Rady School of Management University of California, San Diego Wells Fargo Hall, 9500 Gilman Drive #0553 La Jolla, CA 92093-0553 anyasamek@gmail.com https://anyasamek.com

ACADEMIC POSITIONS

Associate Professor of Economics and Strategy, Rady School of Management, University of California, San Diego, 2020-present.
Associate Professor (Research) of Economics, University of Southern California, 2015-2020.
Visiting Assistant Professor of Economics, University of Chicago, 2014-2015.
Assistant Professor of Consumer Science, University of Wisconsin-Madison, 2012-2015.
Griffin Postdoctoral Research Scholar, University of Chicago, 2010-2012.

AFFILIATIONS

Faculty Research Fellow, National Bureau of Economic Research, 2020-present. Visiting Associate Professor, FAIR Centre, Norwegian School of Economics, 2018-present.

EDUCATION

Ph.D., Economics, Purdue University, 2010.M.S., Economics, Purdue University, 2006.B.S., Economics; B.A., French Literature, Purdue University, 2015 (*summa cum laude*)

HONORS AND AWARDS

 Vernon L. Smith Ascending Scholar Prize, International Foundation for Experimental Economics (IFREE), 2020.
 Faculty Fellow, Teaching and Learning Excellence Initiative, UW-Madison, 2013.

EDITORIAL POSITIONS

Associate Editor, Management Science, 2020-present. Editorial Board, Experimental Economics, 2021-present. Editorial Board, Journal of Pension Economics and Finance, 2016-2020.

SELECTED PUBLICATIONS

57. "Drivers of Behavior at an Early Age: Evidence from a Longitudinal Field Experiment" with Marco Castillo, John List and Ragan Petrie. Forthcoming, *Journal of Political Economy*.

56. "How Experiments with Children Inform Economics" with John List and Ragan Petrie. *Journal of Economic Literature*, 2023, 61 (2): 504-64.

55. "Do Thank-You Calls Increase Charitable Giving? Expert Forecasts and Field Experimental Evidence" with Chuck Longfield. *American Economic Journal: Applied Economics*, 2023, 15 (2): 103-24.

54. "Parental Investments in Early Childhood and the Gender Gap in Math and Literacy" with Amanda Chuan, John List and Shreemayi Samujjwala, *AEA Papers and Proceedings*, 2022, 112: 6-3-08.

53. "What is Considered Deception in Experimental Economics?" with Gary Charness and Jeroen van de Ven, *Experimental Economics*, 2022, 25 (2): 385-412.

52. "Time and Risk Preferences of Children Predict Health Behaviors but not BMI" with Greta List, John List and Lina Ramirez, *Economics Letters*, 2022, 218.

51. "Do I Care if You are Paid? Field Experiments and Expert Forecasts in Charitable Giving" with Holger Rau and Lilia Zhurakhovska, *Journal of Economic Behavior & Organization*, 2022, 195: 42-51.

50. "Incentives to Eat Healthy: Evidence from a Grocery Store Field Experiment" with John List and Terri Zhu. *Economica*, 2022, 89 (354): 480-509.

49. "Using Vignettes to Improve Understanding of Social Security and Annuities" with Andre Gray and Arie Kapteyn, *Journal of Pension Economics and Finance*, 2021, 1-18.

48. "Hassle Costs and Workplace Charitable Giving: Field Experiments with Google Employees" with Jessan Hutchison-Quillian and David Reiley, *Journal of Economic Behavior & Organization*, 2021, 191: 679-685.

47. "Do Financial Incentives Aimed at Decreasing Interhousehold Inequality Increase Intrahousehold Inequality?" with Amanda Chuan and John List, *Journal of Public Economics*, 2021, 196.

46. "Adolescent Time and Risk Preferences: Measurement, Determinants and Field Consequences," with Ashlesha Datar, Andre Gray and Nancy Nicosia, *Journal of Economic Behavior & Organization*, 2021, 184: 460-488.

45. "Nudging Generosity in Consumer Elective Pricing" with Ayelet Gneezy, Silvia Saccardo and Charis Li, *Organizational Behavior and Human Decision Processes*, 2021, 163: 91-104.

44. "Dynamic Inconsistency in Food Choice: Experimental Evidence from Two Food Deserts," with Charles Sprenger and Sally Sadoff, *Review of Economic Studies*, 2020, 87 (4): 1954-1988.

