

WILLIAM L. SKIMMYHORN
CURRICULUM VITAE

CONTACT INFORMATION

Raymond A. Mason School of Business
The College of William & Mary
101 Ukrop Way
Williamsburg, VA 23185

Office: Miller Hall 3090
Office Phone: (757) 221-1826
Email: bill.skimmyhorn@mason.wm.edu
Website: <http://williamskimmyhorn.com>

ACADEMIC EMPLOYMENT

Aug 2018 – Present	Assistant Professor of Economics & Finance Raymond A. Mason School of Business, The College of William & Mary
May 2018 – July 2018	Associate Professor of Economics Department of Social Sciences, U.S. Military Academy
Aug 2012 – Apr 2018	Assistant Professor of Economics Department of Social Sciences, U.S. Military Academy
Aug 2006 – July 2008	Instructor of Economics Department of Social Sciences, U.S. Military Academy

EDUCATION

2012	Ph.D. Public Policy (Economics), Harvard University Dissertation entitled “Essays in Behavioral Household Finance” Advisors: Brigitte Madrian, David Laibson, John Friedman Fields: Behavioral Economics, Labor Economics
2006	M.S., Management Science & Engineering, Stanford University
2006	M.A., International Policy Studies, Stanford University
1997	B.S., Economics, United States Military Academy at West Point

ACADEMIC AREAS OF INTEREST AND RESEARCH

Household Finance and Financial Decision-Making
Behavioral Economics & Behavioral Finance
Human Capital, Cognitive and Non-Cognitive Skill Development and Assessment
Labor Economics
Economics of National Security
Veteran’s Issues

PUBLICATIONS

Journals (Peer Reviewed)

Lieber, Ethan and William Skimmyhorn. 2018. "Peer Effects in Financial Decision-Making." *Journal of Public Economics*, 163: 37-59. doi: 10.1016/j.jpubeco.2018.05.001

Miller, Brian J. and William L. Skimmyhorn. 2018. "I Want You! Expanding College Access through Targeted Recruiting Efforts." *Education Finance and Policy*, July. doi: 10.1162/edfp_a_00232

Bell, Patrick, Rozlyn Engel, Darren Hudson, Julian Jamison, and William Skimmyhorn. 2018. "Risk Preferences in Future Military Leaders." *Journal of Behavioral Economics for Policy*, 2(2): 11-24.

Carter, Susan Payne and William L. Skimmyhorn. 2017. "Much Ado About Nothing? New Evidence on the Effects of Payday Lending on Military Members." *Review of Economics and Statistics*, 99(4): 606-621. doi: 10.1162/REST_a_00647

Mayer, John D. and William Skimmyhorn. 2017. "Psychological Predictors of Cadet Performance at West Point." *Journal of Research in Personality*, 66: 14-26. doi: 10.1016/j.jrp.2016.10.012

Skimmyhorn, William L. 2016. "Assessing Financial Education: Evidence From Boot Camp." *American Economic Journal: Economic Policy*, 8(2): 322-343. doi: 10.1257/pol.20140283.

Skimmyhorn, William L., Evan R. Davies, David Mun & Brian Mitchell. 2016. "Assessing financial education methods: Principles vs. rules-of-thumb approaches." *Journal of Economic Education*, 47(3): 193-210, doi: 10.1080/00220485.2016.1179145 (Lead Article)

Skimmyhorn, William L. 2016 "Comparing Military and Civilian Household Finances: Descriptive Evidence from Recent Surveys." *Journal of Consumer Affairs*, 50(2): 471-483. doi: 10.1111/joca.12109.

Hastings Justine S., Brigitte C. Madrian and William L. Skimmyhorn. 2013. "Financial Literacy, Financial Education and Economic Outcomes." *Annual Review of Economics*. 5: 347-373. doi: 10.1146/annurev-economics-082312-125807. Also available as NBER Working Paper w18412.

Other Articles

Carter, Susan Payne and William Skimmyhorn. 2018. "Can Information Change Personal Retirement Savings? Evidence from Social Security Benefits Statement Mailings." *AEA Papers and Proceedings*, 108: 93-97.

Skimmyhorn, William L. 2017. "The Financial Welfare of Veteran Households." *Financial Industry Regulatory Authority (FINRA) Investor Education Foundation Issue Brief*.

Colarusso, Michael, Kenneth G. Heckel, David S. Lyle and William Skimmyhorn. 2016. "Starting Strong: Talent-Based Branching of Newly Commissioned U.S. Army Officers." *Strategic Studies Institute*. April 7.

