

Last Updated: 1/2/2025

**MARGARITA TSOUTSOURA**

Simon Hall, St. Louis, MO 63130

[tsoutsoura@wustl.edu](mailto:tsoutsoura@wustl.edu)

**ACADEMIC APPOINTMENTS**

- 2022-present **Washington University in St. Louis, Olin Business School**  
Associate Professor of Finance  
Faculty Affiliate, WashU Center for the Environment (2024-present)
- 2017–2023 **Cornell University, S.C. Johnson Graduate School of Management**  
Associate Professor of Finance with tenure (since 2021)  
John and Dyan Smith Professor of Management and Family Business (2017-22)  
Academic Director of Smith Family Business Initiative
- 2010-2017 **University of Chicago, Booth School of Business**  
Associate Professor of Finance & Charles E. Merrill Faculty Scholar (2014–2017)  
Assistant Professor of Finance (2010–2014)

**OTHER AFFILIATIONS**

- 2023-present **Financial Intermediation Research Society (FIRS)**  
Director
- 2024-present **Society for Financial Studies (SFS)**  
Council Member
- 2018-present **National Bureau of Economic Research**  
Research Associate (Corporate Finance) (since 2021)  
Faculty Research Fellow (Corporate Finance) (2018-2021)
- 2019-present **Center for Economic and Policy Research**  
Research Fellow, Financial Economics Program
- 2021-present **European Corporate Governance Institute**  
Research Member
- 2023-present **Halle Institute for Economic Research, Germany**  
Research Affiliate
- 2024-present **Federal Deposit Insurance Corporation (FDIC)**  
Visiting Scholar for Research
- 2018- present **Internal Revenue Service, Research, Applied Analytics, and Statistics (RAAS) Division**  
Contractor

2018-present **Labor and Finance Group**  
Member

## **EDITORIAL POSITIONS**

2022-present **The Journal of Finance** -Associate Editor

2019-present **The Review of Economics and Statistics**-Associate Editor

2022-present **Review of Finance**-Associate Editor

2019-2023 **Management Science**-Associate Editor

2021-2022 **Journal of Corporate Finance**-Associate Editor

## **EDUCATION**

### **Columbia University, Graduate School of Business**

PhD in Finance and Economics (with Distinction), 2010

### **Haas School of Business, University of California Berkeley**

Master of Financial Engineering, 2004

### **University of Piraeus, Greece**

B.Sc. in Economics, Summa Cum Laude, 2001

## **PUBLICATIONS AND ACCEPTED PAPERS**

1. “Entrepreneurship and the Platform Economy: Evidence from U.S. Tax Returns” (with M. Denes and S. Lagaras) Conditionally Accepted, Journal of Financial Economics
2. “Political Polarization and Finance” (with Elisabeth Kempf), Annual Review of Financial Economics, Vol. 16, 2024
3. “Cross-Subsidization of Bad Credit in a Lending Crisis” (with N. Artavanis, B. Lee and S. Panageas), Accepted, Review of Financial Studies
4. “The Labor Effects of Pro-Labor Bias in Bankruptcy” (with A. Araujo, R. Ferreira, S. Lagaras, F. Morales, and J. Ponticelli), Journal of Financial Economics, Vol. 150, Issue 2, November 2023
5. “Political Ideology and International Capital Allocation” (with E. Kempf, M. Luo, and L. Schäfer), Journal of Financial Economics, Vol. 148, Issue 2, May 2023

6. “Partisan Professionals: Evidence from Credit Rating Analysts” (with E. Kempf), Journal of Finance, Vol. 76, Issue 6 December 2021
7. “Do Firms Respond to Gender Pay Gap Transparency?” (with M. Bennedsen, E. Simintzi, and D. Wolfenzon), Journal of Finance, Vol. 74, Issue 4 August 2022
8. “Revealing Corruption: Firm and Worker Level Evidence from Brazil” (with E. Colonelli, S. Lagaras, J. Ponticelli, and M. Prep), Journal of Financial Economics, Vol. 143, Issue 3, 2022
9. “Management and Family-run Firms”, Oxford Review of Economic Policy, Vol. 37, Issue 2, 2021
10. “Drivers of Effort: Evidence from Employee Absenteeism” (with M. Bennedsen and D. Wolfenzon), Journal of Financial Economics, Vol. 133, Issue 3, 2019
11. “Do Director Elections Matter?” (with V. Fos and K. Li) The Review of Financial Studies, Vol. 31, Issue 4, 2018
12. “Measuring Income Tax Evasion using Bank Credit: Evidence from Greece” (with N. Artavanis and A. Morse), Quarterly Journal of Economics, May 2016 131(2)
13. “The Effect of Succession Taxes on Family Firm Investment: Evidence from a Natural Experiment” Journal of Finance, Vol. LXX, NO. 2, 2015
14. “Shareholder Democracy in Play: Career Consequences of Proxy Contests” (with V. Fos) Journal of Financial Economics, 114, 2014

