

Maria Teresa Lousada de Freitas Monteiro

Nationality: Portuguese **Birth Date:** 12.11.1990 **Phone Number:** +351 916251740

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Education:

Sept 2018 – August 2021	Marie Currie Early Stage Researcher (PhD Student) Institute for Employment Research (IAB) <ul style="list-style-type: none">Global Mobility of Employees (GLOMO) Project, Marie Curie ITN grantSub-Project: Implications of gender-specific policiesSupervisors: Prof. Dr. Herbert Brücker and Prof. Dr. Cordula BarzantnyVisiting Fellow: ISER, University of Essex, UK (April – June 2019)Visiting Fellow: Toulouse Business School, France (January – April 2010)GLOMO Seasonal Schools	Nuremberg, Germany
Sept 2012 – Jun 2013 (1 st year) and Sept 2014 – June 2015 (2 nd year)	MSc in Applied Econometrics and Forecasting ISEG - University of Lisbon <ul style="list-style-type: none">Average: 16.3/20Most relevant courses: Microeconometrics 19/20, Complements of Microeconometrics 18/20MSc Thesis: “An Ordered Probit Analysis of Income Mobility in Portugal”, 17/20Supervisor: Prof. Dr. Pierre Hoonhout	Lisbon, Portugal
Sept 2013 – May 2014	Post-graduate degree in Banking, Regulation and Supervision Nova School of Business and Economics <ul style="list-style-type: none">Under the internship program of the Bank of PortugalAverage: 15.4/20Most relevant courses: Risk Management 17/20, Credit Risk 18/20, Applied Derivatives 16/20	Lisbon, Portugal
Aug 2011 – June 2012	MSc in Economics Tilburg University <ul style="list-style-type: none">Track: Socio-Economic policiesAverage: 7.5/10Most relevant courses: Public economics 8/10, Competition Policy 8/10MSc Thesis “EPL and Investment in Specific Human Capital”Supervisor: Prof. Dr. Thijs ten Raa, Reader: Prof. Dr. Jane Boone	Tilburg, The Netherlands
Sept 2008 – June 2011	BSc in Economics Nova School of Business and Economics <ul style="list-style-type: none">Average 14/20Most relevant courses: International Trade 19/20, Calculus II 16/20	Lisbon, Portugal
Aug 2010 – Jan 2011	Exchange Program University of Southern California <ul style="list-style-type: none">Average: 16/20	Los Angeles, USA

Professional Experience:

Sept 2017 – July 2018	Institute for Employment Research (IAB) Research Assistant, Department of Migration and International Labour Studies <ul style="list-style-type: none">Global Mobility of Employees (GLOMO) ProjectResearch topics: labour economics, gender issues, migrant families and refugees	Nuremberg, Germany
Sept 2017 – July 2018	The Economic & Social Research Institute (ESRI) Research Assistant, Macroeconomics Team <ul style="list-style-type: none">Main tasks: Design, construction and evaluation of Housing Market Sentiment Index and Savings and Investment Index based on an ESRI survey. Modelling, evaluation and research related to a Rent Index used in the RTB Quarterly Report. Co-author in working papers for the Housing Program. Composition of the chapters Household Consumption, Labor Market and Housing Market for the Quarterly Economic Commentary (QEC). Economy	Dublin, Ireland

March 2017 – August 2017	European Investment Bank Trainee, Economic Department <ul style="list-style-type: none"> Main tasks: Evaluation of existing Sovereign Risk Rating Model methodology. Design and construction of an improved modelling framework, now used as the primary tool for rating Sovereigns at the EIB. Construction of a framework to evaluate the performance of the rating model. <u>Internal Publications</u>: “2017 revision of the ECON Sovereign Risk Rating Model”, Supervisor: Sanne Zwart; Co-author in “EIB internal sovereign risk ratings manual” 	Luxembourg City, Luxembourg
Oct 2015 – Nov 2016	McKinsey & Company, Knowledge Center Research Analyst, Latin America Team <ul style="list-style-type: none"> Sector focus: Public and Social; Geographic focus: 60% Brazil, 40% other in Latin America Main tasks: construction of business and economic indicators and analysis (e.g. Interest rates, inflation, GDP, debt and government in power in Brazil; Gender Inequality in Argentina) 	San José, Costa Rica
Nov 2014 – April 2015	Augusto Mateus & Associados, Sociedade de Consultores Lda Economic Analyst Internship, Unit of Regional Development <ul style="list-style-type: none"> Main tasks: Strategic planning of Regions – construction of databases and economic indicators; data analysis and reporting on subjects related to regional competitiveness and social cohesion 	Lisbon, Portugal
Sept 2013 – Sept 2014	Bank of Portugal, Department of Prudential Supervision Technical Supervisor <ul style="list-style-type: none"> With post-graduation in Banking, Regulation and Supervision at Nova SBE Main tasks: Market Risk and Interest Rate Risk in a Portuguese Bank – data analysis and compliance with minimum standards (Basel II); cost structure analysis 	Lisbon, Portugal

Publications:

2019	O’Toole C., McQuinn, K., and Monteiro T., 2020, “House price expectations, labour market developments and the house price to rent ratio: A user cost of capital approach”, The Journal of Real Estate Finance and Economics, Accepted
2018	McQuinn, K., O’Toole C., Economides P. and Monteiro T., 2018. “ Quarterly Economic Commentary, Summer 2018 ”, ESRI Forecasting Series
2018	McQuinn, K., O’Toole C., Economides P. and Monteiro T., 2018. “ Quarterly Economic Commentary, Spring 2018 ”, ESRI Forecasting Series
2017	McQuinn, K., O’Toole C., Economides P. and Monteiro T., 2017. “ Quarterly Economic Commentary, Winter 2017 ”, ESRI Forecasting Series
2017	McQuinn, K., O’Toole C., Economides P. and Monteiro T., 2017. “ Quarterly Economic Commentary, Autumn 2017 ”, ESRI Forecasting Series

Language Skills, Computer Skills and Complementary Education:

Portuguese	Mother tongue	Spanish	Advanced, Level B2	German	Basic, A1.1
English	Fluent, IELTS 7.5	French	Basic, Level A2		
Computer Skills	<i>MS Office (Excel, Word, PowerPoint):</i>		Advanced level		
	<i>Eviews, Stata and LaTeX:</i>		Moderate proficiency		
	<i>R</i>		Intermediate		
Complementary Education	2018, 2019: 13th International Research Workshop, IRWS Network, Akademie Sankelmarkt				
	2013-2014: Several workshops related to Basel III at Bank of Portugal (e.g. Own Funds, Capital Buffers)				
	2014: Risk-Focused Supervision and Risk Assessment Seminar, NY Federal Reserve				

Extra-curricular activities:

Jan – Jun 2018	Life Drawing, Block T, Dublin, Ireland
Sep 2015 – Oct 16	Drawing and painting classes in the atelier of the artist Man Yu, San José, Costa Rica
Oct 2013 – May 14	Several Drawing and Painting workshops during the year at Ar.Co, Lisbon, Portugal
Jun 2014	Summer courses at FCSH, Universidade Nova de Lisboa, Lisbon, Portugal: i) Contemporary Revolutions; ii) Impossible Futures: Utopias, Dystopias and Sci-Fi, iii) Democracy and Collective Choice
Sep 2013 – Jun 14	Participation and organization of cultural activities at FAZ (affiliated to the Museum Arpad Szenes-Vieira da Silva)
Oct 2012 – May 13	Drawing 1st year at Ar.Co, courses: drawing, history of art and painting, Lisbon, Portugal