Skimmyhorn, William L. 2014. "The Financial Welfare of Military Households." *Financial Industry Regulatory Authority (FINRA) Investor Education Foundation Issue Brief*.

Books

Condly, Steven, Arthur Coumbe, and William Skimmyhorn. 2017. *Still Soldiers and Scholars? An Analysis of Army Officer Mental Testing*, Strategic Studies Institute. December.

Book Chapters (Edited)

Carlson, Mary B., Jeffrey S. Nelson and William L. Skimmyhorn. 2016. "Military Personal Finance Research." In Jing Jian Xiao (Ed.), *Handbook of Consumer Finance Research*. Cheltenham, UK and Northampton MA: Springer.

Working Papers

Beshears, John (Harvard), James J. Choi (Yale), David Laibson (Harvard), Brigitte C. Madrian (Harvard), and William Skimmyhorn. 2018. "Borrowing to Save? The Impact of Automatic Enrollment on Debt."

Beshears, John (Harvard), James J. Choi (Yale), David Laibson (Harvard), Brigitte C. Madrian (Harvard), and Stephen Zeldes (Columbia). 2018. "Education, Cognitive Performance, and Investment Fees."

Castleman, Benjamin (Virginia), Richard Patterson (West Point), and William Skimmyhorn. 2018. "Benefits Left on the Table: Behavioral Interventions and Consumer Financial Protections." *Revisions Submitted, Economics of Education Review*

Castleman, Benjamin (Virginia), Frances X. Murphy (Virginia), and William Skimmyhorn. 2018. "Marching Across Generations? An Analysis of the Benefits Transfer Provision of the Post-9/11 GI Bill." *Revisions Requested, Journal of Human Capital*

Patterson, Christina (MIT), Jonathan Petkun (MIT and Yale), and William Skimmyhorn. 2018. "I Want You! (But Not You): Selection in Military Retention."

Sabia, Joseph (San Diego State) and William Skimmyhorn. 2018. "War! What Is It Good For? The Effects of Combat Service on Economic Transitions of Veterans." Economic Self-Sufficiency Policy Research Institute (ESSPRI) Working Paper #20181.

Kawano, Laura (Michigan), Bruce Sacerdote (Dartmouth), William Skimmyhorn, and Michael Stevens (Treasury). 2017. "On the Determinants of Young Adult Outcomes: An Examination of Random Shocks to Children in Military Families."

Barr, Andrew (Texas A&M), Laura Kawano (Michigan), Bruce Sacerdote (Dartmouth), William Skimmyhorn, and Michael Stevens (Treasury). 2018. "The Effects of the GI Bill on Higher Education and Earnings."

Work in Progress

With Tatiana Hominoff (NYU), Jacob Goldin (Stanford), and Richard Patterson (West Point), "The Effects of Email Prompts and Targets on Savings Contributions."

With Jialan Wang (Illinois), "The Effect of Government Pensions on Labor Supply, Savings, and Financial Well-Being."

With Javier Miranda (Census Bureau) and Yael Hochberg (Rice), "The Effects of Entrepreneurial Training and Education."

With Andrew Barr (Texas A&M), Kelli Bird (Virginia), and Ben Castleman (Virginia), "The Effects of Information and Advising Assistance on Veterans' Educational Attainment." RCT complete.

With Benjamin Castleman (Virginia), Francis X. Murphy (U.S. Army), and Richard Patterson (West Point), "Actively Choosing How to Use Post 9-11 GI Bill Benefits: Evidence from the Field." RCT in field.

With Andrew Barr (Texas A&M), Kelli Bird (Virginia), and Ben Castleman (Virginia), "The Educational Trajectories of Military Members, During and After Service."

With Rodney Andrews (University of Texas – Dallas) and Richard Patterson (West Point), "Non-Cognitive Skills and Educational Attainment."

With Dan Rees (UC-Denver) and Joseph Sabia (San Diego State), "Military Deployments and Suicide."

