Erin M. Hardin

(816) 564-8943 | emhardin210@gmail.com

EDUCATION

Texas A&M University	**College Station, TX**

Doctorate of Philosophy, Agricultural Economics   May 2017

Advisors: Henry L. Bryant & John B. Penson, Jr.
- Dissertation: Farmland Valuation: The Return of a Bubble and Opportunities for Hedging
- Focus Areas: Economics, Finance, Econometrics, Dynamic Optimization, Forecasting

Loyola University Chicago	**Chicago, IL**

Bachelor of Business Administration, Finance and Economics   May 2012
Magna cum Laude (GPA 3.8)

AWARDS AND HONORS

Cherry Scholarship, $3,000 per annum	2013- 2016
Excellence Fellowship, $10,000 per annum	2012- 2013
First Year Experience Fellowship, $4,000 per annum	2012- 2013
Rambler Award, $7,500 per annum	2008- 2012
Center for Urban Research and Learning, Fellow, $2,800 per annum	2010- 2011

WORK EXPERIENCE

Real Property Analytics, Inc., *Real Estate Analyst and Consultant*   June 2015- Present
- Develop damage and rebuttal opinions in large scale class action and mass tort litigation involving thousands of properties.
- Methodologies used for analysis of real property that may be impacted by environmental contamination include regression analysis, paired sales analysis and case study analysis.
- Responsibilities include critiquing opposing experts' methodologies and analysis of results given the experts' data and statistical models.
- Work with counsel and other experts to convey statistical results in an intuitive manner, addressing the meaning and implications of statistical results for use in trials and depositions.

Agricultural and Food Policy Center, *Research Assistant*   June 2015- Present
- Primary responsibility is the development of a farm and cropland valuation tool using a real options lattice framework developing the income to land and interest rates over varying states and time to measure the value taking into account various risky states of the future. The outcome will provide hedging opportunities for the long-term position of owning farmland using short-term positions in the income that is derived from the land.
- Modeling is performed primarily in Python with some use of Stata and Simetar.
- Other research focuses are on the relationship between credit and farm sector stability addressing the various boom-and-bust cycles in the agriculture sector. Measuring the marginal effects of various factors on the stability of a market and forecasting the effect of future changes.
- Familiarity in Holt-Winters, structural, auto-regressive integrated moving average and vector auto-regression forecasting with forecast model goodness of fit analysis.
- Statistical software used for modeling and forecasting is Python, Stata, EViews and Simetar.

Federal Reserve Bank of Chicago, *Consultant*   August 2012-May 2015
- Worked directly with the Regional Economist on a project looking at the timeline of events surrounding the boom-and-bust cycles of the agricultural sector. Primarily, debt and capital expenditures were considered as leading factors of downturns in the agricultural economy. Using ordinary least squares and seemingly unrelated regression analysis real estate and non-real estate models were developed. The progress of this project is still on going.
- Stata was primarily used for the statistical analysis.

Texas A&M University, *Lecturer*   August 2012-May 2015
- Following one semester of teaching assistant responsibilities was appointed to an instructor position. In total, have been the primary instructor of two courses.
- Developed coursework, tests and lesson plans for a 300-level financial management class with 113 students and a 200-level math and statistics intensive course with over 200 students.
- Creativity in communication was necessary in both courses due to the various mastery levels of the students.

AgriLogic Insurance Services, *Assistant Research Analyst*   June 2013-July 2013
- Managed the development of a new corn and soybean insurance product.
- Assessed the effectiveness and feasibility of other new and existing crop insurance products.
- Tested products using stress tests of various factors to estimate loss amounts.

Texas A&M University, *Teaching Assistant*   August 2012-May 2015
- Assistantship responsibilities ranged from senior level, capstone courses in corporate finance and pricing analysis to fundamentals in economics and finance. Tasks ranged from grading to development and execution of review periods.

PRESENTATIONS

Paper Presentation at the 2016 Southern Agricultural and Applied Economics Associations Annual Conference
- Erin M Hardin and Henry L. Bryant; "A Real Options Approach to Valuing and Hedging Cropland Obligations"

Paper Presentation at the 2015 Agriculture and Applied Economics Association Annual Conference
- Erin M. Hardin, Henry L. Bryant, and John B. Penson; "Farmland Valuation: The Return of a Bubble and the Possibility for Hedging"

Poster Presentation at the 2013 Southern Agricultural Economic Association Annual Conference
- Erin M. Hardin, J. Mark Welch, John R. C. Robinson; "Case Studies of Crop Market Forward Curves

Paper Presentation at the 2016 Southern Agricultural Economic Association Annual Conference
- Chengcheng Fei, Chen Gao and Erin M Hardin, "Understanding the Relationship between Price and Volume: A Demand Analysis Framework Using Exchange Traded Funds"

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LEADERSHIP EXPERIENCE

Graduate Advisory Committee, *Student Representative*   2015-Present
- Appointed by professors and students to represent the students' perspectives on a committee of Professors and department officials who decide structural changes and additions to the graduate department and degree. Given equal vote when deciding issues and changes.

Graduate Student Association, *President*   2014- 2016
- Inaugurated and managed networking events for graduate students and faculty. Events emphasize the necessity of growing community in the department and creating an open forum for students and professors so as to encourage collaboration and research opportunities.
- Lead a student initiative to overhaul the graduate department's website. Goals were to make it a better recruitment tool for prospective students, a more efficient place for current students to find information and more attractive to possible employers to find students.
- Developed a successful tutoring service for graduate students to assist undergraduates.
- Lead an initiative to establish a high functioning and efficient learning computer lab for graduate students to perform research and analysis and study.
- Liaison for new and prospective students.

Symposium for Agricultural and Applied Economics Research, *Chair*   2015- 2016
- Initiated and planned a daylong conference for Texas A&M students, former students, professors and outside speakers to present research and industry insight through oral and poster presentations.
- Student presenters competed for outstanding oral and poster presentation awards. A committee of professors assessed presenters on the quality of research and presentation ability.

Seminar Series, *Chair*   2014- 2016
- Primary contact and recruiter of prominent professors, industry leaders and former students for educational presentations and networking events.
- The weekly presentations are on leading research topics, research methodologies, industry fields, and applied agricultural topics.

Chicago Mercantile Exchange Trading Competition, *Team Leader*   2012
- Lead a team of 5 students for a 1-month competition of teams from major universities trading light sweet crude oil and gold futures contracts. Through the use of both technical and fundamental trading strategies we were able to capture market swings as well as supply and demand variations so as to maintain a healthy portfolio pushing us to the top 10 for the majority of the competition.

Investment Banking and Financial Markets Association, *Vice President*   2009- 2012
- Primary contact and recruiter of speakers from the investment banking industry and other financial fields such as risk management, for presentations and networking events.
- Participated in a financial modeling course through the Wall Street Prep program.
- Worked to create a greater presence in the Chicago area by participating in Chicago-wide events and forums.

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SKILLS, ACTIVITIES & INTERESTS

Technical Skills: Python, Stata, EViews, Simetar, MS Excel, PowerPoint, and Word

Activities and Organizations: American Legion Auxiliary (lifelong member and past presidential page), fly fishing, hunting, cooking, gardening and hiking.

REFERENCES

Henry L. Bryant, Research Associate and Professor, h-bryant@tamu.edu

John B. Penson, Regents Professor and Stiles Professor of Agriculture, jpenson@tamu.edu

Thomas O. Jackson, President of Real Property Analytics, Inc., tomjackson@real-analytics.com

C. Parr Rosson III, Department Head and Professor, prosson@tamu.edu