

# Gabriela Araujo

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<b>Contact Information</b>	<p>Universitat Autònoma de Barcelona (UAB) and Barcelona School of Economics (BSE)</p> <p>PhD student (UAB and BSE)</p> <p>Campus UAB Bellaterra      <i>Email:</i> gabriela.araujo@barcelonagse.eu Cardanyola del Valles      <i>Website:</i> <a href="https://araujo-gabriela.github.io">https://araujo-gabriela.github.io</a> Barcelona, Spain, 08193</p>
<b>Research interests</b>	<p>Macroeconomics, monetary policy and applied microeconometrics</p>
<b>Education</b>	<p>PhD in Economics, UAB and BSE, Barcelona, Spain, 2023 – 2026</p> <ul style="list-style-type: none"><li>• Dissertation: “The effects of excess reserves on the transmission of monetary policy”</li><li>• Advisor: Hugo Rodríguez Mendizabal and Andre Groeger</li></ul> <p>MPhil. Economic Analysis, UAB and BSE, Barcelona, 2021 – 2023</p> <ul style="list-style-type: none"><li>• Dissertation: “The effects of loan-to-value ratios on the dynamic behaviour of economic variables”</li><li>• Advisor: Hugo Rodríguez Mendizabal</li></ul> <p>MSc Economics and Finance, BSE, Barcelona, 2020 – 2021</p> <p>Honours in Economics, UQ, Brisbane, Australia, 02/2015 – 12/2015</p> <ul style="list-style-type: none"><li>• Thesis: “Contagion in Financial Networks”</li><li>• Advisor: Shino Takayama</li><li>• Scholarships: APRA/RBA Brian Gray Scholarship 2015, RBA financial support 2015</li></ul> <p>BA Economics and Commerce, UQ, Brisbane, Australia, 2010 – 2014</p> <ul style="list-style-type: none"><li>• GPA: 6.33/7</li><li>• Awards: Dean’s Commendation for Academic Excellence in 2010, 2012 – 2014.</li></ul>
<b>Honours and scholarships</b>	<p>Post Graduation Study Assistance by the Reserve Bank of Australia (RBA), 2020 – 2024</p> <p>Brian Gray Scholarship (APRA/RBA), 2015</p> <p>RBA financial support for successful summer interns, 2015</p>
<b>Teaching experience</b>	<p>Money and Banking TA, International Doctorate of Economic Analysis (IDEA) PhD Program, UAB, 2023 – 2024</p>

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	<p>Economics of Geography and Climate Change, Master in Economics of Energy, Climate Change and Sustainability, BSE, 2025</p> <p>Master Project Guidance TA, Master in Economics of Public Policy, BSE, 2024 – 2025</p> <p>Finance TA, Master in Macroeconomic Policy and Financial Markets, BSE, 2024</p> <p>Reinforcement Instructor, Master in Economics of Public Policy, BSE, 2024 – 2025</p> <p>Mathematics Brush Up Instructor, BSE, 2024 – 2025</p> <p>International Financial Markets and Institutions TA, Bachelor in Economics, UQ, 2013-2014</p>
<b>Editorial positions</b>	<p>Assistant Editor, BSE Focus, 2023 –</p>
<b>Professional experience</b>	<p>Senior Analyst, Financial Stability Department, RBA, Sydney, Australia, 2017 – 2020</p> <ul style="list-style-type: none"> <li>• Monitor developments and conduct research and analysis on issues facing the Australian business sector that support the RBA’s financial stability objective.</li> <li>• Provide briefing material and analysis on issues related to risks in the business sector for the RBA’s Financial Stability Review, and its representatives on the Council of Financial Regulators, Basel Committee on Banking Supervision and Financial Stability Board.</li> </ul> <p><i>Achievements:</i> PGSA recipient, see <i>Publications</i> and <i>Conferences</i>.</p> <p>Analyst, International Department, RBA, Sydney, Australia, 2016 – 2017</p> <ul style="list-style-type: none"> <li>• Provide briefing material and analysis for the RBA’s Board and Statement of Monetary Policy on issues related to international financial markets.</li> </ul> <p><i>Achievements:</i> Completed internal research on unconventional monetary policy tools.</p> <p>Intern, International Department, RBA, Sydney, Australia, 11/2014 – 01/2015</p> <ul style="list-style-type: none"> <li>• Supervisor: Richard Finlay</li> </ul> <p><i>Achievements:</i> Completed internal research on ‘Can we predict excess bond returns?’</p> <p>Intern, Deloitte Access Economics, Brisbane, Australia, 02/2015 – 02/2015</p> <p>Intern, Queensland State Treasury, Brisbane, Australia, 06/2014 – 06/2014</p> <p>Intern, Marsden Jacob Associates, Brisbane, Australia, 2014</p>

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<b>Published papers</b>	<p>“Which firms get credit? Evidence using firm-level data”, joint with Jonathan Hambur, RBA Bulletin, December 2018.</p> <p>“Financial stability risks and retailing”, joint with Timoth De Atholia, RBA September 2018.</p>
<b>Seminar and conference presentations (including scheduled)</b>	<p>2025: ENTER Jamboree, BSE PhD Jamboree, Bellaterra Macro Club, Bellaterra Applied Working Group</p> <p>2024: Bellaterra Macro Club, Bellaterra Macro Club (Summer)</p> <p>2023: Bellaterra Macro Club</p> <p>2020: 2020 Business Longitudinal Analysis Data Environment Expo (UNSW), RBA Financial Stability seminar</p> <p>2019: Productivity Research Network conference (UNSW), RBA FS seminar, RBA Economic Group seminar</p> <p>2018: RBA Financial Stability seminar</p> <p>2017: RBA International Department seminar</p> <p>2016: APRA Brian Gray Scholarship seminar</p> <p>2015: RBA Cadetship seminar</p>
<b>Language skills</b>	English (fluent), Portuguese (native) and Spanish (advanced).
<b>IT skills</b>	MATLAB, Stata, R, Python, Latex, QGIS, Julia, SQL, Microsoft Excel.