PRESENTATIONS AND CONFERENCES

2018 FDIC Consumer Research Symposium, CFPB Research Conference, Vassar (Economics), George Washington Cherry Blossom Financial Literacy Institute, University of Houston (Economics), UT-Austin (LBJ School of Public Affairs), UC-Berkeley (Goldman School of Public Policy), College of William & Mary (Mason School of Business, Finance), North Carolina State University (Economics)

2017 Federal Reserve Bank of New York, University of Central Florida (Economics), RAND, Alabama (Economics), Department of Treasury Office of Tax Analysis Conference, West Point, Southern Methodist University (Economics), UT-Austin (Economics), University of Houston (Economics), Texas A&M University (Economics), UT-Dallas (Economics), Trinity University (Economics), UT-Arlington (Economics), Texas Tech (Agricultural Economics), Federal Reserve Bank of Dallas

2016 Department of Defense Financial Readiness Roundtable, George Washington Cherry Blossom Financial Literacy Institute

2015 APPAM, FDIC Annual Consumer Research Symposium, University of Virginia (Education & Public Policy), George Washington Cherry Blossom Financial Literacy Institute, West Point

2014 Kellogg School of Management (Finance), Department of Defense, Consumer Financial Protection Bureau, West Point, Federal Retirement Thrift Investment Board

2013 NBER Household Finance, NBER Economics of National Security, Federal Reserve Bank of Boston, George Washington University Financial Literacy Seminar Series, West Point, Federal Retirement Thrift Investment Board

REVIEWER

American Economic Journal: Economic Policy, Economic Inquiry, Handbook of Consumer Finance, Journal of Economic Education, Journal of Labor Economics, Journal of Policy Analysis and Management, Journal of Consumer Affairs, Journal of Public Economics, Quarterly Journal of Economics, Review of Economics and Statistics, Review of Financial Studies

TEACHING EXPERIENCE

Undergraduate

The College of William & Mary

Financial Management: 2018

The U.S. Military Academy at West Point

Econometrics I: 2015, 2016, 2017

Game Theory & Introduction to Behavioral Economics: 2013, 2014, 2015, 2016

Advanced Principles of Economics: 2013, 2014

Principles of Economics: 2006, 2008 (Course Director for 500+ students), 2012

Economics of National Security: 2007, 2008

International Political Economy: 2007

Comparative Economic Systems: 2007

Graduate

Harvard

Advanced Principles of Microeconomics (Mid-Career MPA): 2011

Stanford

Teaching Assistant for Technology and National Security: 2005

-Course taught by former Secretary of Defense Honorable William Perry

UNIVERSITY SERVICE

The College of William & Mary

Military & Veteran Affairs Working Group, 2018-Present

The U.S. Military Academy at West Point

Led Department of Defense Analysis of Blended Retirement System Financial Education A/B Testing, 2016-2017

Co-Led Title 10 (Civilian) Faculty Search Committee, Economics, 2015-2016

Member of Title 10 Faculty Search Committee, Economics, 2014-2017

Department of Social Sciences Economics Program Review, 2014-2018

Initiated and led Department and Economics Program effort to mentor and advise dozens of future faculty members before and during graduate school, 2013-2018

Analytic Support to the USMA Admissions Office for Diversity, 2013-2018

Co-Led the West Point Talent-Based Branching Pilot, 2012-2017

Undergraduate Thesis advisor, 2012-2018

General Statistical and Analytic Support for Academic Departments and their faculties conducting research, 2012-2015

West Point Board of Visitors and Executive Steering Group Support, 2012-2015

Analytic Support to the USMA Association of Graduates, 2012-2018

USMA Middle States Accreditation Resource Management Committee, 2007-2008

Dean's Faculty Subcommittee for Diversity, 2006-2008

Mentor for Rhodes, Marshall, & Truman Scholarship Candidates, 2006-2008, 2013-2015

Director and Coach of West Point Debate Team, 2007; Assistant Coach, 2006

Professional Military Education Instructor and Mentor, 2006-2008

FELLOWSHIPS, AWARDS, HONORS

General Omar N. Bradley Research Fellowship in Mathematics, 2018

Harvard Kennedy School Nominee for the National Association of Schools of Public Affairs and Administration (NASPAA) Annual Dissertation Award, 2012

NBER Household Finance Research Grant, 2011

West Point Master Teacher Program Certification (2 year program), 2008

William F. Murdy Award for Teaching Excellence, Department of Social Sciences, West Point, May 2007

Fellow, Stanford Center on International Conflict and Negotiation, 2005-2006

Top Gun, 3rd Squadron, 6th U.S. Cavalry AH-64D Apache Aerial Gunnery, 21st Cavalry Brigade Unit Fielding and Training Program, 2003