## **BOOK CHAPTERS AND OTHER PUBLICATIONS**

15. “Financial Development and the Credit Cycle in Greece” (with Haliassos M, G Hardouvelis, and D Vayanos). Prepared for the MIT Press book “Beyond Austerity: Reforming the Greek Economy”, edited by C. Meghir, C. Pissarides, D. Vayanos and N. Vettas (2015)
16. “Gender Pay Gaps Shrink When Companies Are Required to Disclose Them” (with M. Bennedsen, E. Simintzi, and D. Wolfenzon), Harvard Business Review, January 2019

## **WORKING PAPERS**

17. The Political Polarization of Corporate America” (with Vyacheslav Fos and Elisabeth Kempf) R&R Journal of Finance

18. “Women in the Financial Sector” (with S. Lagaras, M. Marchica and E. Simintzi). R&R Journal of Finance
19. “One Size Doesn't Fit All: Heterogeneous Depositor Compensation During Periods of Uncertainty” (with N. Artavanis, D. Paravisini, C. Robles-Garcia, and A. Seru), Working Paper
20. “First Come, First Served: The Timing of Government Support and its Impact on Firms” (with M. Denes and S. Lagaras)
21. “The Talent Gap in Family Firms” (with M. Bennedsen and D. Wolfenzon)
22. “The Public Sector Leadership Talent Crisis” (with M. Bennedsen, F. Perez-Gonzalez, M. Schlier, and D. Wolfenzon)
23. “Pay Transparency and Mental Health” (with M. Bennedsen, D. Scur, E. Simintzi, and D. Wolfenzon)
24. “Family Control and the Cost of Debt: Evidence from the Great Recession” (with S. Lagaras)

## **HONORS AND AWARDS**

- Jensen Prize (2<sup>nd</sup> place) for the best papers published in the Journal of Financial Economics in 2023 in the areas of corporate finance and organizations
- Financial Research Association (FRA) Blackrock Best Paper Award, 2018
- Wharton School-WRDS Award for the Best Empirical Finance Paper, WFA, 2013
- Trefftzs Award for the Best Student Paper, Western Finance Association, 2010
- SAC Capital PhD Candidate Award for Outstanding Research (WFA), 2010
- Kauffman Foundation Dissertation Fellowship, 2009
- Fulbright Graduate Fellowship, 2003
- Alexander S. Onassis Foundation Scholarship, 2003-2008
- PricewaterhouseCoopers Scholarship, 2003
- Petrola Hellas (Current Hellenic Petroleum) Scholarship, 2003
- Fellow of the Greek National Scholarships Foundation (IKY), 1997-2001
- A.G. Leventis Foundation Fellowship, 2007-2009
- Gerondelis Foundation Fellowship, 2007

## **GRANTS**

- Equitable Growth Grant (\$77,000), 2024
- Ewing Marrion Kauffman Knowledge Challenge Grant (Entrepreneurship and the Great Resignation) (\$230,000), 2022-2025
- Greek Diaspora Fellowship, Stavros Niarchos Foundation, 2022

- Ewing Marrion Kauffman Knowledge Challenge Grant (Entrepreneurship and the Gig Economy) (\$220,000), 2020-2023
- Annie Casey Foundation Grant (\$100,000), 2020-2021
- Block Center for Technology and Society Grant, CMU (Future of Work) (\$70,125), 2020–2021
- IRS Statistics of Income Joint Statistical Research Program, 2019–present
- Einaudi Institute Grant, Cornell University, 2020
- Becker Friedman Institute of Economics Data Acquisition Grant, 2019
- Institute of Social Sciences Grant, Cornell University, 2018
- Einaudi Institute Grant, Cornell University, 2018
- Charles E. Merrill Faculty Scholar, Chicago Booth, 2014-2017
- Fama Miller Center Research Grants (3 grants), Chicago Booth, 2012-2017
- IGM Research Grants, Chicago Booth (2 grants), 2016-2017
- NBER Sloan Household Finance Research Grant, 2013
- Polsky Center for Entrepreneurship and Goult Faculty Endowment Grant, 2012
- PCL Faculty Scholar, Chicago Booth, 2011-2013
- IGM Research Grant, Chicago Booth, 2011-2012
- Center for International Business Education and Research (CIBER) Grant, 2006

