

<b>RESEARCH INTERESTS</b>	Behavioral Economics, Development Economics, Household Finance	
<b>EMPLOYMENT</b>	<i>Economist</i> Oesterreichische Nationalbank (OeNB) Central, Eastern and Southeastern European Analysis Unit, Foreign Research Division Main Tasks: Country officer for Bulgaria, including monitoring and forecasting; part of the <i>Euro Survey</i> team; research on households' savings behavior and vulnerabilities in CESEE.	<b>01/2021 - present</b>
<b>EDUCATION</b>	<i>Dr. rer. pol. (summa cum laude), Economics</i> Berlin School of Economics and Humboldt-Universität zu Berlin Dissertation: "Non-Standard Preferences and Beliefs in Financial Decision Making" Committee: <b>Lukas Menkhoff, Georg Weizsäcker, Dirk Engelmann, Lea Heursen</b>	<b>10/2015 - 03/2020</b>
	<i>M.Sc., Economics</i> Humboldt-Universität zu Berlin	<b>10/2012 - 11/2014</b>
	<i>B.Sc., Economics</i> Humboldt-Universität zu Berlin	<b>10/2009 - 05/2012</b>
<b>PROFESSIONAL EXPERIENCE</b>	<i>Research Associate</i> German Institute for Economic Research (DIW Berlin) Department: International Economics Main Tasks: Research on behavioral aspects of households' financial decision making in emerging markets, including presentations at international conferences/workshops as well as writing scientific papers and policy reports.	<b>04/2017 - 12/2020</b>
	<i>Project Coordinator</i> Thailand Vietnam Socio Economic Panel Add-On, Project: "Behavioral Insights into Over-Indebtedness within a Vulnerable Population" Main Tasks: Implementing own survey and experiment including training and supervision of interviewers and project management in Ubon Ratchathani (Thailand).	<b>10/2017 - 12/2017</b>
	<i>Research Assistant</i> Thailand Vietnam Socio Economic Panel	<b>06/2017 - 07/2017</b>
	<i>Visiting Graduate Scholar</i> European Bank for Reconstruction and Development, Main Task: Assisting and conducting experiments on gender bias in lending in Turkey (various cities) in corporation with a large Turkish bank.	<b>09/2016 - 12/2016</b>
	<i>Student Research Assistant</i> German Socio-Economic Panel at DIW Berlin	<b>04/2013 - 10/2014</b>

<b>TEACHING</b>	<p>- Tutor</p> <p>Seminar "Topics in Emerging Markets" (Master)</p> <p>- Co-Supervision of Three Master Theses on Financial Decision Making</p>	<b>10/2018 - 01/2019</b>
<b>WORKING PAPERS</b>	<p><i>Coupled Lotteries - A New Method to Analyze Inequality Aversion</i> (with L. Menkhoff and U. Schmidt), <a href="#">CRC TRR 190 Discussion Paper No. 185</a>, Sep. 2019. (R&amp;R Journal of Economic Behavior &amp; Organization)</p> <p><i>Corruption and Cheating: Evidence from Rural Thailand</i> (with O. Hübler, L. Menkhoff, and U. Schmidt), <a href="#">DIW Discussion Paper No. 1917</a>, Nov. 2020. (R&amp;R World Development)</p> <p><i>Don't Expect Too Much - High Income Expectations and Over-Indebtedness</i> (with T. Klühs and W. Stein), <a href="#">CRC TRR 190 Discussion Paper No. 200</a>, Nov. 2019. (submitted)</p> <p><i>The Effect of Social Comparison on Debt Taking: Experimental Evidence</i> (with A. Grohmann), <a href="#">CRC TRR 190 Discussion Paper No. 227</a>, Dec. 2019.</p>	
<b>WORK IN PROGRESS</b>	<p><i>Entrepreneurial Motive, Ambiguity Attitudes and the Effect of Good News</i> (with J. M. Brock), draft available upon request.</p> <p><i>Household Savings in CESEE - Expectations, Experiences, and Common Predictors</i> (with T. Scheiber)</p>	
<b>OTHER PUBLICATIONS</b>	<p>Klühs, Theres, Melanie Koch, and Wiebke Stein, "In der Überschuldungsfalle" [<i>In the debt trap</i>], in German], <a href="#">Makronom</a>, 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", <a href="#">BSE Insights on the Corona Crisis</a>, 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], <a href="#">DIW Wochenbericht 11/2020</a>, pp.175-181, March 2020.</p> <p>Haaser, Eva and Melanie Koch, "Do Default Assignments Increase Savings of the Poor? Empirical Evidence", <a href="#">DIW Roundup 130</a>, July 2019.</p>	
<b>Presentations &amp; Summer Schools</b>	<p><b>2019:</b> 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><b>2018:</b> 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>	

2017: "Econometrics of Panel Data and Network Analysis" Summer School taught by Steven Durlauf and Jeffrey Wooldridge, Berlin; TVSEP User Workshop, Hannover

## 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<sup>A</sup>T<sub>E</sub>X, MS Office, Stata, MATLAB (basic), Qualtrics, Survey Solutions, z-tree, oTree.

### Languages

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

### Further Training

- Workshop "Werteorientiertes Führen" (Value oriented leadership), by Julian Zurek, Nov. 2019, Heinrich Böll Foundation.

- Workshop "Agiles Projektmanagement" (Agile project management), by Svenja Neupert, Sep. 2020, Potsdam Graduate School.

- 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.

- Shortcourse "Machine Learning: Applications in Empirical Microeconomics", by Jann Spiess, Sep. 2019, DIW Berlin.

## PERSONAL

*Date and Place of Birth*: June 15, 1990, Saarlouis, Germany

*Citizenship*: German