

WENDY DE LA ROSA

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ACADEMIC EMPLOYMENT

The Wharton School, University of Pennsylvania
Assistant Professor of Marketing

Philadelphia, PA (Jul 2021-Present)

EDUCATION

Graduate School of Business, Stanford University
Ph.D. in Marketing

Stanford, CA (Sep 2016-Jan 2022)

The Wharton School, University of Pennsylvania
B.S. in Economics, Summa Cum Laude, Phi Beta Kappa

Philadelphia, PA (Sep 2007-May 2011)

PUBLISHED RESEARCH

- De La Rosa, Wendy**, Abigail B. Sussman, Eric Giannella, and Maximilian Hell (2022), “Communicating Amounts in Terms of Commonly Used Budgeting Periods Increases Intentions to Claim Government Benefits,” *Proceedings of the National Academy of Sciences*, 119(37), e2205877119. [\[Paper Link\]](#) [\[Data, Materials, and Preregistrations\]](#)
Accepted as a competitive paper at the Behavioral Science & Policy Association Conference (May 2023)
Accepted as a competitive paper at the Society for Consumer Psychology Conference (Mar 2023)
Accepted as a competitive paper at the Association for Consumer Research Conference (Oct 2022)
Accepted as a competitive paper at the Boulder Financial Decision-Making Conference (May 2022)
- De La Rosa, Wendy** and Stephanie M. Tully (2022), “The Impact of Payment Frequency on Consumer Spending and Subjective Wealth Perceptions,” *Journal of Consumer Research*, 48(6), 991-1009. [\[Paper Link\]](#) [\[Data, Materials, and Preregistrations\]](#)
AMA CBSIG Consumer Research in Practice Award (Oct 2023)
Journal of Consumer Research Ferber Award Recipient (Oct 2022)
Journal of Consumer Research Editor’s Choice (2022)
Accepted as a competitive paper at the Boulder Financial Decision-Making Conference (May 2020)
Best Competitive Paper Award at the Society for Consumer Psychology Conference (Mar 2020)
Accepted as a working paper at the Association for Consumer Research Conference (Oct 2019)
First-Place Award at the Marketing Doctoral Student Association Conference (Aug 2019)
- De La Rosa, Wendy***, Eesha Sharma*, Stephanie M. Tully*, Eric Giannella, and Gwen Rino (2021), “Psychological Ownership Interventions Increase Interest in Claiming Government Benefits,” *Proceedings of the National Academy of Sciences*, 118(35), e2106357118. [\[Paper Link\]](#) [\[Data, Materials, and Preregistrations\]](#)
Behavioral Science & Policy Association’s Best Paper Award (May 2022)
Runner-Up Best Competitive Paper at the Association for Consumer Research Conference (Nov 2021)
Runner-Up Best Competitive Paper at the Society for Consumer Psychology Conference (Mar 2021)
Accepted as a competitive paper at the Society of Judgment and Decision-Making Conference (December 2020)
Accepted as a competitive paper at the Behavioral Insights Group Doctoral Workshop at the Harvard Kennedy School (Aug 2020)

WORKING PAPERS

- De La Rosa, Wendy** and Abigail B. Sussman, “The Frequency-Cost Matrix (FCM): A New Paradigm for Financial Decision-Making,” reject and resubmit at *Journal of Marketing*
- De La Rosa, Wendy**, Ron Berman, Christophe Van den Bulte, Nidhi Agrawal, Adam L. Alter, Christopher J. Bechler, Jonathan E. Bogard, J. Anthony Cookson, Kylie Davis, Ayelet Fishbach, Craig R. Fox, Ayelet Gneezy, Hal E. Herschfield, Tatiana Homonoff, Aziza C. Jones, Lena Kim, John G. Lynch, Tamutswa Mahari, Erick M. Mas, Eesha Sharma, Anya Shchetkina, Jackie Silverman, Abigail B. Sussman, Patricia Torres, Stephanie M. Tully, Broderick L. Turner, Jr., Esther Uduehi, Oleg Urminsky, Adrian F. Ward, Vince Dorie, Gwen Rino, Maximilian Hell, and Eric Giannella, “Increasing Interest in Claiming a Tax Credit: Evidence from Two Large-Scale A/B/n Field Experiments Among Lower Income People,” under review at *Marketing Science*
Accepted as a part of a special session at the Behavioral Decision Research in Management Conference (May 2024)
Accepted as a competitive paper at the Association for Consumer Research (October 2023)

