

REBECCA DE SIMONE

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ACADEMIC APPOINTMENTS AND AFFILIATIONS

- 2025 - University of Michigan, Stephen M. Ross School of Business. Assistant Professor of Finance.
- 2026 - Centre for Economic Policy Research. Research Affiliate, Banking and Corporate Finance Programme.
- 2020 - 2025 London Business School. Assistant Professor of Finance (*Maternity leave 2023*).

EDUCATION

- May 2020 Columbia Business School. Ph.D. in Finance.
- May 2018 Columbia Business School. M.Phil. in Finance.
- June 2010 University of Florida. B.A. in Economics, *summa cum laude*.

WORKING PAPERS

Monitoring Technology and Firm Cost of Borrowing: Evidence from Tax Audit Reform in Ecuador. (*Revise and Resubmit at the Review of Financial Studies*)

Taxation when markets are not competitive: Evidence from a loan tax (with Felipe Brugués) (*Revise and Resubmit at the Journal of Political Economy*).

Opening the Brown Box: Production Responses to Environmental Regulation (with S. Lakshmi Naaraayanan and Kunal Sachdeva) (Submitted).

Bank Market Power and Credit Allocation (with Felipe Brugués and Priit Jeenas).

Macrostructure Reform in an Inelastic Market: Evidence from Adoption of ETF Creation in Israel (with Polina Dovman, Ilan Gildin, and Gitit Gur Gershgoren).

SELECTED WORKS IN PROGRESS

Delegated screening: Evidence from government-backed loans (with Felipe Brugués, Thi Mai Anh Nguyen, and Juan Vélez)

General Equilibrium Effects of Quality Assurance in Higher Education (with Luis Armona, Felipe Brugués, and Sebastian Otero)

Collateral, enforcement, and credit expansion (with Felipe Brugués, Thi Mai Anh Nguyen, and Juan Vélez)

GRANTS, FELLOWSHIPS, AND AWARDS

2025 - 2026	Mitsui Research Scholar. Mitsui Life Financial Research Center.
2024	Research Grant. Research and Materials Development Fund.
2024	Research Grant. Institute of Entrepreneurship and Private Capital.
2022	Research Grant. Inter-American Development Bank research stream on Competition in Latin America and the Caribbean.
2022	Research Grant. Wheeler Institute for Business and Development.
2021	Small Research Grant. Structural Transformation and Economic Growth, Centre for Economic Policy Research.
2020	Research Grant. Wheeler Institute for Business and Development.
2020	AQR Top Finance Graduate Award. Center for Financial Frictions & Copenhagen Business School.
2019	Research Grant. Jerome A. Chazen Institute for Global Business.
2017	Best Paper Award. 3rd-year finance paper competition, Columbia University.
2014	Doctoral Fellowship. Columbia Business School.
2014	Graduate Research Fellowship. National Science Foundation.
2010	University Scholars Research Grant. University of Florida.
2009	Elected member (early). The Phi Beta Kappa Society.
2008	Anderson Scholar. University of Florida.
2006	Florida Academic Scholar. Florida Bright Futures Scholarship Fund.

SEMINAR AND CONFERENCE PRESENTATIONS*

2026: 2026 EEA-ESEM (scheduled); Richmond Federal Reserve (scheduled); 12th Workshop on Relational Contracts (scheduled); Global Business and Comparative Corporate Governance research conference (scheduled); K Virtual Finance Seminar with KAIST and Korea University Business School (scheduled); Waseda Organizational and Financial Economics Seminar (scheduled); ITAM Finance Seminar (scheduled); 2025 MFA Annual Meeting; University of Michigan IO Seminar, U Rochester (scheduled)*, UCLA Laub Foundation Workshop in Industrial Organization (scheduled)*, University of Toronto*, Universitat Pompeu Fabra*, Università Bocconi*, CEMFI*, 24th Annual International Industrial Organization Conference*; Workshop on Finance and Development (Geneva)*; UMIO*

2025: The University of Padova; Ross Finance Brown Bag; University of Michigan IO Bown Bag; The Micro and MACRO of Financial Intermediation (Central Bank of Chile); 2025 American Finance Association Annual Meetings (San Francisco), 20th Annual Early Career Women in Finance Conference (ECWFC); 2025 European Finance Association Annual Meetings (Paris); Workshop on Industrial Organization and Development (Banco de la República, Colombia); BSE Summer Forum - Public Economics Workshop, Sixth Fall 2025 WEFIDEV Seminar; 4th edition of the Esade Spring Workshop; Research in Accounting, Finance and Public Policies; CBS Finance PhD Alumni Conference 2025*, Workshop on IO & Development*, 25th CEPR-JIE Conference on Applied Industrial Organization*, SHoF Environmental Regulations and Industrial Structure Conference*; Fourth Oxford Sustainable Private Markets Conference*; IFS/STICERD/UCL Development Seminar*; CBS Finance PhD Alumni Conference*, NYU IO Workshop*; ITAM Brown Bag*; 25th CEPR-JIE Conference on Applied Industrial Organization*; Development Colloquium (Columbia University); UCLA Laub Foundation Mini-Conference in IO & Development*; NYU Stern IO Seminar*

*Co-author presentation.

