

Sheisha Kulkarni

sk7nn@virginia.edu

sheishakulkarni.com

BUSINESS ADDRESS

McIntire School of Commerce
Rouss & Robertson Halls 125 Ruppel Drive, Charlottesville VA, 22903
(510) 423-1764

EMPLOYMENT

Assistant Professor	UVa McIntire School of Commerce	2020-
Postdoctoral Fellow	National Bureau of Economic Research	(2019–2020)
Postdoctoral Researcher	University of Virginia Department of Economics	(2018–2019)

EDUCATION

PhD, UC Berkeley (2018)
Dissertation: *Essays in Household Finance*
B.A, McGill University (2010), First Class Honours

PAPERS

- Removing the Fine Print: Standardized Products, Disclosure, and Consumer Outcomes
(with *G. Iberti and S. Truffa*) (Revise and Resubmit, JFE)
- Information Frictions in Consumer Credit Markets: A Structural Empirical Approach
(with *G. Iberti and S. Truffa*)
- Don't Lend So Close to Me: Payday Lending Spillover Effects on Formal Credit
(with *M. Boutros, S. Raina, and B. Scholnick*)
- Price Comparison Tools in Consumer Credit Markets
(with *E. Berwat, S. K. Higgins, and S. Truffa*)
- Private Loan Securitization and Education
- The Debt Relief Project: Online and Low-Cost Access to Bankruptcy
(with *S. Ben-Ishai, Z. Irving, and J. Montgomery*)

TEACHING

McIntire School of Commerce
Intermediate Investments (Fall 2022, Fall 2023)
Financial Management (Fall 2020, Fall 2021)
University of Virginia Economics Department
Everyday Economics (Spring 2019)

PRESENTATIONS

- 2023 Virginia Commonwealth Conference, IPA Researcher Gathering, Workshop on Financial Intermediation and Regulation (discussant), CU Boulder Summer Conference on Consumer Financial Decision Making, SFS Cavalcade (discussant)
- 2022 Consumer Law Scholars Conference, Retail Payments Seminar Series - Federal Reserve Bank of Philadelphia, Banco Central de Chile (Coauthor presentation)
- 2021 Consumer Law Scholars Conference, WEAI 96th Annual Conference, IPA Researcher Gathering, Northern Finance Association (discussant), National Tax Association (discussant), Southern Finance Association (discussant)
- 2020 ARC for Financial Planning, FIRS (cancelled), CEPR Fifth European Workshop on Household Finance, European Finance Association 2020 (discussant), Wesleyan, Brookings Institute, CFPB, University of Delaware

- 2019 Quantitative Society for Pensions and Savings, 27th Finance Forum (Madrid), University of Alberta Summer Finance Conference, CU Boulder Summer Conference on Consumer Financial Decision Making, University of Western Ontario, Bank of Canada
- 2018 University of Virginia McIntire School of Commerce, UC Berkeley (Finance; Finance Lunch, IO Lunch), University of Virginia Economics Department, Wharton Women in Business Academia Conference, CFPB Research Conference, CU Boulder Summer Conference on Consumer Financial Decision Making
- 2017 UC Berkeley (Finance; Real Estate Lunch)
- Prior Bank of Canada; Canadian Economics Association; UC Berkeley (Finance; Real Estate Lunch; Gardener Seminar in Education; Women in Economics Lunch)

GRANTS

- 2023 Brain Institute Seed Funding Grant* (\$20,687)
- 2023 Digital Credit Observatory Grant (\$55,000)
- 2023 Asset Management Practicum and Avi Nash Fund grant* (\$40,000)
- 2023 Social Sciences and Humanities Research Council New Frontiers in Research Fund* (\$248,136 CAD)
- 2022 NBER and Alfred P. Sloan Foundation Household Finance Small Grant (\$15,000)
- 2022 Financial Institutions and Markets Research Center grant* (\$40,000)
- 2021 Financial Institutions and Markets Research Center grant* (\$35,000)
- 2021 NBER and Alfred P. Sloan Foundation Household Finance Small Grant (\$15,000)
- 2021 Social Sciences and Humanities Research Council Insight Grant* (\$60,000 CAD)
- 2021 3Cavaliers (\$60,000)
- 2019 Think Forward Initiative (€ 81,920)
- 2019 UVA Strategic Investment Fund grant* (\$25,000)
- 2019 Sparkesse Agency (\$5,000)
- 2019 Guthrie Center for Real Estate Research* (\$7,500)
- 2017 NBER Household Finance Small Grant (\$11,000)

(* Denotes co-PI; otherwise PI)

PROFESSIONAL SERVICE

- 2024 Grant Committee New Frontiers in Research Fund Exploration Grant Committee
- 2022 Grant Committee Innovations Poverty Action's (IPA) Consumer Protection Request for Funding Proposals.
- 2021-2024 Program Committee SFS Cavalcade
- 2020-2022 Co-Organizer Junior Household Finance Zoom Seminar

FELLOWSHIPS AND AWARDS

- 2017 Yale Summer School in Behavioral Finance Travel Grant
- 2016 Hayase Award for Mentorship of Fellow PhD students, Canadian Economics Association Grant, Bank of Canada Student Paper Award (Finalist), Fellow for the Gardner Seminar on Higher Education
- 2015 Haas Research Fellowship, Fellow for the Gardner Seminar on Higher Education
- 2014 White Fellowship for Investment Banking Research
- 2012 Joseph-Armand Bombardier Scholarship for Graduate Studies (declined)

REFEREEING

The Review of Economics and Statistics, Journal of Financial and Quantitative Analysis, Journal of Economics and Business, American Educational Research Journal

OTHER INFORMATION

Citizenship: Canada, U.S. Permanent Resident