## **TEACHING**

- Advanced Financial Management (WashU), 2024- (Undergraduate)
- Advanced Corporate Finance II – Financing (WashU), 2024- (Master’s)
- Empirical Methods in Finance (WashU), 2024- (PhD)
- Managing Family and Privately Held Firms (Cornell), 2018-2022 (Residential MBA & Tsinghua MBA)
- Managing Family and Privately Held Firms (Cornell), 2019-2020 (Executive MBA)
- Advanced Corporate Finance (Cornell), 2019-2022 (Master’s in Accounting)
- Investments (Cornell), 2020 (Residential MBA)
- Corporation Finance (MBA Chicago Booth), 2010-2017
- Options and Futures (Columbia University), 2008

## **PRESENTATIONS (\*presented by co-author)**

### **2025**

Babson College (scheduled), George Washington University (scheduled), University of Tennessee Finance Conference (scheduled)

### **2024**

University of Houston, Doordash, FDIC, Chicago Fed, University of Cyprus, ESMT Berlin, CFAR, Penn State , UVA (McIntire), Oxford, Office of Tax Analysis U.S. Treasury, City

University of Hong Kong, NBER Meeting Economics of Talent, Georgia State, NBER Corporate Finance Spring Meeting, NBER Organizational Economics Spring Meeting\*, AFA\*, Cavalcade\*, 3rd Conference in Sustainable Finance at the University of Luxembourg (keynote speaker), FIRS, Institute of Humane Studies Academic Research Symposium on Corporate America and Partisan Divisions, European Finance Association Meeting\*

### **2023**

Florida State University, Columbia Business School, University of Toronto, University of Michigan , Georgia Tech, Fordam University, University of Oxford, McGill University, NY Fed, Rice, WFA\*, AFA, FIRS\*, JADE-CEPR-TIME Conference on Economic Development\*, Labor Finance Conference, CMU-Pitt-PSU Finance Conference\*, BI Conference on Corporate Governance, Fischer Shain Research Conference at Temple University, USC Conference on Social and Behavioral Finance

### **2022**

Nova SBE, National University of Singapore, Chinese University of Hong Kong, Essex University, UNSW, Nber Entrepreneurship, NFA Conference, CEPR Endless Summer Conference on Financial Intermediation and Corporate Finance, BYU Red Rock Conference, WFA Conference\*, LBS Summer Finance Symposium\*, Munich Summer Institute\*, Northeastern University Finance Conference\*, Labor and Finance Group Conference\*, Craig Holden Memorial Finance Conference\*, FSU SunTrust Beach Conference\*, RCFS Winter Conference\*, U.S. Department of the Treasury Office of Tax Analysis, ECGI Corporations and Covid-19 Conference\*, FMA Conference\* , ICEA Public Policy Lessons Conference\*, Chicago Household Finance Conference, USC Behavioral Conference\*

### **2021**

University of Indiana, University of Bristol, City University of London, CEU, Vienna, University of Groningen, Virtual Corporate Finance Fridays, Washington University in St. Louis, Central Bank of Portugal, Cavalcade\*, FIRS\*, EFA\*, RIDGE Public Economics Workshop, London Political Finance Conference\*, Red Rock Conference\*

### **2020**

Michigan State University, UC Berkeley, European Central Bank , Alberta School of Business, University of Maryland, Mannheim University, Goethe University Frankfurt, Penn State, University of Frankfurt, ITAM, AFA, WFA, 1st London Political Finance Workshop, Virtual Finance Workshop, Q Group, Hoover Institution Regulation and Rule of Law Virtual Conference

