

JUAN DAVID HERNANDEZ LEAL

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EDUCATION

University of California - San Diego

PhD Candidate: Economics

August 2022 - 2028 (expected)

Pontificia Universidad Javeriana

MA: Economics

August 2017 - March 2020

Graduate Merit Award recipient (Awarded to students with a GPA greater than 4.5)

Pontificia Universidad Javeriana

BA: Economics

August 2012 - August 2017

RESEARCH FIELDS

Development Economics, Household Finance

DISSERTATION COMMITTEE

Craig McIntosh (Co-Chair)

Professor, School of Global Policy and Strategy

University of California, San Diego

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Tom Vogl (Co-Chair)

Associate Professor, Department of Economics

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William Mullins

Associate Professor of Finance, Rady School of Management

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PROPOSED DISSERTATION MAIN CHAPTER (IN DESIGN STAGE)

Arguing with Robots: Debt Renegotiation and Servicing in AI-Mediated Collections. In partnership with Crecere.ai in Colombia, this proposed dissertation chapter studies whether AI-mediated debt collection can improve repayment, adherence to renegotiated payment plans, and financial re-inclusion among delinquent borrowers. The design combines a first-stage randomized comparison of debt renegotiation strategies—varying discount generosity and negotiation format (fixed offer versus bargaining) under a common contact protocol—with a second-stage randomization among borrowers who reach agreement, comparing standard SMS reminders to AI-based follow-up calls with different levels of interactivity and coaching. Primary outcomes include agreement rates and terms, repayment adherence, and the share of debt repaid, with potential longer-run analysis of credit-registry outcomes subject to data availability.

WORK EXPERIENCE

University of California, San Diego

Teaching Assistant

San Diego, California

October 2023 - Present

- I have TA'ed for a wide variety of courses, both in the Economics Department and for the Rady School of Management. These include: Economics of the Environment (ECON 131), Econometrics B (ECON 120B), Short-Run Macroeconomics (ECON 110B), Microeconomics C (ECON 100C), Introduction to Microeconomics (ECON 1), Behavioral Finance (MGTF 406), and Experiments in Firms (MGT 160/458), which is the course I have most consistently supported faculty in. I assist in exam-writing, grading, and discussion section leading. Supervisors: Professors Anya Samek and Erik Johnson.

University of Zurich

Pre-doctoral Research Fellow

Zurich, Switzerland

July 2020 - July 2022

- Supervisors: Professors Dina Pomeranz (UZH), Rodrigo Adao (Chicago Booth) and Paul Carrillo (GWU). Data processing, analysis and visualization for projects on Tax Evasion and Trade and Inequality using administrative records from the Ecuadorian tax authority. Implemented proofreading protocols.

University of Chicago

Research Specialist

Chicago, Illinois

July 2019 - July 2020

- Supervisor: Dr. Alessandra L. González. Data cleaning and analysis. Prepared presentations and wrote policy reports for projects related to female labor force participation in Saudi Arabia, the effect of mentoring on entrepreneurship and employment outcomes, and increasing diversity in admissions to graduate programs.

Pontificia Universidad Javeriana

Research Assistant

Bogota, Colombia

February 2018 - May 2019

- Supervisors: Professors Ana Diaz and Luz Salas. Assisted with the design and implementation of an experiment studying the productivity effects of flexible work arrangements. Performed power calculations, designed surveys in Qualtrics, wrote literature reviews and coordinated team of undergraduate research assistants.

Borametz Consulting Group

Data Analyst

Bogota, Colombia

June 2017 - May 2018

- Supervisor: Dr. Rodrigo Villamizar. Data gathering, preparation and analysis for the computation of a renewable energy generation risk index.

Central Bank of Colombia

Research Assistant

Bogota, Colombia

July 2016 - June 2017

- Supervisor: Dr. Mauricio Villamizar. Performed data cleaning, econometric analyses and wrote sections of draft for a research paper on the effect of credit on crop yield and farmer's well-being in rural Colombia. Ran R simulations for paper on new algorithm to identify monetary policy shocks in emerging markets.

Pontificia Universidad Javeriana

Teaching Assistant

Bogota, Colombia

2014 - 2017

- Graded assignments, held office hours with students, and designed problem sets for the following courses: Impact Evaluation, Cross-Section Analysis, Investment Valuation, Mathematical Economics, Public Economics, Economics of Collective Action, Introductory Microeconomics, and Introductory Macroeconomics.

SKILLS AND LANGUAGES

Software:

Advanced: Stata, LaTeX document creation

Intermediate: R, GitHub, Matlab, Qualtrics

Languages:

Spanish - Native speaker

English - Fluent

Italian - Basic
German - Basic

PUBLICATIONS

When multiple objectives meet multiple instruments: Identifying simultaneous monetary shocks
(with Daniel Ordóñez Callamand and Mauricio Villamizar Villegas) International Review of Economics and Finance, Vol. 58 (November 2018), pages 78-101.

FELLOWSHIPS

2024 Diversity Fellowship, Economics Department UCSD

REFEREEING

2023 Southern California Graduate Conference in Applied Economics (SOCAE)

OTHER INFORMATION

Mentoring

GAIN

June 2024 - March 2025

- Mentored a student for the Graduate Applications International Network (GAIN) program. Advised her during her graduate applications. GAIN supports prospective graduate students from Africa applying for Master and PhD programs in economics and related fields.

Mentoring

EconThaki

September 2023 - January 2024

- Mentored a student for the EconThaki program. Advised her for a research project. This organization aims to increase diversity in Latin American academia in economics.

Volunteering

ColombiaCrece

Colombia

July 2018 - July 2019

- Taught women from disadvantaged backgrounds in the El Codito neighborhood in Bogota for the Colombia Crece NGO. Covered topics of elementary school math.

Volunteering

Misión País Colombia

Colombia

June 2015

- Designed activities related to self-reflection and spirituality. Stayed two weeks in the town of Puerto Wilches and completed these activities working alongside the leaders of the community.

Nationality

- Colombian