since the BA in Economics program was created in 1995

Fellowships and Awards

- **Humane Studies Fellow**, 2011-2012
- **Columbia University, Industrial Organization Colloquium Data Grant**, 2011
- **Columbia University, Faculty Fellow**, 2008-2013: Highest honor at entrance to students in the Graduate School of Arts and Sciences
- **UCEMA “Análisis” Fellow**, 2003-2007: Four-year merit based fellowship
- **Deloitte Prize for Academic Excellence**, 2007

Papers and Articles

- “Dynamic structural discrete choice model of consumer behavior in the context of Rent-to-Own”, working paper, Columbia University, March 2012.
- “An Analysis of the Rent-to-Own Industry”, Ph.D. in economics third year paper, Columbia University, April 2011.
- “Does ICT Increase Years of Education?: Evidence from Peru”, with Julian Cristia and Pablo Garofalo. Inter-American Development Bank Working Paper (Revise and Resubmit at the Journal of Applied Economics), May 2010
- “Debt maturity choice with asymmetric information about the borrower's type”, Ph.D. in economics second year paper, Columbia University, March 2010.

- “Understanding the U.S. residential subprime mortgage market and its relation to the 2007 financial crisis”, Columbia University, January 2010.
- “La ignorancia y la incoherencia de Cristina”, El Cronista Comercial, Argentina, 23rd September 2009.
- “Economía Destructiva”, Diario La Nación, Argentina, 2nd August 2009.
- “Database of corporate bonds from Argentina”, with co-authors. Working Document of CEMA University, April 2007. First undergraduate student to appear as author of a Working Document of CEMA University’s series.

Professional Experience

- **Moody’s Analytics, San Francisco, USA**

Quantitative Research Intern, 2010 & 2011: Joined for two consecutive summers the Portfolio Research Team at Moody’s KMV, the world’s leading provider of credit risk management solutions. Conducted empirical and theoretical research on measurements of credit risk and fixed income valuation. Focused on the study of instrument pairwise correlations. Assessed the accuracy of different correlation measures in predicting portfolio credit risk. Also evaluated the dependability of asset correlations in particular context of developing countries. Presented regularly at internal research seminars both in San Francisco and NY (via Webex)

- **Columbia University, New York, USA**

Research Assistant, Professor John G. Quigley, 2010-2011: Helped professor Quigley with the preparation and execution of the course “Selected Topics in Corporate Finance” for the first time at Columbia University

- **Inter-American Development Bank (IADB), Buenos Aires, Argentina**

Consultant, 2008: Worked from Buenos Aires for the bank’s headquarters in Washington DC in a study on the use of technology in education. Was in charge of creating and managing the project’s database. Also performed the econometric analysis

Research Assistant, 2005-2007: Took part in a joint project with Universidad del CEMA, “The development of the Latin-American bond markets: The case of Argentina”. We built from scratch and analyzed a comprehensive database of corporate bonds from Argentina, as no information of the like was publicly available

- **Axial Analytics, Buenos Aires, Argentina**

Analyst, 2008: Was responsible for conducting research on companies, industries, and markets, as well as for some aspects of financial modeling

Teaching Experience

- **Columbia University, New York, USA**

Teaching Assistant, 2009-Present: Selected Topics in Corporate Finance (Prof. John G. Quigley) and Principles of Economics (Prof. Sunil Gulati)

- **Universidad del CEMA, Buenos Aires, Argentina**

Visiting Professor, 2009: Economics of Information. Application: The 2007 financial crisis

Teaching Assistant, 2008: Financial Calculus and Microeconomic Analysis

Professional Activities

- **President, Association of Graduate Students in Economics**, 2011: Represented the interests of students at both the departmental and graduate school level. Organized various social events and was involved in discussions on the renovation of the department's facilities
- **Keynote Speaker, Finance Forum, "Grupo los Tilos" Financial Group, Argentina**, 2009: Presented to an audience of over one hundred people on the causes and consequences of the 2007-2008 financial turmoil
- **Referee, Journal of Applied Economics**

Computer Skills

- Proficient in MATLAB, SAS, Stata, MS Office and LaTeX
- Skilled in trading and financial information platforms: Reuters 3000 Xtra, TD Ameritrade Trade Architect
- Introductory knowledge of C++ (introductory course at Columbia University) and SQL

Languages

- **English**: Fully proficient. GRE (Quantitative: 800 over 800 points), TOEFL (Internet-based: 110 over 120 points), Cambridge University (CPE, CAE, FCE)
- **French**: Reading and writing competence. Basic speaking skills. Diplôme d'études en Langue Française (DELF), A1- A4
- **Spanish native speaker**

References

- Katherine Ho. Department of Economics, Columbia University. 212-854-7605. kh2214@columbia.edu
- Michael Riordan. Department of Economics, Columbia University. 646-484-9096. mhr21@columbia.edu
- Chris Conlon. Department of Economics, Columbia University. 646-389-3895. cconlon@columbia.edu