## **2019**

Yale School of Management, Temple University, Imperial, Boston University, UT Austin, Rochester University, Bocconi University, Rutgers University, NBER Summer Institute Corporate Finance Meeting, RCFS Conference\*, London Business School Summer Finance Symposium, UNC-Duke Corporate Finance Conference\*, Society of Labor Economists 24th Annual Meeting, European Finance Association (EFA), Western Finance Association(WFA), Harvard/MIT/World Bank Empirical Management Conference\*, Stigler Political Economy of Finance Conference, Federal Reserve Bank of New York / New York University, Stern School of Business Conference on Financial Intermediation\*, WAPFIN Conference NYU

## **2018**

UVA Darden School of Business, Vanderbilt University, UC San Diego, University of Illinois at Chicago, New York Fed, Columbia Business School, Financial Research Association (FRA) Conference, RCFS Conference, Corporate Finance Beyond Public Companies conference, Manchester University, Cavalcade, London Business School Summer Finance Symposium, SITE's Workshop in Micro and Macro of Labor Markets, Stanford University\*, AFFECT Showcasing Women in Finance, Stockholm University\*, CEPR Incentives, Management and Organization 2018 conference\*, Colorado Finance Summit

## **2017**

London Business School, UCLA, MFA, Stanford GSB, Columbia GSB, LSE, Research Institute of Industrial Economics (IFN), Cornell, UIUC, University of Minnesota, Stockholm School of Economics, University of Washington, University of Alabama, Tuck School of Business, University of Oxford, University of Warwick, Northeastern University Corporate Finance Conference, EFA Manheim, SFS Cavalcade, Mitsui Finance Symposium, CEPR conference on Incentive, Management and organization and Entrepreneurship, CEPR/IGC Conference on Labour Market in Developing Countries, CEPR Gerzensee Summer Symposium, LBS Summer Symposium, WAP Fin at NYU Stern, European Finance Association Conference

## **2016**

University of Luxembourg, NBER Entrepreneurship Meeting, Olin 13th annual conference on Corporate Finance, University of North Carolina, University of Amsterdam, Bocconi University, Michigan State University, Tulane University, Fifth CEPR Workshop on Incentives, Management and Organization, AFA 2016, Minnesota Corporate Finance Conference, University of Kentucky Finance Conference, 2016 Napa Conference on Financial Markets Research\*, Texas Finance Festival, Edinburg Corporate Finance Conference\*, EFA Vienna, CERP Second European Workshop on Entrepreneurship Economics, UBC Winter Finance Conference

## **2015**

Harvard Business School, UIC Chicago, UNC/Duke Corporate Finance Conference, LBS Summer Corporate Finance conference, Ohio State University Fisher College of Business Corporate Finance Conference, Tel Aviv Finance Conference\*, WFA 2015\*

## **2014**

LSE, Norwegian School of Economics, Tilburg University, Erasmus University, Federal Reserve Bank of Cleveland

## **2013**

Duke, University of Illinois, Urbana-Champaign, University of Lausanne, University of Alberta, University of Piraeus, Loyola University Chicago, WFA Tahoe, AEA San Diego, NBER Capital Structure, LBS Summer Symposium, UNC-Duke Corporate Finance Conference, UNC Roundtable for Junior Faculty in Finance, 10th Annual Conference on Corporate Finance at Washington University in St. Louis, UBC Winter Conference, C.R.E.T.E.

## **2012**

Northwestern University, University of Illinois, Urbana-Champaign, University of British Columbia, Athens University of Economics and Business, NBER Household Finance, NBER Corporate Finance Summer Institute, 8th Csef-Igier Symposium, CEPR Gerzensee Summer Symposium, IDC Summer Finance Conference

## **2011**

Yale School of Management, NOVA School of Business and Economics and Católica Lisbon School of Business and Economics, INSEAD, NBER Public Economics, Political Economy in the Chicago Area conference, Deutsche Bank/Chicago Booth Symposium, WFA, Santa Fe, CERP European Summer Symposium in Financial Markets

## **2010**

Stockholm School of Economics, Duke University, Boston College, Cornell University (Johnson), Harvard Business School, INSEAD, MIT Sloan, Northwestern University Kellogg, University of Chicago Booth School of Business, NYU Stern, Rice University, University of Florida, University of North Carolina, University of Pennsylvania Wharton, University of Virginia Darden, Washington University in St. Louis, University of Piraeus, CEPR European Summer Symposium in Financial Markets, NBER Entrepreneurship, WFA Victoria