43. "The Effect of Early Education on Social Preferences" with Alexander Cappelen, John List and Bertil Tungodden, *Journal of Political Economy*, 2020, 128 (7): 2739-2758.

42. "Behavioral Impediments to Valuing Annuities: Evidence on the Effects of Complexity and Choice Bracketing" with Jeffrey R. Brown, Arie Kapteyn, Erzo F.P. Luttmer and Olivia S. Mitchell, *Review of Economics and Statistics*, 2019.

41. "Gender Differences in Job Entry Decisions: A University-Wide Field Experiment" (solo authored), *Management Science*, 2019, 65 (7): 2947-3448.

40. "Risk Preferences of Children and Adolescents in Relation to Gender, Cognitive Skills, Soft Skills and Executive Functions" with James Andreoni, Amalia di Girolamo, John List and Claire Mackevicus, *Journal of Economic Behavior & Organization*, 2020, 179: 729-742.

39. "The Development of Social Comparisons and Sharing Behavior Across 12 Countries" (lead author) with Jason M. Cowell et. al., *Journal of Experimental Child Psychology*, 2020, 192.

38. "Incentives and Unintended Consequences: Spillover Effects in Food Choice" with Manuela Angelucci, Silvia Prina and Heather Royer, *American Economic Journal: Economic Policy*, 2019, 11 (4): 66-95.

37. "Got Milk? Using Nudges to Reduce Consumption of Added Sugar" with Chien-Yu Lai and John List, *American Journal of Agricultural Economics*, 2019.

36. "The Effect of Informational Prompts about Spousal Benefits on Social Security Claim Intentions" with Joanne Yoong, Lilia Rabinovich and Francisco Perez-Arce, *Journal of Pension Economics and Finance*, 2019.

35. "Toward an Understanding of the Development of Time Preferences: Evidence from Field Experiments" with James Andreoni, John List, Michael Kuhn, Kevin Sokal and Charles Sprenger. *Journal of Public Economics*, 2019, 177.

34. "Gifts and Goals: Behavioral Nudges to Improve Child Food Choice at School" (soloauthored), *Journal of Economic Behavior & Organization*, 2019, 164: 1-12.

33. "The Effect of Recipient Contribution Requirements on Support for Social Programs" with Sally Sadoff, *Journal of Public Economics*, 2019, 169: 1-16.

32. "Can Interventions Affect Commitment Demand? A Field Experiment on Food Choice" with Sally Sadoff, *Journal of Economic Behavior & Organization*, 2019, 158: 90-109.

31. "Loss Aversion and the Quantity-Quality Tradeoff" with Jared Rubin and Roman Sheremeta, *Experimental Economics*, 2018, 21 (2): 292-315.

30. "Field Experiments on Food Choice in Grocery Stores: A 'How-to' Guide for Food Policy" with Kathryn Carroll, *Food Policy*, 2018, 79: 331-340.

29. "Round Giving: A Field Experiment on Suggested Charitable Donation Amounts in Public Television" with David Reiley, *Economic Inquiry*, 2018.

28. "Combining Behavioral Economics and Field Experiments to Reimagine Early Childhood Education" with John List and Dana Suskind, *Behavioural Public Policy*, 2018, 2 (1): 1-21.

27. "Learned Generosity? An Artefactual Field Experiment with Parents and their Children" with Avner Ben-Ner, John List and Louis Putterman, *Journal of Economic Behavior & Organization*, 2017, 143: 28-44.

26. "Discrimination Among Preschool Children: Field Experimental Evidence" with Annika List and John List, *Economics Letters*, 2017, 157: 159-162.

25. "Selective Recognition: How to Recognize Donors to Increase Charitable Giving" with Roman Sheremeta, *Economic Inquiry*, 2017, 55 (3): 1489-1496.

24. "When Charities Compete: A Laboratory Experiment with Simultaneous Public Goods" with Justin Krieg, *Journal of Behavioral and Experimental Economics*, 2017, 66: 40-57.

23. "Do People Anticipate Loss Aversion?" with Alex Imas and Sally Sadoff, *Management Science*, 2016, 63 (5): 1271-1284.

22. "An Experimental Study of the Decision Process with Interactive Technology" with Ji Soo Yi, Sung-Hee Kim and Inkyoung Hur, *Journal of Economic Behavior & Organization*, 2016, 130: 20-32.

