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# **ENZO A. CERLETTI**

**Banco Central de Chile** Agustinas 1180, Santiago, Chile Tel.: +56 22 670 22 13 Fax: +56 22 670 28 36 ecerletti@bcentral.cl http://sites.google.com/site/enzocerletti

#### FIELDS OF INTERESTS: Macroeconomics, Household Finance, Computational Economics

#### **AFFILIATIONS**

c.p. 8340454

**Banco Central de Chile,** Economic Research Department Senior Economist, 2019 – Present

SAFE Research Center, Research Area: Household Finance 2013 – 2018

## EDUCATION

CEMFI, Ph.D. in Economics, 2012

Dissertation: "An Investigation of Consumption Insurance over the Life Cycle" (Chair: Josep Pijoan-Mas)

**CEMFI**, M.Sc. in Economics and Finance, 2008

Universidad de León, B.A. in Economics (distinction), 2006

#### **PAST WORK EXPERIENCE**

Assistant Professor, Goethe University Frankfurt, 2012 – 2018

#### WORKING PAPERS

[5] "Financial constraints and firm adjustments during a sales disruption" (with J.A. Castro), 2021
[4] "Modelos Predictivos de Impago de Empresas" (with J.A. Castro, J. Fernández and F. Vásquez), 2020

[3] "Durable Goods, Borrowing Constraints and Consumption Insurance" (with J. Pijoan-Mas), 2014

[2] "Life-cycle patterns in consumption insurance: evidence from the Spanish Household Budget Survey", 2013

[1] "Consumption Patterns and Employment Status", 2012

#### WORK IN PROGRESS

**[4] "Estimación de markups y elasticidades de demanda en créditos comerciales bancarios"** (with P. Toro)

[3] "Competencia en créditos bancarios y no bancarios: implicancias para un registro de deuda" (with C. Madeira and C. Villa)

## [2] "Efectos de un shock de liquidez en hogares chilenos" (with P. Toro)

[1] "Machine Learning Models of Firm Arrears" (with J.A. Castro)

## TEACHING

Macroeconomics I (Exercise leader for B.A. course), *Goethe University Frankfurt*, 2016/17, 2017/18.
Advanced Macroeconomic Theory I (T.A. for core PhD course), *Goethe University Frankfurt*, 2012/13, 2013/14, 2014/15, 2015/16.
Economics of Housing (master), *Goethe University Frankfurt*, 2013/14, 2014/15, 2015/16
Seminar in Household Saving, Borrowing and Portfolios (T.A. for master seminar), *Goethe University Frankfurt*, 2012/13.
Household Finance (T.A. for PhD course), *Goethe University Frankfurt*, 2012/13.
Quantitative Macroeconomics (T.A. for master/PhD course), *CEMFI*, 2010.

## **GRANTS, AWARDS AND HONORS**

FPI Scholarship, *Ministerio de Ciencia e Innovación de España*, 2009 – 2012
Scholarship, *CEMFI*, 2006 – 2009
Award to the Best Student obtaining the BA in Economics, *Universidad de León*, 2006

#### **PROFESSIONAL ACTIVITIES**

Refereeing: Comparative Economic Studies.

**Organization:** Workshop "Exploiting Micro Data to Understand Real-Financial Linkages", *Banco Central de Chile*, 2020

**Seminars** (\* presented by co-author): PUC-Chile (2020), European Central Bank (2018), Universidad de Chile (2017), Universidad de Santiago de Chile (2016, 2017), Goethe-University Frankfurt (2012), National Bank of Serbia (2012), Banque de France (2012).

**Conferences** (\* presented by co-author): Symposium of the Spanish Economic Association (2010, 2012, 2013), Cologne Macroeconomics Workshop (2013), International Conference of the Society of Computational Economics (2012), Annual Young Economists Conference (2012), Annual Congress of the European Economic Association (2011), AEA Meeting (2011\*).

**Discussions:** *"Structural Transformation of Occupation Employment"* by G. Duernecker and B. Herrendorf, Frankfurt-Mannheim Macro Workshop, 2015.

**Research Visits:** Banco Central de Chile, November 2017 Universidad de Chile (FEN), October2017 Banco Central de Chile, Santiago, Chile, April 2016 Universidad Torcuato Di Tella, March 2014 University of Pennsylvania, January-June 2011 Banco Central de la República Argentina, August-September 2007

LANGUAGES: English (fluent), Spanish (native), German (Rudimentary).

NATIONALITY: Spanish.

**REFERENCES:** Upon request.