Accepted as a competitive paper at the Society for Consumer Psychology Conference (Mar 2023)

6. **De La Rosa, Wendy**, Chris Bechler, Hal E. Hershfield, Gwen Rino, Ryan Hatch, Chris Chan, and Eric Giannella, “Improving Income Elicitation Methods to Increase Income Reporting: Evidence from Two Large-Scale Field Experiments Among Government Benefit Applicants,” under review at *Nature* (sent out for reviews)

Accepted as a competitive paper at the Boulder Financial Decision-Making Conference (May 2024)

Accepted as a competitive paper at the Behavioral Decision Research in Management Conference (May 2024)

7. **De La Rosa, Wendy**, Jackie Silverman, Abigail Sussman, Vince Dorie, Gwen Rino, Maximilian Hell, Eric Giannella, Lisa Dillman, “Using Partition Descriptions to Increase Interest in Claiming Government Benefits,” revise and resubmit at *Journal of Marketing*

8. Yin, Siyuan (PhD Student) and **Wendy De La Rosa**, “The Impact of (Dis)Aggregated Budgeting on Consumer Spending,” under review at *Marketing Science*

Accepted as a competitive paper at the Boulder Financial Decision-Making Conference (May 2024)

Accepted as part of a special session at the Society for Consumer Psychology Conference (Mar 2023)

9. **De La Rosa, Wendy**, Broderick L. Turner Jr., Jennifer Aaker, and Prashant Mishra, “Intraweek Payday Timing and Consumer Spending”

Recipient of the \$10,600 Wharton Dean’s Research Fund Award (Mar 2022)

Best Competitive Paper Award (Financial Decision-Making Track) at the Society for Consumer Psychology Conference (Feb 2022)

Accepted as a competitive paper at Kellogg’s Designing Studies for Research Progress and Application Conference (Jun 2020)

Recipient of the Diversity Dissertation Research Opportunity \$5,000 Award (Dec 2019)

Recipient of the Wheeler Institute for Business and Development Research \$15,000 Award (Sept 2019)

SELECTED RESEARCH IN PROGRESS

- Goncharova, Ekaterina (PhD Student) and **Wendy De La Rosa**, “Resource Volatility Decreases Subjective Wealth Perceptions”
- **De La Rosa, Wendy**, Stephanie M. Tully, and Itamar Simonson, “Financial Self-Deception and Spending”
- **De La Rosa, Wendy** and Itamar Simonson, “Contingent Nudges: Analyzing the Impact of Anchoring on Saving Decisions”

