

Tatiana A. Vdovina

Simon Hall 220, One Brookings Drive, St. Louis, MO 63130-4899 (campus)
574-440-9119 | tvdovina@wustl.edu | t.a.vdovina@gmail.com | [Personal Website](#)

Education	<i>Ph.D. in Finance</i> 2019-2025 (expected) Olin Business School, Washington University in St. Louis Dissertation committee: Deniz Aydin (chair), Maarten Meeuwis, Hong Liu
	<i>M.S. in Business Administration (Finance)</i> 2023 Olin Business School, Washington University in St. Louis
	<i>B.B.A. in Finance, cum laude</i> 2018 Mendoza College of Business, University of Notre Dame Supplementary major in German Language and Literature Senior thesis title: Labor Market Experiences of German Women Pre- and Post-Reunification (Advisors: Denise M. DellaRossa (Department of German and Russian Languages), Eva Dziadula (Department of Economics))
Research Interests	Household Finance, International Finance, Macroeconomics, Behavioral Finance, Real Estate Finance and Investments
Working Papers	The dollar versus the peso: Currency of debt choices among Mexico-U.S. dual residents (Job market paper) — Current version
	Which Have Been the Most Research-Productive Finance Departments in the Past Twenty Years? — SSRN link with Yakshup Chopra and Mark Leary, <i>Washington University in St. Louis CFAR Paper Series</i> Executive summary in the 2024 See Far magazine
	The Tale of Two Sellers: Risk-shifting through house listing price among sellers with high and low loan-to-value ratios — SSRN link Received 2023 Buchan Prize (1st place) for best pre-dissertation research in quantitative category (Olin Business School, Washington University in St. Louis)
Work in Progress	Temporary Monetary Incentives and Permanent Technology Adoption with Pulak Ghosh, Anushri Jain, and Nishant Vats
	International equities in personal portfolios of U.S. investors
	Choosing the currency to borrow in: An experiment among bank customers
Completed Papers	Currency selection in borrowing decisions Second-year PhD student summer paper, August 2021
	Uncovered and covered interest parity violations joint with Zeynep Akant, Deniz Aydin, and Sinan Parmar Mini project, May 2021

Too Late or Just in Time?: Empirical evidence related to currency exchange rate shocks around the world and the set-up for the optimal debt refinancing model

First-year PhD student summer paper, August 2020

Conference Presentations	2024: FMA Annual Meeting (New Ideas Session) 2023: World Finance Conference (PhD session), WUSTL Graduate Research Symposium 2022: FIU - World Finance and Banking Symposium, WUSTL Corporate Finance Conference (short presentation)
Completed Workshops	2023: University of Chicago Price Theory Camp, Finance Theory Group Summer School
Seminars	2024: WUSTL Olin Finance Brown Bag 2023: WUSTL Moog Scholars and Buchan Prize Lunch, WUSTL Simon Seminar Series 2022: WUSTL Economics Brown Bag
Discussions	World Finance Conference, August 2023: "Banks against Climate Risks (CLR) Sustainable Response system (Identification, Assessment, and Mitigation) Building – Development of CLIP Model (contingency, low carbon, Internal and performance)" by Neha Chhabra Roy World Finance and Banking Symposium, December 2022: "Bank Foreign Liabilities and Capital Requirements" by Luigi Falasconi, Caterina Mendicino, and Dominik Supera
Honors, Grants, and Fellowships	WUSTL Olin Business School - CRES Research Grant (\$7,500, 2024) WUSTL Olin Business School - PhD Program Research Grant (\$500, 2024) WUSTL Olin Business School - PhD CFAR Scholarship (2022-2025) WUSTL Olin Business School - Doctoral Fellowship (2019-2024) Mendoza College of Business Dean's List (Fall 2014 – Spring 2016, Spring 2017 – Spring 2018) Notre Dame Delta Phi Alpha - German Studies and Language Honor Society (2018)
Research Assistantships	Research assistant for Maarten Meeuwis Department of Finance, WUSTL Olin (2023 - present) Research assistant for Deniz Aydin Department of Finance, WUSTL Olin (2020 - present) Research assistant for Yaron Leitner Department of Finance, WUSTL Olin (2021) Research assistant for Taehyun Kim Department of Finance, Notre Dame Mendoza (2017)
Teaching Experience	Financial Tech: Methods and Practice (MSF course) WUSTL Olin, Teaching Assistant, Spring 2023, Spring 2022 Seminar in Fintech (MSF course)

