

Junior Household Finance Seminar – Fall 2020

Date	Presenter(s)	Title(s)
September 11 <sup>th</sup>	Mallick Hossain (Philly Fed)	Made from Scratch: SNAP and Lottery Sales
September 18 <sup>th</sup>	Sean Higgins (NU-Kellogg)	Increasing Financial Inclusion and Attracting Deposits through Prize-Linked Savings
September 25 <sup>th</sup>	David Low (CFPB)	Mortgage Default with Positive Equity
October 2 <sup>nd</sup>	Francis Annan (Georgia State University)	Misconduct and Reputation Under Imperfect Information
October 9 <sup>th</sup>	Sylvain Catherine (Wharton)	Social Security and Trends in Inequality
October 16 <sup>th</sup>	Sasha Indarte (Wharton)	The Impact of Social Insurance on Household Debt
October 23 <sup>rd</sup>	Ray Kluender (HBS)	Liquidity Constraints and Insurance Take-up
November 6 <sup>th</sup>	Kaushik Krishnan (CMIE)	Household Finance in India: Findings from the World's Largest Household Panel Survey
November 13 <sup>th</sup>	Michaela Pagel (Columbia Business School)	Bumped: The Effects of Stock Ownership on Individual Spending
November 20 <sup>th</sup>	Brittany Lewis (Indiana)	The Effect of Dealer Leverage on Mortgage Quality
December 4 <sup>th</sup>	Ha Diep-Nguyen (Purdue)	The Aging of U.S. Bankruptcy
December 11 <sup>th</sup>	Manisha Padi (UC Berkeley Law)	Mortgage Servicing and Financial Distress
	Scott Nelson (U Chicago)	How Costly is Noise? Data and Disparities in the US Mortgage Market
December 18 <sup>th</sup>	Ben McCartney (Purdue)	Does Financial Experience Matter? Minor Bank Account Laws, Account Ownership, and Downstream Behaviors

Junior Household Finance Seminar – Spring 2021

Date	Presenter(s)	Title(s)
February 19 <sup>th</sup>	Sheisha Kulkarni (UVa)	The Debt Relief Project – Randomizing Bankruptcy Cost
February 26 <sup>th</sup>	Sean Higgins (NU-Kellogg)	Price Comparison Tools in Consumer Credit Markets
March 5 <sup>th</sup>	Julia Fonseca (Illinois)	Access to Credit and Financial Health: Evaluating the Impact of Debt Collection
March 12 <sup>th</sup>	Nathaniel Pattison (SMU)	Landlords as Lenders?
March 19 <sup>th</sup>	Francis Wong (NBER)	Financial Distress and the Racial Wealth Gap
March 26 <sup>th</sup>	Adam Leive (UVA)	Overpaying and Undersaving: Correlated Mistakes in Retirement Saving and Health Insurance Choices
April 9 <sup>th</sup>	Michaela Pagel (Columbia Business School)	Does Saving Cause Borrowing?
April 16 <sup>th</sup>	Sahil Raina (U Alberta)	Don't Lend So Close to Me: Payday Lender Effects on Formal Credit
April 23 <sup>rd</sup>	Nathan Blascak (Philly Fed)	Decomposing Gender Difference in Bankcard Limits
April 30 <sup>th</sup>	Daniel Mangrum (NY Fed)	Impacts from Financial Aid Shocks: Evidence from Changes to Pell Grant Generosity
May 14 <sup>th</sup>	David Low (CFPB)	Why Do Borrowers Default on Mortgages? New Evidence from Linked Administrative and Survey Data
May 28 <sup>th</sup>	Brittany Lewis (Indiana)	Do Credit Policies Differentially Affect Racial Groups? Evidence from the Mortgage Market
June 4 <sup>th</sup>	Carlos Avenancio-León (Indiana)	The Assessment Gap: Racial Inequalities in Property Taxation
June 11 <sup>th</sup>	Sasha Indarte (Wharton)	Explaining Disparities in Personal Bankruptcy Outcomes

Junior Household Finance Seminar – Fall 2021 (Bi-monthly schedule)

Date	Presenter(s)	Title(s)
October 29 <sup>th</sup>	Joaquin Saldain (UVA)	A Quantitative Model of High-Cost Consumer Credit
November 12 <sup>th</sup>	Ray Kluender (HBS)	The Impact of Financial Assistance Policies on Health Care Utilization
December 3 <sup>rd</sup>	Samir Mahmoudi (Georgia State University)	Financial Networks and the Inter-regional Sharing of Climate Risks: Evidence from Hurricane Katrina
December 10 <sup>th</sup>	Nathaniel Pattison (SMU)	A Tale of Two Bankruptcies: Geographic Differences in Bankruptcy Chapter Choice

Junior Household Finance Seminar – Spring 2022 (Bi-monthly schedule)

Date	Presenter(s)	Title(s)
March 25 <sup>th</sup>	Ben McCartney (Purdue)	Household Finance, Politics, and Other Keywords: Evidence from a Happening
April 1 <sup>st</sup>	Emily Williams (HBS)	Friends and Family Money: P2P Transfers and Financially Fragile Consumers
April 22 <sup>nd</sup>	Melody Harvey (Wisconsin)	Does Financial Education in High School Affect Retirement Savings in Adulthood?
May 20 <sup>th</sup>	Sanket Korgaonkar (UVA)	The Agency Costs of (RMBS) Tranching
June 10 <sup>th</sup>	David Low (CFPB)	Are Deferred-Interest Rate Credit Card Borrowers Overconfident?

Junior Household Finance Seminar – Fall 2023 (Bi-monthly schedule)

Date	Presenter(s)	Title(s)
September 22 <sup>nd</sup>	Judie Ricks and Ryan Sandler (CFPB)	Effects of Entering the Credit Market in a Recession
October 13 <sup>th</sup>	Michaela Pagel (Columbia)	Consumer Surveillance and Financial Fraud
October 20 <sup>th</sup>	Sharada Sridhar (Columbia)	Predation and Pricing in the Payday Loan Market
November 3 <sup>rd</sup>	Adam Jørring (Boston College)	Who Benefits from Financial Technology? A Trade-off between Credit Access and Price Discrimination

