

Aaron Goodman

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EMPLOYMENT

Vanguard

Economist, Retirement Research Team

2023 - Present

Cornerstone Research

Associate

2022-2023

EDUCATION

Massachusetts Institute of Technology

2017-2022

PhD, Economics

Fields: Public Finance, Household Finance, Education

Committee: David Autor, Amy Finkelstein, Jonathan Parker, Jim Poterba

Dartmouth College

2011-2015

AB, Economics and Government

Summa cum laude, high honors in both majors

RESEARCH

1. [“Impatience or Illiquidity? The Case of Early 401\(k\) Withdrawals”](#)
2. [“Retention or Regressivity? The Empirical Effects of 401\(k\) Vesting Schedules”](#)
(with Guillermo Carranza)
Revise and Resubmit, Journal of Finance
3. [“Simple Allocation Rules and Optimal Portfolio Choice Over the Lifecycle”](#)
(with Victor Duarte, Julia Fonseca, and Jonathan Parker)
4. [“Overvaluing Simple Bets: Evidence from the Options Market”](#)
(with Indira Puri)
Journal of Financial Economics, October 2025.
5. [“Interstate Competition in Higher Education and the Allocation of Financial Aid”](#)

PRESENTATIONS

(* by coauthor)

2025 NBER Economics of Aging Spring Meeting, Western Finance Association Annual Conference, Society of Labor Economists World Labor Conference,* NBER Summer Institute Household Finance*

2024 Wharton Pension Research Council Symposium

2022 Northwestern, University of Maryland, NBER Summer Institute Household Finance*

2021 NBER Summer Institute Big Data and High-Performance Computing for Financial Economics,* International Association for Applied Econometrics Annual Conference, International Institute of Public Finance Annual Congress

FELLOWSHIPS AND HONORS

Jerry A. Hausman Graduate Dissertation Fellowship

2021-2022

National Science Foundation Graduate Research Fellowship

2017-2022

George and Obie Shultz Fund Research Grant	2019-2022
Jonathan B. Rintels Prize (best thesis in the social sciences)	2015
Lewis H. Haney Prize (best economics thesis)	2015
Bennett Essay Prize (best thesis in political theory)	2015
Nelson A. Rockefeller Prize (best overall economics major)	2015
Economics Department Commendation Award (perfect economics GPA)	2015
Phi Beta Kappa, early inductee (top 20 in class)	2014
Rufus Choate Scholar (top 5% in class)	2011-2015
Best Undergraduate Paper on the Presidency, American Political Science Association	2014