

# Allison Cole

MIT Sloan School of Management  
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- Education**      **Massachusetts Institute of Technology,  
Sloan School of Management**  
Ph.D. Candidate in Finance, Expected 2023.
- Boston University**  
M.A., Economics, 2013.
- Boston University**  
B.A., Economics and Mathematics, 2013.
- Graduate Coursework**      Microeconomics I-IV, Macroeconomics I-IV, Statistical Methods  
in Economics, Econometrics, Non-Linear Econometric Analysis, Industrial  
Organization I, Asset Pricing, Advanced Asset Pricing, Corporate Finance,  
Advanced Corporate Finance, Current Topics in Finance, Current Research in Finance
- Awards and Honors**      MIT Presidential Fellowship, Boston University Trustee Scholarship  
(Full Tuition Academic Scholarship), Boston University Summa Cum Laude
- Research Experience**      **MIT Sloan School of Management**  
Research Assistant to Professor Jonathan Parker  
(January 2018-present)
- Conducted analysis on a large dataset of household level retirement savings.
  - Collected data from multiple local city and county government offices on pension payments to retired workers. The data collection involved writing Freedom of Information Act (FOIA) requests, and then compiling, cleaning, and analyzing the data.
  - Assisted in the writing of referee reports.
  - Conducted literature searches on the topics of pension reform impact and portfolio choice in retirement savings.
- MIT Sloan School of Management**  
Research Assistant to Professor Antoinette Schoar  
(July 2018-present)
- Conducted analysis on a large dataset of household level retirement savings.

- Oversaw the analysis of an undergraduate research assistant. Reviewed codes that analyzed the impact of social security statements on retirement savings. Oversaw the replication of several figures from influential results in the existing literature.

**Federal Reserve Bank of Boston**

Research Assistant to Senior Economist Joanna Stavins  
(July 2015-July 2017)

- Assisted in writing research papers, reports, and policy briefs.
- Gained mastery of Consumer Payments Research Center’s unique payments data, a survey that covers consumer payment choice.
- Conducted independent research that resulted in the publication of two research data reports (see publications).

**Publications  
and Working  
Papers**

“The Impact of the Paycheck Protection Program on Small Businesses: Evidence from Administrative Payroll Data” 2022. Working Paper.

“Household Portfolios and Retirement Saving over the Life Cycle.” With Jonathan Parker, Antoinette Schoar, and Duncan Simester. 2022. Working Paper

”Cyclical Dynamics in Idiosyncratic Consumption Risk: Evidence From The Nielsen Consumer Panel, 2004-2016.” 2019. Working Paper.

”Matching Consumer Survey Data with Credit Bureau Data.” With Scott Schuh and Joanna Stavins. 2019. Working Paper.

“Financial Inclusion and Consumer Payment Choice.” With Claire Greene. 2017. Journal of Financial Transformation, Volume 46, p. 219-235

“Do consumers rely more heavily on credit cards while unemployed?” 2016. Federal Reserve Bank of Boston Research Data Report No 16-6.

**Teaching  
Experience**

**MIT Sloan School of Management**

Teaching Assistant to Professor Egor Matveyev  
MBA/MFin Advance Corporate Finance  
(Fall 2019)

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**MIT Sloan School of Management**

Teaching Assistant to Professor David Thesmar  
MFin Corporate Finance  
(Fall 2020)

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Previous Professional Experience      **PricewaterhouseCoopers**  
Advisory Senior Associate - Model Risk Group  
(October 2014-June 2015)

**PricewaterhouseCoopers**  
Advisory Associate - AML and Risk Compliance Group  
(August 2013 -October 2014)

Languages and Software      English (native), Spanish (conversational)  
Stata, R, SAS, MATLAB, L<sup>A</sup>T<sub>E</sub>X

References      Jonathan Parker      Antoinette Schoar  
MIT      MIT  
Sloan School of Management      Sloan School of Management  
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