

Vitaly M. Meursault, Ph.D.

Curriculum Vitae

April 2024

Machine Learning Economist
Federal Reserve Bank of Philadelphia

he/his
vitaly.meursault@phil.frb.org
ymeursault.com

RESEARCH INTERESTS

Natural Language Processing in Finance and Economics, Machine Learning in Consumer Lending, Fair Lending, Consumer Finance, Innovation Economics

EMPLOYMENT

2024-present **Adjunct Professor**, Carnegie Mellon University, Tepper School of Business
2022-present **Machine Learning Economist**, Federal Reserve Bank of Philadelphia, Research

EDUCATION

2015-2020 **Ph.D in Financial Economics**, Carnegie Mellon University, Tepper School of Business
2015-2017 **M.A. in Financial Economics**, Carnegie Mellon University, Tepper School of Business
2013-2015 **M.A. in Financial Economics**, European University at St. Petersburg
2008-2013 **B.A. in History**, St. Petersburg State University

TEACHING EXPERIENCE

2024 **"AI Applications in Business"**, MBA, Carnegie Mellon University, Tepper School of Business
2024 **"Applied Business AI,"** Undergraduate, Carnegie Mellon University, Tepper School of Business

PAPERS

"Operationalizing the Search for Less Discriminatory Alternatives in Fair Lending," Talia Gillis, Vitaly Meursault, Berk Ustun, *accepted at ACM FAccT '24*

"One Threshold Doesn't Fit All: Tailoring Machine Learning Predictions of Consumer Default for Lower-Income Areas," Vitaly Meursault, Daniel Moulton, Larry Santucci, Nathan Schor, R&R at the Journal of Policy Analysis and Management

"PEAD.txt: Post-Earnings-Announcement Drift Using Text," Vitaly Meursault, Pierre Liang, Bryan Routledge, Madeline Scanlon, *Journal of Financial and Quantitative Analysis*

WORKING PAPERS

"Mapping Inventions in the Space of Ideas, 1836–2022: Representation, Measurement, and Validation," Ina Ganguli, Jeffrey Lin, Vitaly Meursault, Nicholas Reynolds

"Corporate Disclosure: Facts or Opinions?" Shimon Kogan, Vitaly Meursault

NO LONGER UPDATED

"The Language of Earnings Announcements" (Vitaly Meursault)

"Bank Credit Supply and Shadow Mortgage Lending" (Vitaly Meursault)

CONFERENCES AND SEMINARS

- 2024 EPFL, Carnegie Mellon University, FAccT '24
- 2023 Carnegie Mellon University, ETH Zurich, Joint Statistical Meeting (JSM), Association for Public Policy Analysis and Management (APPAM), Haskayne-Fox Accounting Conference, TADA 2023 (presentation by coauthor)
- 2022 Midyear Meeting of the Financial Accounting and Reporting Section (FARS), Indiana University, Brown University, Northeastern University Finance Conference, Haskayne-Fox Accounting Conference, News & Finance Conference at Columbia University (presentation by coauthor), University of Delaware
- 2021 TADA 2021, Monash-Warwick-Zurich Text-as-Data Conference, SFS Cavalcade North America, Midyear Meeting of the Financial Accounting and Reporting Section (FARS)
- 2020 ETH Zurich, University of Houston, University of Connecticut
- 2018 TADA 2018: Ninth Annual Conference on New Directions in Analyzing Text as Data (Doctoral Consortium), SEC Doctoral Symposium

SERVICE

Conference organizer: Fintech and Financial Institutions Research Conference (University of Delaware and Federal Reserve Bank of Philadelphia, 2024 onward)

Referee: Journal of Financial and Quantitative Analysis, Information Systems Research, International Journal of Forecasting, Data Science in Science