

DANDAN HUANG

Department of Economics	Cell Phone: (631) 816-7993
State University of New York at Stony Brook	Home Phone: (631) 216-2162
Stony Brook	Department Fax: (631) 632-7516
New York, 11794-4384	Email: danhuang@ic.sunysb.edu

EDUCATION

- Ph.D. in Economics, State University of New York at Stony Brook, USA, May 2008
- M.A. in Economics, State University of New York at Stony Brook, USA, 2004
- M.S. in Management Science & Engineering, Shanghai Jiao Tong University, China, 2002
- B.A. in Finance and B.S. in Mathematics, Shanghai Jiao Tong University, China, 2000

DISSERTATION

Title: Credit Card Debt and Consumer Behavior: Three Essays on the Credit Card Market
Committee: Mark R. Montgomery (Chair), Thomas Muench, Wei Tan

RESEARCH INTERESTS

Law and Economics, Financial Economics, Econometrics, Applied Microeconomics, Industrial Organization

WORKING PAPERS

- “Does Lenient Bankruptcy Law Cause More Consumer’s Debt?” Nov. 2007, Job Market Paper
- “Estimating the Demand for Credit Card: A Regression Discontinuity Approach”, manuscript, with Wei Tan, Oct. 2007
- “Mortgage refinancing and credit card market”, 2007, in process
- “Credit Card Usage and Consumers’ Behavior”, 2005, manuscript

CONFERENCE AND WORKSHOPS

- Eastern Economic Association Annual Meetings, NY, (2006) – Present “Consumer Behavior Consistency of Credit Card Usage”
- Eastern Finance Association Annual Meetings, New Orleans (2006) – Present “Credit Card Customer Behavior Analysis”
- Royal Bank of Scotland Business Analysis and modeling Group Seminar (2006) –

Present “Segmentation and Transition probability---study on credit card usage”.

- Microeconomics Workshops, SUNY-Stony Brook (2007) – Present “Does Lenient Personal Bankruptcy Law Cause More Debt?”
- Royal Bank of Scotland Business Analysis and modeling Group Seminar (2007) – Present “Estimating the Demand for Credit Card: A Regression Discontinuity Approach”

HONORS AND AWARDS

- Full Scholarship, Department of Economics, State University of New York at Stony Brook, Fall 2002 to Spring 2007
- Royal Bank of Scotland Dissertation Grant, February 2006 – September 2006
- Research Access Program (R.A.P.) Travel Grant, SUNY-Stony Brook, Spring 2006
- Travel Grant from SUNY-GSEU Professional Development, Spring 2006
- China Merchants Bank Scholarship for Excellent Graduate Students, 2001
- Andersen Scholarship for Outstanding Graduates.1999
- Scholarship of the Metrobank Foundation, 1997

ACADEMIC EXPERIENCE

Department of Economics, State University of New York at Stony Brook, USA

- Teaching Assistant, Econometrics (Spring 2007)
- Teaching Assistant, Intermediate Microeconomics (Fall 2006, Spring 2004, Fall 2003)
- Teaching Assistant, Intermediate Macroeconomics (Summer 2004)
- Instructor, Intermediate Microeconomics Theory (Fall 2005)
- Teaching Assistant, Introduction to Principle Economics (Fall 2004)

Graduate Program in Public Health, State University of New York at Stony Brook, USA

- Teaching Assistant, Introduction to SAS (Fall 2005)
- Teaching Assistant, Data Management and Informatics (Fall 2006)

Department of Economics, Shanghai Jiao Tong University, China

- Research Assistant, to Professor Hong Min Chen, 9/2000-7/2002

WORK EXPERIENCE

Royal Bank of Scotland Group, Card Services, Bridgeport, CT, USA

- Financial Analyst, Business Analysis Department 6/2005-9/2005;2/2006-9/2006

- Implemented a project on predicting transition probabilities between segments for credit card users by using Markov Chain Model. This helped the firm on portfolio segmentation, risk control, predictive modeling and marketing strategy design.
- Programmed with SAS as well as SQL for tracking customers' performances.

Citigroup, Global Transaction Services, Shanghai, China

- Assistant Manager Intern 2/2002 - 5/2002

CERTIFICATES

- Passed Level III Exam for Chartered Financial Analyst, 2005
- FRM Candidate, Passed Financial Risk Management Exam, 2004

SKILLS

- SAS, STATA, MATLAB, SQL, Scientific Workplace, Latex

PROFESSIONAL MEMBERSHIP

- Eastern Economic Association
- Eastern Finance Association

REFERENCES

Mark R. Montgomery, Professor of Economics, SUNY at Stony Brook,

Senior Associate, Policy Research Division, the Population Council

Phone: (212) 339-0673, Email: mmontgomery@popcouncil.org

Thomas Muench, Professor of Economics, SUNY at Stony Brook

Phone: (631) 632-7544, Email: tmuench@notes.cc.sunysb.edu

Wei Tan, Assistant Professor of Economics, SUNY at Stony Brook

Phone: (631) 632-1334, Email: wtan@notes.cc.sunysb.edu