21. "On the Origins of Dishonesty: from Parents to Children" with Daniel Houser, John List, Marco Piovesan and Joachim Winter, *European Economic Review*, 2016, 82: 242-254.

20. "Using Online Compound Interest Tools to Improve Financial Literacy" with Percival Matthews and Edward Hubbard, *Journal of Economic Education*, 2016, 47 (2): 106-120.

19. "When Identifying Contributors is Costly: An Experiment on Public Goods" with Roman Sheremeta, *Southern Economic Journal*, 2016, 82 (3): 801-808.

18. "Facing Your Opponents: Social Identification and Information Feedback in Contests" with Shakun Datta Mago and Roman Sheremeta, *Journal of Conflict Resolution*, 2016, 60 (3): 459-481.

17. "The Behavioralist as Nutritionist: Leveraging Behavioral Economics to Improve Child Food Choice and Consumption" with John List, *Journal of Health Economics*, 2015, 39: 133-146.

16. "Learning through Passive Participation in Asset Market Bubbles" with Timothy Cason, *Journal of the Economic Science Association*, 2015, 1 (2): 170-181.

15. "The Curious Relation Between Theory of Mind and Sharing in Preschool Age Children" with Jason Cowell, John List and Jean Decety, *PLoS One*, 2015, 10 (2).

14. "Visual Tools and Narratives: New Ways to Improve Financial Literacy" with Annamaria Lusardi, Arie Kapteyn, Angela Hung, Lewis Glinert and Aileen Heinberg, *Journal of Pension Economics and Finance*, 2015, 1-27.

13. "A Field Experiment on the Impact of Incentives on Milk Choice in the School Lunchroom" with John List, *Public Finance Review*, 2015, 45: 44-67.

12. "Recognizing Contributors: An Experiment on Public Goods" with Roman Sheremeta, *Experimental Economics*, 2014, 30 (4): 680-696.

11. "Increasing Charitable Giving in the Developed World" with Cynthia Jasper, *Oxford Review of Economic Policy*, 2014, 30 (4): 680-696.

10. "Feel the Warmth' Glow: A Field Experiment on Manipulating the Act of Giving" with Amanda Chuan, *Journal of Economic Behavior & Organization*, 2014, 108: 198-211.

9. "Effects of Monitoring on Mortgage Delinquency: Evidence from a Randomized Field Study" with Stephanie Moulton, Michael Collins and Cäzilia Loibl, *Journal of Policy Analysis and Management*, 2014, 34 (1): 184-207.

8. "Five Steps to Planning Success: Experimental Evidence from U.S. Households" with Annamaria Lusardi, Arie Kapteyn, Angela Hung, Joanne Yoong and Aileen Heinberg, *Oxford Review of Economic Policy*, 2014, 30 (4): 696-724.

7. "Is there a Gender Gap in Preschoolers' Competitiveness? An Experiment in the U.S." (soloauthored), *Journal of Economic Behavior & Organization*, 2013, 92: 22-31.

6. "Simultaneous Decision-Making in Competitive and Cooperative Environments" with Roman Sheremeta, *Economic Inquiry*, 2013, 51 (2): 1311-1323.

5. "Borrowing Capacity and Financial Decisions of Low-to-Moderate Income First-Time Homebuyers" with Stephanie Moulton, Cäzilia Loibl and Michael Collins, *Journal of Consumer Affairs*, 2013, 47 (3): 375-403.

4. "Exploring the Origins of Charitable Acts: Evidence from an Artefactual Field Experiment with Young Children" with John List, *Economics Letters*, 2013, 118 (3): 431-434.

3. "An Experimental Study of Reputation and Heterogeneous Goods" (solo-authored), *Decision Support Systems*, 2013, 54 (2): 1134-1149.

2. "Behavioral Spillovers in Coordination Games" (published under Anya Savikhin) with Timothy Cason and Roman Sheremeta, *European Economic Review*, 2012, 56 (2): 233-245.

1. "Factor Uses and the Pattern of Specialization" (published under Anya Savikhin) with Georg Schaur and Chong Xiang, *Review of International Economics*, 2008, 16 (2): 368-382.

