

Louiza A. Bartzoka

Contact Information

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Fields

Household Finance, Asset Pricing, Macroeconomics

Academic Employment

2024 - Present Assistant Professor, Finance Department, Copenhagen Business School

Education

2024	Ph.D. in Finance, Imperial College Business School Dissertation: “Essays in Household Finance” Supervisor: Tarun Ramadorai Viva Panel: Alex Michaelides, Pedro Bordalo
2020	Master of Research in Finance, Imperial College Business School
2017	Master of Finance, MIT Sloan School of Management
2016	Master’s of Engineering in Civil and Environmental Engineering, Imperial College London

Academic Visits

2023	Booth School of Business, The University of Chicago Non-Degree Visiting Ph.D. Student, invited by Prof. Michael Weber
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Working Papers

House Price Perceptions and the Housing Wealth Effect

Gender Differences in Reactions to Income Shocks, with Olga Goldfayn-Frank and Nathaniel Vellekoop

Cross-Country Differences in Household Financial Decisions: A Structural Approach with Survey-Based Expectations, with Olga Goldfayn-Frank and Georgi Kocharkov

Credit Constraints and the Distributional Effects of the Refinancing Channel

Teaching

2025	Corporate Finance, Lecturer and Course Coordinator
2023	Big Data in Finance, Teaching Assistant to Prof. Tarun Ramadorai
2022	Big Data in Finance, Teaching Assistant to Prof. Tarun Ramadorai

Invited Seminar Presentations and Workshops

2025	CEBRA Annual Meeting, 20th Conference on Research on Economic Theory and Econometrics, Society for Economic Measurement Annual Conference, Nordic Finance Network Annual Workshop
2024	European Economic Association Annual Meeting, European Finance Association Annual Meeting, CEBRA Annual Meeting, CEPR Ninth European Workshop on Household Finance, SAFE 8th Household Finance Workshop, Young Scholars Nordic Finance Workshop, London Behavioral Finance Group, Copenhagen Business School, Erasmus School of Economics, London Business School, Danmarks Nationalbank, Deutsche Bundesbank, Bank of Greece, Joint BoC-ECB-NYFED Conference on Expectations Surveys, Central Banks and the Economy, EABCN: New Challenges in Monetary Economics, Behavioural Finance Group Meeting, WEARE Women in Economics
2023	EEA-ESEM Congress, American Economic Association Annual Meeting, American Finance Association PhD Student Poster Session at the ASSA Annual Meeting, Imperial Job Market Candidates Evening, Chicago Booth Finance Brownbag, Imperial College Business School Internal Finance Seminar, Frankfurt Reading Group on Household Finance, Imperial College Business School Student Seminar Series
2022	Frankfurt Reading Group on Household Finance, 8th Annual Conference of the International Association for Applied Econometrics, Imperial College Business School Student Seminar Series, Yale Summer School in Behavioral Finance, 20th Conference on Research on Economic Theory and Econometrics, Bank of Finland and CEPR Joint Conference Monetary Policy in the Post-Pandemic Era, ISCG Meeting at the European Central Bank, 4th European Midwest Micro/Macro Conference
2021	ECONtribute & SAFE Household Finance Workshop, Imperial College Business School Student Seminar Series

Non-Academic Employment

2021 - 2022	Intern, Research Centre, Deutsche Bundesbank
2019	Associate, Retirement Plan Investment Group, JP Morgan, New York, NY
2017 - 2018	Associate, Chief Investment Office, Portfolio Strategy, JP Morgan, New York, NY
2017	Summer Associate, Chief Investment Office, Portfolio Strategy, JP Morgan, New York, NY
2015	Summer Analyst, Goldman Sachs, London, UK

Other Work

“How has the pandemic affected household finances in developing economies?” with Crisitian Badarinza, Vimal Balasubramaniam and Tarun Ramadorai, Economics Observatory, June 2021

Awards

2025 - 2026	ENNOIA “Financial Empowerment for Households” Research Grant
2024 - 2029	Danish Finance Institute (DFI) Research Scholarship
2023	Brevan Howard Centre for Financial Analysis Dissertation Fellowship
2022 - 2024	London Interdisciplinary Social Science Doctoral Training Partnership (LISS DTP) Studentship
2017	Dean’s Student Advisory Council, MIT Sloan School of Management
2016	1st Prize, Structural Mechanics Section, Final Year Thesis Student Conference, Imperial College London
2012	Salutatorian, Athens College, Athens, Greece

Personal

Citizenship	Greek
Languages	English (Native), Greek (Native), German (Basic)