WUSTL Olin, Teaching Assistant, Fall 2023, Fall 2022

Investments (Undergraduate course)
WUSTL Olin, Teaching Assistant, Fall 2022

Topics in Quantitative Finance (MSF course)
WUSTL Olin, Teaching Assistant, Fall 2022

Quantitative Risk Management (MSF course)
WUSTL Olin, Teaching Assistant, Spring 2024 (grading only), Spring 2023 (grading only), Spring 2022, Full Year 2021

Advanced Corporate Finance I – Valuation (MSF course)
WUSTL Olin, Head Teaching Assistant/Teaching Assistant, Spring 2022, Full Year 2021

Advanced Corporate Finance II – Financing (MSF course)
WUSTL Olin, Head Teaching Assistant/Teaching Assistant, Summer 2022, Full Year 2021, Fall 2020

Investment Theory (MSF course)
WUSTL Olin, Teaching Assistant, Fall 2020

Information Technology Management (Undergraduate course)
Notre Dame Mendoza, Teaching Assistant, 2016-2017

Memberships American Finance Association, Financial Management Association

Professional Experience *Financial Analyst, Corporate Finance and Capital Markets Group* 2018 - 2019
Kite Realty Group, Indianapolis, IN

Commodity Trader Trainee Intern, Ethanol, Oilseeds, and Grains Desks 2017
Louis Dreyfus Commodities (Louis Dreyfus Company LLC), Wilton, CT

Summer Innovation Consultant Intern 2016
enFocus, South Bend, IN

Survey & Analytics Consultant for South Shore Line 2016
ProMazo, Notre Dame, IN

Mezzanine Financing Summer Analyst 2016
Hi Capital Corporation, Moscow, Russia

Service Washington University in St. Louis, 2019-present
Global finance department rankings research team member, Wells Fargo Advisors Center for Finance and Accounting Research
VP of Finance, Graduate Student Senate
Student representative, Graduate Student Senate
Advisory committee member, Liberman Graduate Center

University of Notre Dame, 2014-2018

Tutor, Learning Resources Center
Undergraduate tutor, Mendoza College of Business
Tutor, Academic Services for Student-Athletes
Member, Hesburgh Libraries Advisory Panel

**Media
Appearances**

[Best Low-Income Loans](#), J. Kiernan and A. Comoreanu for WalletHub.com.
[Best Online Savings Accounts](#), J. Kiernan and A. Comoreanu for WalletHub.com.
[Skills meet experience: Helping student practicum teams achieve consulting success](#),
T. Vdovina for Olin Blog (Interview with Jian Cai).
[2023's Most Affordable Cities for Home Buyers](#), A. McCann for WalletHub.com.
[Best Student Credit Cards in 2023](#), B. Holzhauer for MoneyGeek.com.
[2022's Best and Worst Places to Rent in America](#), A. McCann for WalletHub.com.
[Not Just Wall Street: Finance Alumni Leverage Their Degree in a Variety of Careers](#),
H. Oppenlander for the Undergraduate Admissions at the University of Notre Dame
website.

**Technical
Skills**

Programming: VBA, Python (QSTK and Jupyter), SQL, Stata, R, Wolfram Math-
ematica
Financial Analysis: Argus (received on-job training in property accounting, au-
diting, and disposition model development), MRI, Bloomberg Terminal (received
Bloomberg Market Concepts certificate), CapitalIQ, Chatham Financial, Mergent
Data Analysis: SPSS, R, PowerBI/PowerPivot
Survey Design: Qualtrics, RedCap
Academic Research: LexisNexis, LaTeX

**Language
Proficiency**

Fluent in English and Russian
Intermediate-level German (Level B2/C1)
Beginner-level knowledge of spoken Mandarin and Spanish

Personal

Hobbies: Surfing, jogging and workouts, cooking, traveling, vintage fashion

References

Deniz Aydin (*Chair*)
Assistant Professor of Finance
Olin Business School, Washington University in St. Louis
daydin@wustl.edu
314-935-3563

Hong Liu
Fossett Distinguished Professor of Finance
Olin Business School, Washington University in St. Louis
liuh@wustl.edu
314-935-5883

Maarten Meeuwis
Assistant Professor of Finance
Olin Business School, Washington University in St. Louis
m.meeuwis@wustl.edu
617-955-2355