

September 2017

**Curriculum Vitae**  
**Mary Zaki, Ph.D.**

Assistant Professor  
University of Maryland Extension  
Department of Agricultural and Resource Economics  
College of Agriculture and Natural Resources  
Appointment: August 2014

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**Educational Background**

Ph.D., Economics, Northwestern University, 2014  
M.A., Economics, Northwestern University, 2008  
B.A., summa cum laude, Economics, International Studies, University of Pennsylvania, 2003  
B.S., summa cum laude, Economics, Wharton School, University of Pennsylvania, 2003

**Employment Background**

2014-present     Assistant Professor, University of Maryland Extension, Department of Agricultural and Resource Economics, University of Maryland, College Park, MD

2003-2006     Research Assistant, Board of Governors of the Federal Reserve System, Washington, D.C.

**Working Papers**

“Adoption of Revolving Credit Terms, the Disappearance of the Salience of Credit Costs and Overconsumption” with Jaclyn Evans, 2017

“Access to Short-term Credit and Consumption Smoothing within the Paycycle,” 2016 (Revise and Resubmit: Review of Economics and Statistics)

“Expanding the School Breakfast Program: Impacts on Children's Consumption, Nutrition and Health” with Diane Whitmore Schanzenbach, 2014. (Revise and Resubmit: Journal of Policy Analysis and Management)

**Works in Progress**

“Maximizing the SNAP Benefit Through Optimizing Food Acquisition,” with Jessica Todd

“Paycheck-to-paycheck Food Spending Behavior: How Households Cope with a Longer Wait”

“Conditional Cash Transfers and the Energy Affordability Gap” with Sébastien Houde and Jeremy West

“Grocery Delivery and Healthy Eating Incentives in Low Food Access Areas”

**Reports and Non-Refereed Monographs**

“Community Food Access Assessment 2013-2015, Montgomery County, MD,” written with other members of the Montgomery County Food Council Food Access Working Group, October 5, 2015.

“Baltimarket Virtual Supermarket Program Financial Model,” White paper with Laura Flamm of Baltimore City Health Department. 2016

### **Contracts and Grants**

USDA Cooperative Agreement, “Maximizing the SNAP Benefit Through Optimizing Food Acquisition”, \$30,000, July 2015-September 2017, Principal Investigator (Cooperating with Jessica Todd in USDA-ERS)

Maryland Population Research Center Seed Grant, “Geographic Food Acquisition Choices within the SNAP Cycle”, \$15,000, June 2015-June 2016, Principal Investigator

RIDGE Center for Targeted Studies, a partnership of the Purdue Center for Regional Development and the Southern Rural Development Center at Mississippi State University both supported by the U.S. Department of Agriculture’s Economic Research Service, Doctoral Dissertation Research Grant, \$17,500, September 2013-August 2014, won as graduate student (principal investigator: Diane Schanzenbach)

Northwestern University, Graduate Research Grant (Effects of Payday Regulation of Payday Loans on Consumption Behavior of Liquidity Constrained Households), \$3,000, 2011

### **Courses**

AREC250 (fall 2014), Elements of Agricultural and Resource Economics, Enrollment: 76

AREC250 (fall 2015), Elements of Agricultural and Resource Economics, Enrollment: 78

AREC489O (fall 2016), Economic Perspectives of Consumption and Food Policy, Enrollment: 33

### **Extension Education**

Financial Education Summit, Talk: “Success in Financial Behavioral Change”, April 2015, Baltimore, MD

Maryland State Department of Education, Talk: “Incentives for Healthy Eating”, August 2015

Montgomery County Food Council Food Access Group Public Meeting, Speaking on price analysis in recent “Community Food Access Assessment”, October 2015, Rockville, MD

Baltimore City Extension Community Education Seminar: Healthy Living in Maryland – Current Research on Families, Finance & Housing, Talk: “Success in Financial Behavioral Change”, November 2015, Baltimore, MD

Virtual Supermarket Program Calculator along with white paper for Baltimore City Health Department, 2016

Farm-to-School Panel organizer and presenter in Agricultural Outlook and Policy Conference, December 2016, Annapolis, MD

### **Honors**

Board of Governors of the Federal Reserve System Dissertation Internship, 2012

Distinguished Teaching Assistant Award, Northwestern University, 2011

Lawrence R. Klein Prize for Outstanding Research in Economics by an Undergraduate, University of Pennsylvania, 2003

Phi Beta Kappa, 2003

### **Invited Talks**

For the paper: “Access to Short-term Credit and Consumption Smoothing within the Paycycle,”

1. Consumer Financial Protection Bureau, Washington, D.C., 2012

2. University of California, Davis, Department of Agricultural and Resource Economics, Davis, CA, 2014
3. University of Maryland, Department of Agricultural and Resource Economics, College Park, MD, 2014
4. RAND Corporation, Santa Monica, California, 2014
5. Federal Trade Commission, Washington, D.C., 2014
6. Consumer Financial Protection Bureau, Washington, D.C., 2014
7. U.S. Department of Agriculture, Economic Research Service, Washington, D.C., 2014
8. North Carolina State University, Department of Agricultural and Resource Economics, 2015

For the paper: “Expanding the School Breakfast Program: Impacts On Children’s Consumption, Nutrition and Health”

1. RAND Corporation, Arlington, VA, 2015

### **Refereed Conference Proceedings**

“Expanding the School Breakfast Program: Impacts On Children's Consumption, Nutrition and Health,” with Diane Schanzenbach, presented at the Association for Public Policy Analysis and Management 2013 Fall Research Conference as part of the “Exploring the Impact of School Breakfast Policy” panel, Washington, D.C.

“Access to Short-term Credit and Consumption Smoothing within the Paycycle,” presented at the 2014 Research Innovation and Development Grants in Economics (RIDGE) Conference, Washington, D.C.

“Access to Short-term Credit and Consumption Smoothing within the Paycycle,” presented at the Association for Public Policy Analysis and Management 2015 Fall Research Conference as part of the “Food Consumption, Nutrition, and Food Insecurity” panel, Miami, FL.

“Access to Short-term Credit and Consumption Smoothing within the Paycycle,” presented at the 2016 Asia Meeting of the Econometric Society in Kyoto, Japan.

### **Referee Services**

Journal of Health Economics, Journal of Human Resources, Journal of Human Capital, National Science Foundation, American Journal of Agricultural Economics

### **Campus/Department Service**

Faculty Marshal, Spring 2015

Faculty Senate, September 2015-present