

JIAYU (LYNN) ZHAO

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1412 Carroll Street, Durham, NC, U.S.

ACADEMIC DEGREES

Washington University in St. Louis, St. Louis, MO

8/2016-8/2018

Master of Social Work

GPA: 3.85/4.0

Honors: Daniel S. and Christobel C. Sanders International Social Work Scholarship

Relevant Courses: Social Welfare Policies & Services, International Social and Economic Development Policy, Judgement and Decision Making

Beijing Normal University (BNU), Beijing, China

9/2011-6/2015

Bachelor of Science in Psychology

GPA: 86.89/100

Honors: Third Prize Financial Scholarship

Relevant Courses: Social Psychology, Managerial Psychology

WORK AND INTERNSHIP EXPERIENCE

Center for Advanced Hindsight, Duke University

8/2019-

Behavioral Researcher

China Projects:

- Review research proposals and collaborate with 6 research teams (Peking University, Fudan University, Duke Kunshan University, Sichuan University) on field research in China to understand the financial ecosystem and gaps in services for low-to-median income households.
- Spearheaded a selective project portfolio:
 - Enhance labor participation rates among left-behind rural women [A]
 - Promote a reimbursement program among patients with chronic diseases [B]
 - Implemented nudge strategies to significantly reduce turnover rates among migrant workers.

UNCDF: Collaborated with UNCDF to design savings products tailored to meet the requirements of female entrepreneurs in India. [D]

Pillpal (Increase Medication Adherence with behavioral SMS Messages): Leading the design and programming of a 7-day interactive SMS reminder program (testing)

SAWA (Lending Group for Low-Income Homeowners): Design randomized controlled trials (RCTs) aimed at studying group lending behaviors. These findings were instrumental in shaping the primary design of the joint saving/lending platform (SAWA) which empowers low-income homeowners to establish a financial network, provide mutual support, and effectively reduce delinquency rates.

Life-Changing Decision Making: Lead in statistical analysis of a research investigating common Life Changing Decisions (LCDs) individuals make, their significance and decision-making processes.

Other

- Data analyst in Community Empowerment Fund project to study if customers' saving deposit frequency and amount increased after an incentive program was launched.
- Collaborate with Dr. Colleen Chien to design interventions to increase people's awareness of expungement policies.
- Lead in survey design and data analysis to understand people's confirmation bias to different topics.
- Survey design and data analysis to understand people's reactions to online behavioral ads and targeted ads

Involve Center for Health Behavior Change, Washington University in St. Louis

7/2017-6/2018

Student Research Fellow

Behavioral Economics Laboratory, Washington University in St. Louis

8/2017-8/2019

Internship/Research Assistant

WORKING PAPER & PUBLICATION

Association of a Public Health Campaign About Coronavirus Disease 2019 Promoted by News Media and a Social Influencer with Self-reported Personal Hygiene and Physical Distancing in the Netherlands. *JAMA Netw Open* (2020)

Promoting the adoption of local governmental policy on the reimbursement of chronic disease medicines (PAPMed): study protocol of a field-based cluster randomized trial in rural Nantong, China. *Trial* (2022). [B]

How can savings products work for low-income women entrepreneurs in developing countries? Observations from exploratory research in India. UNCDF Blog (2022) [D]

COMMUNITY INVOLVEMENT

Volunteer, Hong Kong World Vision, Beijing, China

8/2013-10/2013

- Designed and taught sexual health education courses for migrant children in a primary school in the suburban area of Beijing.

Tutor, Autistic Children (Extracurricular Practice for BNU)

9/2012-12/2012

- Provided psychological guidance for two autistic children.

SKILLS

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|---------------------------------------------------|---------------------|
| • Experimental Design (Randomized Control Trials) | • Literature Review |
| • Statistics Software: R, STATA, SPSS | • Survey Design |