2024: University of Michigan Ross School of Business; University of Bonn; Duke University Fuqua School of Business; University of North Carolina at Chapel Hill Kenan-Flagler Business School; Emory University Goizueta Business School; University of Florida Warrington College of Business; Bank of Italy; College of Administration and Economics at the University San Francisco de Quito; NBER Corporate Finance Spring Meeting; 6th Endless Summer Conference on Financial Intermediation and Corporate Finance; LUISS Finance Workshop; 2024 University of Oklahoma & RFS Climate and Energy Conference; UC Davis-FMA Napa Finance Conference; The Women Assistant Professors of Finance Conference at Stern conference; Mitsui Symposium; European Winter Finance Conference; SFS Cavalcade Annual Meeting (Atlanta); UGA Fall Finance Conference; 19th Early Career Women in Finance Conference; Bristol Applied Economics Meeting: Development Economics; 3rd Annual Bozeman Applied Economics Summer Conference; IBEO Workshop: Corporate Finance, Financial Intermediation & Macro-Finance meeting; 5th Annual Boca-ECGI Corporate Finance and Governance Conference; HEC-HKUST Sustainable Finance Webinar; SFA 2024; WEFIDEV Seminar; 31st Global Finance Conference; ITAM Finance Conference*, Baruch Climate and Sustainability Conference*, HEC-HKUST Sustainable Finance Seminar*, ABFER 11th Annual Conference*, Junior Workshop on New Empirical Finance at Columbia GSB*, Asian Bureau of Finance and Economic Research*, Queensland Corporate Finance Conference*; Carey Finance Conference*; Yale IGC/EGC Firms, Trade, and Development Conference 2024*; 4th CEPR-CompNet Finance and Productivity Conference*; 7th Annual GRASFI Conference*; Queensland Corporate Finance Conference*; 3rd Conference in Sustainable Finance at the University of Luxembourg*; Asian Bureau of Finance and Economic Research (Singapore)*; Mitsui Global Business and Comparative Corporate Governance Research Conference*; Climate Finance and ESG: Shaping a Sustainable Future (Baruch)*; 19th Annual Conference on Economic Growth and Development (Indian Statistical Institute)*; UCLA Anderson School of Management*; University of Zurich*; PUC-Rio*

2023: 7th Rome Junior Finance Conference; Bocconi Workshop on Financial Intermediation and Corporate finance; Halle Institute for Economic Research; LBS-Stanford Global Tax Conference; EUROFIDAI-ESSEC Paris December Finance Meeting; Adam Smith Junior Conference; LBS Brown Bag; EEA-ESEM 2023; Inter-American Development Bank 1st Virtual Discussion Seminar on Competition in Latin America and the Caribbean*; 21st Annual International Industrial Organization Conference*; Summer North American Econometric Meeting*; WEFIDEV Webinar in Finance and Development*; CAFRAL Warwick Workshop*; ITAM-Notre Dame Mini Conference on Poverty and Development Economics Research*; Columbia IO, Organizations, & Strategy Workshop*, El Colegio de Mexico*

2022: London Finance Juniors Conference; CEPR WEFIDEV Workshop*; USFQ Economics; FLACSO Economics; Pompeu Fabra Economics*; ITAM Economics*

2021: Civitas Finance Seminar at Princeton University; Stanford GSB; Swiss Finance Institute/HEC Lausanne; AFA; MFA; London Business School; University of Sussex Business School; Columbia Business School*

2020: MIT Sloan School of Management; Northwestern University Kellogg School of Management; London School of Economics; London Business School; University of Rochester Simon Business School; University of Texas at Austin McCombs School of Business; UCLA Anderson School of Management; The World Bank Development Research Group; University of Michigan Ross School of Business; Indiana University Kelley School of Business; Washington University in St. Louis Olin Business School; AQR Top Finance Graduate Award Seminar; MoFIR Seminar on Banking; Paris December Meeting

2019: Colorado Finance Summit; Mitsui Symposium on Comparative Corporate Governance and Globalization; EFA Doctoral Tutorial in Finance; Columbia University Doctoral Student Consortium; Columbia Business School No Free Lunch Finance Seminar; FMA; Columbia Business School Ph.D. Seminar

2018: NYU Stern School of Business Ph.D. Seminar; Columbia Business School Ph.D. Seminar

PROFESSIONAL ACTIVITIES

REFEREEING

The Review of Financial Studies; The Journal of Finance; The Journal of Banking and Finance; Journal of Development Economics; Management Science