BOOK CHAPTERS

"Advantages and Disadvantages of Field Experiments" in Handbook of Research Methods and Applications in Experimental Economics, p. 104. Edward Elgar Publishing, 2019.

"Save at Home: Building Emergency Savings One Mortgage Payment at a Time" with Stephanie Moulton and Cäzilia Loibl, in Ed. Michael Collins, A Fragile Balance: Emergency Savings and Liquid Resources for Low-Income Consumers, Palgrave-Macmillan, 2015.

GRANTS

26. JPAL, 2023-present, PI: \$100,000.

- 25. National Institutes of Health Roybal Center Grant, 2022-present, PI: \$50,000.
- 24. Laura and John Arnold Foundation, PI, 2020-22, PI: \$300,000.
- 23. National Institutes of Health (R01), PI, 2017-22, PI: \$3,590,923.
- 22. Michigan Retirement Research Center, 2017-18, PI: \$47,500.
- 21. Alfred P. Sloan Foundation, 2016-19, Co-PI: \$500,000.
- 20. Center for Behavioral Economics and Healthy Food Choice Research, 2016-17, PI: \$50,000.
- 19. United States Department of Agriculture, 2016-19, PI: \$250,000.
- 18. Hymen Milgrom Supporting Organization Grant, 2015-18, Co-PI: \$750,000.
- 17. Produce for Better Health Foundation, 2015-16, PI: \$15,000.
- 16. UW-Madison Fall Research Competition, 2014-15 (deferred), PI: \$43,801.
- 15. UW-Madison BRITE Lab Seed Grant, 2014-15, PI: \$5,100.
- 14. USDA RIDGE Center for National Food and Nutrition Assistance, 2013-14, PI: \$39,000.
- 13. Cornell Center for Behavioral Economics in Child Nutrition, 2013-14, PI: \$10,000.
- 12. University of Chicago Institute for Translational Medicine, 2013-14, Co-PI: \$34,670.
- 11. Consortium to Lower Obesity in Chicago Children, 2013-14, Co-PI: \$18,531.
- 10. UW-Madison Fall Research Competition, 2013-14, PI (2 awards): \$89,810.
- 9. John Templeton Foundation, 2012-15, Co-PI: \$4,800,000.
- 8. Cornell Center for Behavioral Economics in Child Nutrition, 2011-12, Co-PI: \$34,154.
- 7. Social Security Administration, 2010-11, Co-I: \$65,516.
- 6. National Science Foundation, 2009-12, Co-PI: \$376,984.
- 5. International Foundation for Research in Experimental Economics, 2008-12, Co-PI: \$3,100.
- 4. Purdue University Research Foundation, 2008-09, Co-PI: \$17,280.
- 4. Social Security Administration, 2010-11, Co-I: \$65,516.
- 3. National Science Foundation, 2009-12, Co-PI: \$376,984.
- 2. International Foundation for Research in Experimental Economics, 2008-12, Co-PI: \$3,100.
- 1. Purdue University Research Foundation, 2008-09, Co-PI: \$17,280.

TEACHING

Experiments in Organizations (MBA and MSBA), 2022-present.

Competitive Strategy (MBA), UC San Diego, 2021-2022.

Global Strategy (undergraduate), UC San Diego, 2022.

Experiments in Organizations (PhD-level), UC San Diego, 2022.

Proseminar on Behavioral Economics (undergraduate), USC, Fall 2019.

Introductory Microeconomics (undergraduate), University of Chicago, Fall 2014, Spring 2015.

Intermediate Microeconomics(undergraduate), UW-Madison, 2012-2014.

Intermediate Microeconomics for Consumer Science (undergraduate), 2012-2014.

Experimental Economics (Ph.D.), UW-Madison, 2013-2014. Introduction to Economics (undergraduate), Purdue University, 2008.

KEYNOTE TALKS

2022: ESA Meeting in Buenos Aires, ESA North American Meetings in Santa Barbara.

