

**MARCELA GIRALDO**  
[mgiraldo@smu.edu](mailto:mgiraldo@smu.edu)  
[www.MarcelaGiraldo.info](http://www.MarcelaGiraldo.info)

**Office:**

Southern Methodist University  
Department of Economics  
Dallas, TX 75275

**Graduate Studies:**

Ph.D. in Economics  
Graduate Minor in Mathematics  
University of Florida, 2010  
Dissertation: "Essays on Information Asymmetries and Agents' Behavior in the Financial Sector"

M.A. in Economics  
University of Florida, 2008

**Undergraduate Studies:**

B.S. in Economics, *Summa Cum Laude*  
Minor in Mathematics  
University of Missouri - St. Louis, 2005

Minor in Latin American Studies  
Universidad de Los Andes (Bogotá, Colombia), 2003

**Research Fields:**

Sovereign Defaults, Dynamic Models, Banking, Applied Econometrics

**Employment:**

Lecturer, Department of Economics, Southern Methodist University (8/2014 to present)

Adjunct Professor, Department of Economics, Southern Methodist University (1/2013 to 4/2014)

Visiting Assistant Professor, Department of Economics, Baylor University (8/2010 to 12/2012)

Research Assistant, Institute for Child Health Policy, University of Florida (8/2006 to 8/2007)

Research Assistant, LEMA (Labor and Education Market Analysis), University of Missouri - St. Louis (8/2004 to 12/2004)

**Refereed Publications:<sup>1</sup>**

“Dynamics of Analysts’ Coverage and the Firms’ Information Environment.” *International Review of Financial Analysis*. October, 2011. 20(5): 345-354.

“The Impact of Financial Transactions Taxes on Money Demand in Colombia.” *Latin American Journal of Economics*. May, 2011. 48(1): 65-88. (with Brian W. Buckles)

**Working Papers:**

“A Dynamic Model of Sovereign Debt and Defaults: Understanding the Incentives of the Borrower.”

“A Robustness Check of the Spatial Hedonic Difference-in-Differences Methodology” (with Nathan Berg and Brian W. Buckles).

“Small Banks’ Incentives to Over-Herd.”

“Endogenous Borrower Preferences for Banks and Bank Switching Problems in a Search Model of Lending.”

**Teaching Experience:**

*Southern Methodist University*

Introduction to Econometrics (Master’s level)

International Trade (Master’s level)

*Baylor University*

Game Theory

Intermediate Microeconomics

Economics Seminar for MBAs

Engineering Economics

Principles of Microeconomics

Survey of Economics

*University of Florida*

Game Theory

Mathematical Economics for incoming PhDs

Managerial Economics

---

<sup>1</sup>Papers available on SSRN.

**Presentations:**

“A Dynamic Model of Sovereign Debt and Defaults: Understanding the Incentives of the Borrower,” Southwestern Finance Association Meeting, Dallas, TX (2014)

“Endogenous Bank Preferences and Bank Switching Problems in a Search Model of Lending,” Baylor University, Department of Economics, Waco, TX (2010)

“Endogenous Bank Preferences and Bank Switching Problems in a Search Model of Lending,” Southern Economic Association Annual Meeting, San Antonio, TX (2009)

“Importance of Quality of Information in Pricing and Market Structure: The Case of Banking,” 9th Annual Missouri Economics Conference sponsored by the Federal Reserve Bank of St. Louis and the University of Missouri - Columbia, Columbia, MO (2009)

**Honors:**

“Dynamics of Analysts’ Coverage and the Firms’ Information Environment” was accepted at the Behavioral Finance Working Group Conference at Cass Business School, City University, London, UK (April, 2011)

Business School Honor Society *Beta Gamma Sigma*

Liberal Arts Honor Society *Phi Kappa Phi*

**Memberships:**

American Economic Association

LACEA – Latin American and Caribbean Economic Association

**Other:**

Research School: The Design, Solution and Estimation of Dynamic Economic Models. John Deutsch Institute, Research School. Queen’s University, Canada. June, 2014.