DISCUSSIONS

- 2019 “Big Broad Banks: How does Cross Selling Affect Lending?” by Yingjie Qi. EFA Doctoral Tutorial.
- 2020 “Firm Performance Pay as Insurance Against Promotion Risk” by Alvin Chen. EUROFIDAI-ESSEC Paris December Finance Meeting.
- 2021 “The Real Effects of Banking the Poor: Evidence from Brazil” by Julia Fonseca and Adrien Matray. HEC Paris Entrepreneurship Workshop.
- 2023 “Can Online Platforms Promote Women-Led Exporting Firms?” by Jennifer P. Poole and Christian Volpe Martincus. EBRD, We-Fi, CEPR Research Conference “Financing Women-led SMEs”.
- 2023 “Debt Dynamics in Executive Compensation” by Xingyu Huang, David Reeb, and Wanli Zhao. EUROFIDAI-ESSEC Paris December Finance Meeting.
- 2024 “Firm’s Capital Structure and Employment in the Aftermath of the 2008-9 Financial Crisis” by Antonio Acconcia, Daniela Fabbri, and Anna Maria C. Menichini. UK Women in Finance: Warwick Workshop.
- 2024 “The Response of Mortgage Supply to Expected Flood Insurance Lapses” by Zhongchen Hu. 2024 Annual Meeting of the Swiss Society for Financial Market Research.
- 2024 “Is There Information in Corporate Acquisition Plans?” by Sinan Gokkaya, Xi Liu, and René M. Stulz. Eighth Annual M&A Research Centre conference.
- 2024 “Community Bank Consolidation and the Role of Technology Investment” by Cheng Jiang, Jonathan Scott, and Zhaowei Zhang. SFA .
- 2025 “Shadow Banks on the Rise: Evidence Across Market Segments” by Kim Fe Cramer, Pulak Ghosh, Nirupama Kulkarni, and Nishant Vats. AFA .
- 2025 “The Moneylender as Middleman: Formal Credit Supply and Informal Loans in Rural India” by Vaishnavi Surendra. WEFIDEV - RFS - CEPR Conference on Finance and Development.
- 2025 “Inflation and floating-rate loans: Evidence from the Euro-Area” by Fabrizio Core, Filippo De Marco, Tim Eisert, and Glenn Schepens. Adam Smith Workshops in Asset Pricing & Corporate Finance.
- 2025 “The Moneylender as Middleman: Formal Credit Supply and Informal Loans in Rural India” by Vaishnavi Surendra. WEFIDEV-RFS-CEPR Conference on Finance & Development.
- 2025 “Do Production Frictions Affect the Impact of Sustainable Investing” by Cynthia Yin. 20th Early Career Women in Finance Conference.
- 2025 “Breaking the Barrier: How Personal Guarantees on Small Business Loans Impede CEO Succession” by Takeo Hoshi and Yoko Shibuya. Global Business and Comparative Corporate Governance Research Conference.

PROGRAM COMMITTEE

FIRS 2025-2026, EWFC 2025; LBS Finance Summer Symposium 2022-2024; EFA 2021-2026; MFA 2023; SFS Cavalcade 2022-2025; AFA 2021 Poster Selection; 18th Annual Corporate Finance Conference, Washington University in St. Louis

CONFERENCE ORGANIZATION

21st Early Career Women in Finance Conference: Co-organizer (2026)

LBS Summer Finance Symposium: Co-organizer (2024)

ADVISING

- Santiago Valdivieso (RA, 2026-)
Saúl Endara (RA, 2023 –)
Diego del Pozo (RA, 2024 – 2025, Northeastern PhD)
Mario Avila (RA, 2023; LBS Pre-doc, UCL Finance PhD)
Jefferson Abraham (Dissertation committee, external)

TEACHING

2027-	FIN 415 Valuation, Stephen M. Ross School of Business, University of Michigan. Undergraduate.
2026-	Valuation, Stephen M. Ross School of Business, University of Michigan. PhD.
2026-	Fin 615 Valuation, Stephen M. Ross School of Business, University of Michigan. MBA.
2021-2025	Advanced Corporate Finance, London Business School. MBA, EMBA, & MiF.
2021-2022	Seminar in Financial Economics III, London Business School. PhD.
2019	Empirical Methods in Corporate Finance, Servicio de Rentas Internas, Ecuador.
2017-2018	Debevoise-Columbia Executive Education Program, Debevoise & Plimpton LLP, New York, NY. TA.
2017	NYC Immersion Seminar: Activist Investing, Columbia Business School. MBA; TA.
2015-2016	Managerial Economics, Columbia Business School. MBA & EMBA core, TA.

NON-ACADEMIC PROFESSIONAL EXPERIENCE

2011-2014	Senior Research Assistant. Global Monetary & Sovereign Markets, Federal Reserve Board of Governors, Washington, D.C.
2009	Research Intern. Household & Real Estate Finance, Federal Reserve Board of Governors, Washington, D.C.
2008	Analyst Intern. Financial Economics Practice, Charles River Associates, Washington, D.C.

ABOUT

Citizenship: United States

Languages: English (native), Spanish (CEFR level B2; advanced intermediate)

Family: Married with two children (aged 7 and 3)

Updated: 4-2026