

CURRICULUM VITAE

HELKE WAELDE

CONTACT

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EDUCATION

- since 04/2010 Ph.D. Student at the Johannes Gutenberg University Mainz, Germany
Thesis supervisor: Prof. Dr. Beatrice Weder di Mauro and Prof. Stephan Klasen, Ph.D.
- since 04/2010 Research and Teaching Assistant to Prof. Dr. Beatrice Weder di Mauro
- 06/2009-03/2010 Maternity leave
- 04/2009-05/2009 Ph.D. Student at the Johannes Gutenberg University Mainz, Germany
Thesis supervisor: Prof. Dr. Beatrice Weder di Mauro
- 04/2009-05/2009 Research and Teaching Assistant to Prof. Dr. Beatrice Weder di Mauro
- 10/2008-03/2009 External Ph.D. Student at the University of Regensburg, Germany
Thesis supervisor: Prof. Dr. Lutz Arnold
- 10/2007-09/2008 Maternity leave
- 10/2005-09/2008 Ph.D. Student at the University of Regensburg, Germany
Thesis supervisor: Prof. Dr. Lutz Arnold
Ph.D. lectures (all corresponding exams passed) in the Bavarian Graduate Program in Economics (www.bgpe.de):
04/2007, *Frontiers in Microeconomics* by Prof. Dr. Anke Kessler and Prof. Dr. Christoph Luelfesmann (Simon Frazer University, Burnaby)
03/2006, *Frontiers in Econometrics* by Prof. Dr. Martin Kukuk (University of Wuerzburg)
02/2006, *Frontiers in Macroeconomics* by Prof. Kevin D. Salyer, Ph.D. (University of California, Davis)
- 10/2005-09/2007 Research and Teaching Assistant to Prof. Dr. Lutz Arnold (terminated on my request)
- 09/2005 M.Sc. Economics (Diplom-Volkswirt) with Honors Degree at University of Regensburg, Germany
(The Honors Degree Program in the Faculty of Business, Economics, and Business Information Systems of the University of Regensburg is a special Master program)

for the students who obtain the best grades from their intermediate Bachelor examinations. The program prepares students with the leadership skills necessary in business and research careers. The degree programs includes rigorous academic content. See www.honors.de)

Specialization: Finance, Financial Markets, Empirical Macroeconomics and Real Estate

Master Thesis: *Das Rating von privaten Hypothekendarlehen am Beispiel der Niederlande* (The Rating of Residential Mortgage Backed Securities in the Netherlands)

Supervisor: Prof. Gabriel Lee (Ph.D.)

- 06/2003–09/2005 Research Assistant at the Faculty of Business Administration and Economics, University of Regensburg, Germany (part-time)
- 04/2003 B.A. Economics (Vordiplom) at University of Regensburg, Germany
- 02/2001 Bankfachwirt (IHK), certified by the German Chamber of Commerce (IHK), Bankakademie Frankfurt (awarded as one of the best students in 2001)
- The course gives students the expertise to become a Bankfachwirt. It takes two years. The exam is organised by the German Chambers of Commerce.
- The course focuses on the following subjects: banking business studies, business studies, fundamentals of business studies, human resources and communication, economics and law. My specialisation subject was real estate business.
- 06/1995 Higher Education Entrance Qualification (Abitur)

TEACHING

- 2009 Development Politics (University, Seminar)
- 2007 Microfinance and Information Problems in Group Lending Models (University, Seminar)
International Finance (University, Tutorial)
Economics (Bankakademie, Lecture)
- 2006/07 Dynamic Methods of Macroeconomics (University, Tutorial)
Capital Market Theory (University, Tutorial)
Economics (Bankakademie, Lecture)
- 2006 International Finance (University, Tutorial)
- 2005/06 Capital Market Theory (University, Tutorial)
- 2005 Basic Finance (University, Tutorial)
- 2004/05 Basic Finance (University, Tutorial)
- 2004 Basic Finance (University, Tutorial)

RESEARCH INTERESTS

Microfinance, in particular Group Lending Models and the Transition to Individual Lending

Subsidies versus Profitability of Banks in Microfinance

PUBLICATIONS AND WORK IN PROGRESS

- 2007 A reconsideration of the "Stiglitz-Weiss" Model with a discrete number of borrower types (with Susanne Steger), BGPE (Bavarian Graduate Program in Economics) Discussion Paper Nr. 28 (2007), www.bgpe.de
- since 2008 Microfinance today: rethinking structures (work in progress)
- since 2009 Some troubling descriptive statistics on microfinance (work in progress)

WORK EXPERIENCE

- 10/2006–10/2007 Lecturer for Economics at the Frankfurt School of Management & Finance, Germany
- 08/2004–10/2004 Internship at the *ifo*-Institute in Munich, Germany
- 08/1999–09/2001 Customer Advisor at HypoVereinsbank AG in Regensburg, Germany
Specializations: Upmarket Private Consumers in Financial Investments and Lending
- 08/1998–07/1999 Training on the Job at HypoVereinsbank AG in Regensburg, Germany
- 08/1995–07/1998 Apprenticeship as Banker at Bayerische Vereinsbank AG in Zwickau, Germany and Vereins- und Westbank AG in Braunschweig, Germany

SCHOLARSHIPS

- 10/2007 Scholarship from German Academic Exchange Service for research visit at Simon Fraser University, Burnaby, Vancouver, Canada (declined due to pregnancy)
- 03/2004-10/2005 Scholarship from e-fellows.net

LANGUAGE SKILLS

German: native

English: fluent (Business Specialized Certificate)

Russian: basic knowledge

MISCELLANEOUS

- Since 02/2006 member of the "German Economic Association"
- 12/2006-12/2007 member of the "European Economic Association"
- 11/2006-11/2007 member of the "American Economic Association"
- 04/2003–09/2005 Student in the Honors Degree Program at the University of Regensburg

Mainz, 10. Mai 2010