

# Michael Loroff

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## Education

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<b>Emory University</b> Ph.D. ( <i>Economics</i> )	Atlanta, USA Aug. 2024 - Present
<b>Queen's University</b> M.A. ( <i>Economics</i> )	Kingston, Canada Aug. 2023 - June 2025
<b>Lakehead University</b> H.B.A ( <i>Economics</i> )	Thunder Bay, Canada Sept. 2019 - Apr. 2023

## Academic & Professional Experience

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<b>Queen's University</b> Teaching Assistant	Kingston, Canada Sept. 2023 - Apr. 2024
<ul style="list-style-type: none"><li>• Macroeconomic Theory I - a second year undergraduate course of topics including the Solow-Swan model, intertemporal choice models, New Keynesian models, models of monetary policy, and Ricardian equivalence.</li><li>• Conducting office hours, tutoring undergraduate students, and grading assignments.</li></ul>	
<b>Lakehead University</b> Research Assistant	Thunder Bay/Ottawa, Canada May 2022 - Aug. 2023
<ul style="list-style-type: none"><li>• Studying the impacts of the COVID-19 pandemic on consumer behaviour around border regions in Canada.</li><li>• Responsible for investigating a novel data set of consumer foot traffic metrics, developing potential research methodology, cleaning and preparing data for estimation, and applying difference-in-differences techniques.</li><li>• Presented research findings during a poster session at the Bank of Canada's Access to Cash and Financial Services Workshop (March 2023).</li></ul>	

## Awards

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<b>R Samuel McLaughlin Fellowship</b>   <i>Queen's University</i>	Sept. 2023 - Aug. 2024
<ul style="list-style-type: none"><li>• Grant of 10,000 Canadian Dollars awarded annually on the recommendation of the Queen's University Department of Economics.</li></ul>	
<b>Department of Economics Dean's Scholar Award</b>   <i>Lakehead University</i>	May 2023
<ul style="list-style-type: none"><li>• Awarded to the graduating student with the highest standing in the economics program at Lakehead University.</li></ul>	

**CEA-BoC Undergraduate Student Paper Award Nominee** | *Lakehead University*

May 2023

- Nominated as a contender for the Canadian Economics Association and Bank of Canada's Undergraduate Student Paper Award.
- Paper nominated: "Monetary policy, mortgage rates, and COVID-19 in Canada."
- The paper explored the effects of the Bank of Canada's monetary policy on mortgage rates during the COVID-19 pandemic using event studies, vector autoregressions, and impulse response functions.

**Free Tuition Academic Entrance Scholarship** | *Lakehead University*

Sept. 2019 - Apr. 2023

- Awarded to students exiting an Ontario secondary school with a 95% average. Maintenance of the scholarship requires a 90% average during each academic year.
- Sustained a 90% average for each academic year. Total value of scholarship: 25,000 Canadian dollars.

## Technical Skills

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Data Analysis: R (advanced), SQL (intermediate), JSON (intermediate), Julia (beginner).

Other Softwares/Applications:  $\text{\LaTeX}$ , VS Code, Overleaf.