INVITED SEMINARS

- 2023 (including scheduled): Rice/Texas A&M Workshop for Ph.D. Students on Survey Methods, University of Groningen, University of Amsterdam, University of Alabama, Cornell University, Stanford University, Harvard Business School, University of Maryland, University of Southern California.
- 2022: University of Birmingham, AirBnB, Yale University, University of New South Wales, University of Sydney, University of Technology Sydney
- 2021: UC Berkeley/University of Chicago Booth Joint Workshop, WU Vienna, University of Monash, University of Bonn, University of Stavenger, UCLA Anderson, DICE, University of Sydney, Iowa State University.
- 2020: Purdue University, University of California-San Diego, Johns Hopkins University, The Ohio State University, Texas A&M University, Cornell University, University of Houston, University of Essex.
- 2019: University of Alaska, Anchorage, University of Southern California Marshall School of Business, Wharton Business School.
- 2018: University of California-Berkeley, Social Security Administration.
- 2017: University of Michigan, University of California-Santa Barbara, Loyola Marymount.
- 2016: Purdue University.
- 2015: University of Chicago, University of Southern California.
- 2014: University of Texas at Dallas, Georgia State University, Virginia Commonwealth University and University of Richmond, George Mason University, Norwegian School of Economics, RAND, University of California-San Diego.
- 2013: University of Pittsburgh.
- 2012: University of California-Santa Barbara, University of Michigan, George Washington University, University of Illinois at Urbana-Champagne, University of California-San Diego, University of Pennsylvania, Southern Methodist University, University of Wisconsin-Madison, Purdue University.
- 2011: George Mason University, University of California-Irvine, Chapman University, Purdue University, RAND.

CONFERENCE PRESENTATIONS

- 2023 (including scheduled): Economic Science Association World Meetings in Lyon, France, Science of Philanthropy Initiative.
- 2022: AEA Meetings, Norwegian School of Economics FAIR Conference, Advances in Field Experiments Conference, Pittsburgh Behavioral Economics Conference, Beloit College Upton Forum,
- 2021: NBER Workshop on Children, ESA North American Meetings.
- 2020: American Economic Association Meetings, Santa Barbara Conference on Behavioral and Experimental Economics, Science of Philanthropy Initiative, Advances in Field Experiments Conference, Norwegian School of Economics Workshop on Paternalism.
- 2019: University of California, San Diego Spring School; Science of Philanthropy Initiative Conference; Advances in Field Experiments Conference; Economic Science Association World Meetings, Economic Science Association North American Meetings, Workshop on Experiments with Children and Non-Standard Populations.
- 2018: University of California, San Diego Spring School, Roybal Center Annual Workshop, University of Southern California Workshop on Understanding Cognition and Decision-

Making by Children.

- 2017: American Economic Association Meetings; University of California, San Diego Spring School; Economic Science Association World Meetings; Stanford Institute for Theoretical Eco- nomics; Economic Science Association North American Meetings; Norwegian School of Economics Childhood Gap Workshop, Association for Public Policy and Management Fall Research Confer- ence.
- 2016: American Economic Association Meetings; University of California, San Diego Spring School; University of Southern California Workshop on Understanding Cognition and Decision- Making by Children, University of Chicago Summer Institute on Field Experiments, Economic Science Association North American Meetings.
- 2015: Science of Philanthropy Initiative Conference; Stanford Institute for Theoretical Economics; University of Chicago Summer Institute on Field Experiments; Frontiers of Behavioral Economics; Morality, Incentives and Unethical Behavior; University of California, San Diego Spring School; Methods in Experimental Economics Research Conference at Texas A&M; Experimental Methods in Policy; American Economic Association Meetings.
- 2014: Southern Economic Association; Science of Philanthropy Initiative Conference; Harvard Behavioral Economics in Philanthropy Conference; Murphy Institute Behavioral Public Economics Conference; North American Economic Science Association; USDA RIDGE Conference; Society for the Advancement of Behavioral Economics; USDA Healthy Food Incentives Workshop (discussant); International Economic Science Association Conference; RAND Behavioral Finance forum; Charitable Giving: Theory and Evidence Workshop; Field Experiments in Marketing Conference; Experimental Methods in Policy Conference; American Economic Association Meetings.
- 2013: CASE District V Conference; North American Economic Science Association Conference; Science of Philanthropy Initiative Conference; World Meetings of the Economic Science Association; RAND Behavioral Finance Forum.
- 2012: American Public Health Association; Science of Generosity Meetings (discussant); International Economic Science Association; RAND Behavioral Finance Forum.
- 2011: North American Economic Science Association Conference; Advances with Field Experiments; Alliances and Alliance Formation in Conflict Workshop; Information Management Work- shop; International Economic Science Association Conference; Western Economic Association Conference; RAND Behavioral Finance Forum.
- 2010: North American Economic Science Association Conference; Financial Literacy Research Consortium; International Economic Science Association Conference; Family Financial Security Symposium; New York University Neuroeconomics Colloquium; American Economic Association Meetings (discussant).
- 2009: North American Economic Science Association Conference; How to Research the Presentation of Financial Options for Retirees Workshop; IEEE Symposium on Visual Analytics Science and Technology; European Economic Science Association Conference; International Economic Science Association Conference.