All-American, Cross-Examination Debate Association, 1996-1997

Military Awards and Certifications include: Legion of Merit, Defense Meritorious Service Medal, Meritorious Service Medal, Army Commendation Medal, Joint Service Achievement Medal, Army Achievement Medal, Army Superior Unit Award, National Defense Service Medal, Armed Forces Expeditionary Medal, Kosovo Campaign Medal, Afghanistan Campaign Medal, Global War on Terror Service Ribbon, Korean Defense Service Medal, Army Service Ribbon, Overseas Service Ribbon, NATO Medal, Air Assault, Army Aviator Badge

ADDITIONAL PROFESSIONAL EXPERIENCE

2013 – 2018, Long Term Research Coordinator, Office of Economic and Manpower Analysis, U.S. Military Academy, West Point, New York

- Founded and led the OEMA effort to include developing and executing more than a dozen enduring partnerships with leading academic institutions (e.g., Harvard, Dartmouth, Notre Dame, Virginia and Texas A&M) to provide policy-relevant economic research for senior executives in the federal government.
- Partnering with government agencies (e.g., Treasury, Census) and non-governmental organizations (e.g., National Bureau of Economic Research and the National Student Clearinghouse) to increase the quality of its data and analyses, the scope of the network, and to demonstrate effective interagency collaboration.
- Generating significant public goods for OEMA and its partners to include detailed administrative data records from a variety of organizations (e.g., earnings, disability, educational attainment) that support current and future research and program evaluations of benefit to policy-makers and academics.
- Established a unique capability to execute pilot programs and randomized controlled trials in support of better public policy for the Army and other public organizations, and with wider applicability in the social sciences.
- Resourcing the effort with a combination of federal and private funds, in conjunction with research partners.

2012 – 2015, Deputy Director, Office of Economic and Manpower Analysis, U.S. Military Academy, West Point, New York

- Managed the personnel, resources, and operations for a 20+ person analytic office in support of its strategic-level mission to help build the Army of the future.
- Provided data and research mentoring for more than a dozen cadet groups in multiple academic departments, and for numerous Department of Social Sciences faculty members on Master's and Doctoral dissertations and other research.

2008 – 2009: Executive Officer to the Commanding General, Combined Training and Advisory Group, Combined Security Transition Command, Kabul, Afghanistan

- Conducted analysis and disseminated policy to train, coach, advise, and monitor the Afghan National Army Training Command in order to establish an institutional system capable of developing a professional army.

2005 – 2006: Director of Speech and Debate, Saint Francis High School, Mountain View, California.

- Organized, coached and mentored a group of 25 students and 2 assistant coaches. Coached students in local and regional open competitions and to qualifications for state and national championships.

1999-2004: U.S. Army Officer at Camp Eagle, Korea; Fort Carson, Colorado; Camp Comanche, Bosnia-Herzegovina; Vicenza, Italy; Pristina, Kosovo; Fort Rucker, Alabama; Fort Hood, Texas; and Camp Humphreys, Korea

- Troop commander for a 170 person company to include activating, organizing, leading, training, and equipping the unit to achieve combat readiness certification in preparation for a follow on deployment to Korea. Managed and resourced diverse functional teams including communications, administrative, fuel and ammunition, logistics, maintenance, and medical sections. Led the reception and integration efforts for the 350 person squadron in Korea.
- Liaison Officer to NATO Combined Air Operations Center in Italy and Kosovo.
- Attack Helicopter platoon leader in Bosnia-Herzegovina responsible for peacekeeping missions, training missions, aerial gunnery, and joint exercises with NATO countries in support of Stabilization Force (SFOR) missions and the 1995 Dayton Accords. Responsible for the welfare & readiness of 8 pilots, 8 soldiers and 4 AH-64A Apache helicopters.
- Brigade Assistant Operations officer responsible for monitoring all U.S. aviation operations throughout Bosnia.
- Class III(Fuel)/V(Ammunition) Support Platoon in Republic of Korea responsible for rearming and refueling the unit's 24 AH-64A Apache helicopters during garrison, training and if necessary, combat operations. Responsible for the welfare & readiness of over 30 enlisted service members, 18 ground vehicles and over \$10 million of the unit's basic load of ammunition.
- Scout helicopter platoon leader in Republic of Korea responsible for the welfare & readiness for 8 pilots, 8 soldiers and 4 AH-64A Apache helicopters. Led the platoon in training missions, aerial gunnery, and joint exercises for 7 month period, ensuring unit was prepared to execute operational plans if required.