## **PHD STUDENTS**

Ioannis Spyridopoulos, (American University, 2017)

Spyridon Lagaras, (University of Pittsburg, 2018)

Claudia Robles-Garcia, (Stanford GSB, 2019)

Katya Potemnkina, (visiting AP Indiana University, 2023)

Brian Lee (Emory 2024)

Avantika Pal (University of Illinois, Urbana Champaign, 2024 )

## **RESEARCH ASSISTANTS (Graduate Program Placement):**

Terry Cheng, (UCLA Finance, 2024)  
Casey Li, (Northwestern University Finance, 2023)  
Maithili Dipak Modi, (LSE Finance, 2022)  
Maxwell Sacher, (UT Austin, 2022)  
Xinyu Cao, (UBC Finance, 2021)  
Jiacheng Yan, (Northwestern University Finance, 2020)  
Ariza Gusti (Michigan University Economics, 2019)  
Pan Yingru (UCLA Finance, 2019)  
Brian Lee (Columbia GSB, 2018)  
Kan Xu (Upenn Economics, 2018)  
Xiao Yin (Berkeley Haas Finance, 2018)

## **PROFESSIONAL SERVICE**

### Conference Organization

NBER Corporate Finance Spring Meeting 2023, Co-organizer  
Eastern Finance Association Meeting 2023, Executive Program Committee  
European FMA 2020, Program Co-Chair  
Western Finance Association Meetings 2019, Associate Program Chair  
Western Finance Association Meetings 2016, Associate Program Chair  
Co-organizer of Chicago Booth/Deutsche Bank Symposium, 2011 & 2012  
Co-organizer Early Career Women in Finance Conference, Western Finance Association Meetings, 2011  
Track Chair FMA2022  
Track Chair EFA 2024, 2025  
Co-chair Annual Conference on Finance, Washington University St Louis, 2023-24

### Professional Committees

AFA Nominating Committee 2024  
EFA 2024 Engelbert Dockner Memorial Prize for the Best Paper by Young Researchers Committee, 2024  
FMARC Best Paper Award Committee, 2024

### Program Committees

UNC Winter finance conference 2023-2025  
BIS Bank Liquidity in volatile environments conference, 2023  
FOM 2023  
18th FER  
FIRS 2017-2024  
SFS Cavalcade, 2016-2024  
FRA 2021 Award Committee

American Finance Association Meetings, 2016-2021  
Western Finance Association Meetings, 2011-2022  
Rothschild Caesarea Center Conference, 2013-2018  
EFA Annual Meeting, 2013-2023  
Financial Institutions, Regulation & Corporate Governance (FIRCG) Conference, 2017  
Annual Conference on Corporate Finance, Washington University St Louis , 2017- 2023  
Mid-West Finance Association Conference, 2017-2019, 2021, 2024  
Dolomites Winter Finance, 2019  
Financial Management Association Conference, 2017  
Texas Finance Festival, 2019-2020  
Northern Finance Association Conference, 2019-2020  
Federal Reserve Bank of New York / New York University, Stern School of Business  
Conference on Financial Intermediation, 2019-2024  
Fifth Edinburgh Corporate Finance Conference, 2023  
FMARC 2022, 2023, 2024  
2024 Carey Finance Conference, John Hopkins University  
UT Austin Forensic Finance Conference 2025  
FMA European Conference 2025

#### Session Chair

Cavalcade, 2022  
American Finance Association Meetings, 2018, 2019, 2020, 2022  
European Finance Association Meeting, 2017  
Mid-West Finance Association Conference, 2017

#### Mentor

Panelist AFFECT's webinar on research-related topics, 2022  
Mentor at Kauffman Entrepreneurship Mentoring Workshop 2017  
ERBC Alumni Panel NBER Entrepreneurship Bootcamp 2014  
Panelist for FMA Women's Networking Luncheon, 2021

#### Internal coordinator

Local coordinator Financial Economics of Climate PhD class

#### Referee

Quarterly Journal of Economics, American Economic Review, Journal of Political Economy, Review of Economic Studies, Review of Economics and Statistics ,Journal of Finance, Journal of Financial Economics, Review of Financial Studies, Journal of Public Economics, Journal of Politics, Journal of Economic Theory, Review of Finance, Journal of Accounting Research, , Journal of Financial Intermediation, Management Science, Small Business Economics: An Entrepreneurship Journal.

