



Consumer Financial
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Patrick's research at the CFPB currently focuses on describing and analyzing servicemembers' (both active duty and veterans) personal finance behaviors and experiences. Patrick's other research interests in consumer finance include home loan policy, student loan repayment, and financial education. Prior to joining the CFPB, Patrick taught high school mathematics and served with the Marine Corps Reserve, with a deployment to Iraq in support of Operation Iraqi Freedom. After serving in Iraq, Patrick pursued graduate school and earned his Ph.D. in Economics from the University of California, Berkeley.