SERVICE TO THE PROFESSION

Organizer, Economic Science Association North American Meetings, 2019. Organizer, University of Chicago Advances in Field Experiments Conference, 2016. Executive Board Member, Economic Science Association, 2017-2020. Organizer, University of Chicago Summer Institute on Field Experiments 2015-17. Organizer, Science of Philanthropy Initiative Conference, 2013-15 and 2017. Organizer, International Economic Science Association Meetings, 2011.

Refereeing for American Economic Journal: Policy, American Economic Review: Insights, American Economic Review: Policy, American Economic Review, American Journal of Agricultural Economics, American Journal of Political Science, Econometrica, Economic Inquiry, Economic Journal, Economics Letters, European Economic Review, Experimental Economics, Games, Games and Economic Behavior, John Templeton Foundation, Journal of Behavioral and Experimental Economics, Journal of Economic Behavior and Organization, Journal of Economic Education, Journal of Economic Psychology, Journal of the European Economics, Journal of Experimental Child Psychology, Journal of Health Economics, Journal of Political Economy, Journal of Public Economics, Management Science, National Science Foundation, Nonprofit and Voluntary Sector Quarterly, PLoS One, Public Choice, Proceedings of the National Academy of Sciences, Review of Economic Studies, Review of Economics and Statistics, Scandinavian Journal of Economics, Social Choice and Welfare, Southern Economic Journal, The Scandinavian Journal of Economics, Time Sharing Experiments for the Social Sciences (TESS), Quarterly Journal of Economics.

SERVICE TO THE UNIVERSITY

Ph.D. Committee, Chair, UC San Diego, 2023-present.
Ph.D. Committee, Member, UC San Diego, 2020-2023.
Infrastructure Committee, Member, UC San Diego, 2021-present.
Faculty hiring committee, EconStrat search, Member, UC San Diego, 2022.
Member of faculty hiring committee, USC CESR, 2016-2018.
Faculty Advisory Board, UW-Madison BRITE Laboratory, 2012-15.

STUDENT ADVISING

Graduate Student Advising (first placement in parentheses): Wanqun Zhao (Ph.D. coadvisor, 2020-2021, Amazon), Christa Gibbs (Ph.D. committee member, 2016, Consumer Financial Protection Bureau), Kathryn Carroll (Ph.D. co-advisor, 2013-18, Assistant Professor at University of Central Arkansas), Charis Li (Master's Thesis Advisor, 2012-14, Ph.D. student at University of Florida).

Undergraduate & PreDoc Advising (first placement in parentheses when available): Shruti Jha (2022-present), Adeline Sutton (2021-present), Shreemayi Samujjwala (2020-present), Andre Gray (2016-2020, Ph.D. student at UCSD Economics), Andrew Yu (2018-2020, USC Research Staff), Jessica Lopez (2016-2020), Tarush Gupta (2016-19, MS student at George Washington University), Harry Kosowsky (2017, NBER RA), Kevin Sokal (2015-18, Goldman Sachs), Rui Chen (2015-18, Corner- stone Research), Mina Zhang (2015-16), Hannah Walter (2015-16), Kevin Guo (2015-16), Camille Choe (2015-16), Hancong Gao (2015), Dustin Pashouwer (2014-15, TNTP), Wanqun Zhao (2013- 15, Ph.D. student at UC-San Diego), Kevin Huang (2013-15, Ph.D. student at UCLA), Daniel Li (2013-14), Carrie Ip (2013-14), Amanda Chuan (2010-12, Ph.D. student at Wharton, now Assis- tant Professor at Michigan State University), Rene Crespin (2010-11, M.S. student at University of Michigan; now Ph.D. student at Cornell University), Jennie Huang (2010-11, Ph.D. student at Wharton), Anshuman Didwania (2009-10, MBA student at Stanford).