HONORS & AWARDS

- Poets & Quants 50 Best Undergraduate Business Professors Of 2023 (Dec 2023)
- Wharton CEO \$5,000 Research Award (Oct 2023)
- Wharton Teaching Excellence Award (Oct 2023)
- Dr. Ilana Shanks Emerging Scholar Award (Aug 2023)
- Wharton Baker Retailing \$10,000 Research Award (May 2023)
- Journal of Consumer Research Ferber Award Recipient (Oct 2022)
- Wharton Teaching Excellence Award (Oct 2022)
- Wharton Dean’s Research Fund \$10,600 Award (Mar 2022)
- Most Valuable Professor Award (Nov 2021)
- Inaugural Outstanding Leadership Award, Marketing Doctoral Student Association (Aug 2020)
- Dr. Eli Jones Young Scholar Research Excellence Award (Aug 2020)
- AMA Foundation Valuing Diversity Ph.D. Scholarship, one of three graduate students selected nationally (Jun 2020)
- Stanford’s Diversifying Academia, Recruiting Excellence Doctoral Fellow, one of 22 graduate students selected (Jun 2020)
- Best Competitive Paper Award at the Society for Consumer Psychology Conference (Mar 2020)
- Stanford’s Diversity Dissertation Research Opportunity \$5,000 Award (Dec 2019)
- Wheeler Institute for Business and Development Research \$15,000 Award (Sept 2019)
- First-Place Research Award at the Marketing Doctoral Student Association Conference (Aug 2019)
- First-Place Research Award at the Marketing Doctoral Student Association Conference (Aug 2018)
- Paul & Daisy Soros Fellow, one of 30 graduate students selected nationally (Apr 2018)
- Forbes 30 Under 30; Finance (Nov 2017)
- Stanford’s Enhancing Diversity in Graduate Education Doctoral Fellow, one of 43 graduate students selected (Apr 2016)
- David R. Goddard Award, only woman selected by the entire senior class for her leadership contributions (May 2011)
- Sphinx Senior Society, one of 30 undergraduates selected to join the oldest senior society honoring leadership (May 2010)
- Woman of Color Award, one of two undergraduates selected by faculty and Penn administrators for leadership (Mar 2010)

TEACHING EXPERIENCE

- Data and Analysis for Marketing Decisions (2024): Content includes hypotheses testing, regression analysis, pricing analysis, conjoint, customer lifetime value, factor analysis, and predictive analytics
- Consumer Behavior (2022; 2021): Content included judgment heuristics, context effects, memory, exposure, and customer satisfaction (3.47/4.00; 3.52/4.00; 3.59/4.00)
- MBA Applied Behavioral Economics Teaching Assistant (2020): Content included judgment heuristics, context effects, mental accounting, prospect theory, and choice.
- MBA Problem Solving and Decision Making for Public Policy and Social Change Teaching Assistant (2020): Content included cost-benefit analysis, human centered design, stakeholder analysis, and theories of change.
- MBA Data and Decisions Teaching Assistant (2019): Content included basic probability, sampling techniques, hypothesis testing, t-tests, linear regression, and prediction models.
- MBA Marketing Research Teaching Assistant (2019): Content included conjoint, regression, factor, and cluster analyses.
- MBA Designing AI to Cultivate Human Well-Being Teaching Assistant (2019, 2020): Content included basic AI, algorithmic bias, happiness, and meaning.
- PhD Behavioral Economics and the Psychology of Decision Making Teaching Assistant (2019, 2018): Content included judgment heuristics, context effects, mental accounting, prospect theory, and choice.
- MBA Acting with Power Teaching Assistant (2018): power, authenticity, perceptions, and social perceptions.

ADHOC REVIEWER

- Journal of the Association for Consumer Research
- Journal of Consumer Psychology
- Journal of Consumer Research
- Journal of Economic Behavior and Organization
- Journal of Marketing
- Journal of Marketing Research

SERVICE

- Panelist, Inaugural Society of Judgment and Decision-Making Doctoral Symposium (2023)
- Co-Founder, The Tenure Project (2020)
- Co-Founder, Rising Scholars Conference (2020)
- Officer, Underrepresented Scholars (US) in Society of Judgment and Decision-Making (2019-2022)
- President, Marketing Doctoral Student Association for the PhD Project (national association) (2018-2021)
- Co-Founder and President, Stanford's Doctoral Association for Black Business Students (2019-2021)
- Officer, Stanford's Women in Management Association (2018-2019)

SELECTED PRESS COVERAGE

- NPR, CNN, Wall Street Journal, New York Times, CNBC, Forbes Magazine, TechCrunch, Scientific American, PBS News Hour, Host and co-creator of TED's "Your Money and Your Mind" series, TED Talk (+7 million views)