#### External Panel Reviewer

National Science Foundation, Research Council of Canada, Swiss National Science Foundation

## SELECTED MEDIA COVERAGE OF WORK

The New York Times, Dealbook Newsletter, “Polarization in the C suite”, June 30, 2022  
WSJ, “A Politically Bipartisan C-Suite May Benefit a Company’s Stock Price, July 2, 2022  
Bloomberg, “Is your Company Mired in the Culture Wars? Stop Fighting”, October 23, 2024  
Businessnews, “As America becomes more politically polarized, so does corporate leadership”,  
June 28, 2022  
Forbes, “From ‘Who Cares Wins’ To Pernicious Progressivism: 18 Years Of ESG,” November  
5, 2022  
Washington Post, Top business executives have gotten even more Republican, study finds  
July 6, 2022  
New York Times , “Polarization in the C suite”, June 30, 2022  
The New York Times, Reconsidering Privacy Risks After Roe, June 30, 2022  
Squawk Box, CNBC segment regarding bias in the financial industry featuring the paper  
“Partisan Professionals: Evidence from Credit Rating Analysts”, 2019  
NPR interview featuring the paper “Do Firms Respond to Gender Pay Gap Transparency”, 2019  
“Gender Pay Gaps Shrink When Companies Are Required to Disclose Them”, Harvard Business  
Review, January 23, 2019  
“Hate the president? It’s Showing Up In your Work Rating Bonds”, Bloomberg, November 29,  
2018  
“Partisan Bias Is Messing With Asset Prices”, Bloomberg, November 27, 2018  
“Academic Research With Mass Appeal”, Business Week, 1/28/2013  
“Greek Tax Scandal Distracts From a Collection Shortfall”, New York Times, 1/5/2013  
“EU Tax Chief: Greece Could Generate EUR10 Billion by Reducing Tax Evasion—Report”,  
Wall Street Journal, 12/15/2012  
“Greece Proposes New Tax Bill In Parliament”, Wall Street Journal, 12/13/2012  
“Greece Requests Information from UK Authorities Over Offshore Accounts”, Wall Street  
Journal, 11/15/2012.  
“Greece Tries Again to Cut Tax Evasion”, Wall Street Journal, 11/9/2012.  
“Swiss, Greeks Begin Talks on Tax Deal”, Wall Street Journal, 11/7/2012.  
“Tax Evasion Case Emerges as Latest Headache for Greece’s Coalition”, Wall Street Journal,  
11/1/2012.  
“Insight: Greek “Tax Cheat” Lists Yield One Suicide, No Convictions”, Reuters, 11/1/2012.  
“Greece Running Out of Cash; Government Under Threat”, CNBC.com, 11/1/2012.  
“New Twist in Greek Tax Saga”, Wall Street Journal, 10/28/2012.  
“Tax-Evasion Allegations Dog Greece, Wall Street Journal”, 10/24/2012.  
“Now on Greek Menus: Tax Battle”, Wall Street Journal, 10/5/2012.  
“Greece Turns to London in Hunt for Tax Evaders”, International Herald Tribune, front page,  
9/28/2012.  
“Shocking Scale of Tax-Dodging Bleeds Greece Dry”, The Mail Online, 9/10/2012.  
“Primary Greek Tax Evaders are the Professional Class”, The Guardian: Economics Blog,  
9/9/2012.  
“Tax Evasion in Greece: In Flagrante”, The Economist, 9/4/2012.  
“Greek Tax Evasion, Mapped and Crunched”, The Financial Times: Alphaville, 9/4/2012.  
“How Greek Taxpayers Hide 11 Billion Euros a Year”, The New York Times: The 6th Floor,  
9/1/2012.

“Greeks Hide Tens of Billions From Tax Man”, WSJ Real Time Economics Blog, 7/9/2012.

“Hidden Greece”, The Wall Street Journal, 7/9/2012.

“How Greek Tax Evasion Helped Sink the Global Economy”, The Washington Post, 7/9/2012.

## **NON-ACADEMIC WORK EXPERIENCE**

Petrola Hellas S.A. (Current Hellenic Petroleum S.A.), 2002-2003

Procter & Gamble Hellas, 2001-2002

**PERSONAL INFORMATION:** Two children born 2014 and 2021.