INVITED TALKS

- University of California, Los Angeles (May 2024)
- Stanford University; Polarization and Social Change Lab (January 2024)
- University of Pennsylvania; Center for Health Incentives and Behavioral Economics (Dec 2023)
- University of Toronto (Sept 2023)
- Indiana University Bloomington (May 2023)
- Columbia University (April 2023)
- University of Delaware (April 2023)
- University of Pennsylvania; Psychology Department (April 2023)
- Carnegie Mellon University (Mar 2023)
- Northwestern University (Feb 2023)
- Harvard University (Mar 2022)
- Cornell University (Feb 2022)
- University of Chicago; Center for Decision Research (Feb 2022)
- Fordham University (Apr 2021)

- North Carolina State University (Jan 2021)
- University of Chicago (Sep 2020)
- University of Texas at Austin (Sep 2020)
- Columbia University (Sep 2020)
- Yale University (Sep 2020)
- University of Pennsylvania (Sep 2020)
- New York University (Sep 2020)
- University of Michigan (Sep 2020)
- University of Colorado at Boulder (Aug 2020)
- Boston University (Aug 2020)

PROFESSIONAL EXPERIENCE

Common Cents Lab, Co-Founder

San Francisco, CA (Dec 2015-Jun 2021)

Research lab focused on helping low and moderate income Americans make better financial decisions using behavioral science. Partnered with +60 organizations, launched +80 experiments, and increased consumer savings by +\$120 million

- Hired and managed San Francisco office
- Raised \$24 million in foundation funding
- Led strategy and product sessions with over 30 startups, leading to four advisory board seats
- Implemented automatic savings tools for a large online bank, redefining “auto-savings” platforms for the industry
- Designed SMS based intervention with over 100,000 users leading to a 58% increase in tax time savings
- Conducted a study with over 4,000 food stamp recipients to improve monthly budgeting
- Increased click-through-rates and sign-up rates for home sharing site by 2.2x

Irrational Lab @ Google, Lead Behavioral Strategist

San Francisco, CA (Apr 2014-Dec 15)

Founding member of Google’s behavioral economics unit (an internal consulting group helping product teams increase revenue)

- Led product strategy sessions, helping teams define new product benefits and key market segments
- Created new AdWords user segmentation tool, increasing revenue and retention by 33% and 13%, respectively
- Changed AdWords billing processes to monthly billing, increasing average revenue per account by 10%
- Designed and implemented new user onboarding experience, increasing revenue and retention by 28% and 14%
- Created initial draft of Google’s email trust policy, presenting research on how and when consumers like to receive email
- Responsible for training all new marketers on experimental design and implementation

Centerbridge Associates, L.P., Associate

New York, NY (Jul 2013-Nov 2013)

A global private investment firm with over \$20 billion in commitments.

- \$180 million leveraged buyout investment in a North American industrial cleaning company
- \$600 million preferred equity investment in a portfolio of seven luxury apartment buildings located in NY, PA, and CA

Goldman Sachs Group, Inc., Analyst, Private Equity Group

New York, NY (Jul 2011-Jun 2013)

- Investment management group managing over \$38 billion in private equity commitments globally
- Ranked as a top-tier analyst in every performance review
- Managed the group’s hiring and training of summer analysts and associates
- \$125 million equity sale of a large gaming and leisure company through an initial public offering
- \$30 million equity investment in a North American executive training company

DATA ANALYTICS SKILLS

- Proficient in R, R Studio, SQL, Python, Tableau, and MS Excel

ADVISOR / BOARD MEMBER

- Propel, builds software for low-income Americans (2021 – present)
- Code for America, non-profit working to improve government services for all (2021 – present)
- HoneyFi, personal finance management app for couples (acquired by Strategic Financial Solutions in 2021)
- OliviaAI, personal finance management app (acquired by Nubank in 2021)

OTHER

- Citizenship Countries: United States, Dominican Republic
- Languages: English, Spanish