

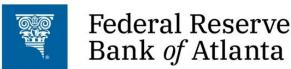
March 23 – 24, 2023

| Day 1: Thursday, March 23, 2023 |  |
|---------------------------------|--|
| 12:30 pm - 1:15 pm              | Check-in and Light Lunch   |
| 1:15 pm – 1:30 pm               | Welcoming Remarks  |
| 1:30 pm – 2:40 pm               | Session: Student Loan and Funding for Higher<br>Education                                |
| 2:40 pm – 2:50 pm               | Break  |
| 2:50 pm – 4:00 pm               | Session: Labor and Entrepreneurship  |
| 6:00 pm – 8:00 pm               | Reception*   |
| Day 2: Friday, March 24, 2023   |  |
| 8:00 am – 9:00 am               | Check-in and Light Breakfast   |
| 9:00 am - 10:10 am              | Session: Retirement and Savings  |
| 10:10 am – 10:20 am             | Break  |
| 10:20 am – 11:20 am             | Practitioner Panel: Innovations in Retirement<br>Security and Savings Strategies         |
| 11:20 am - 11:30 am             | Break  |
| 11:30 am - 12:30 pm             | Keynote Address: "Mortgage Choice and<br>Monetary Policy"                                |
| 12:30 pm – 1:30 pm              | Lunch  |
| 1:30 pm – 2:40 pm               | Session: Consumer Credit   |
| 2:40 pm – 2:50 pm               | Break  |
| 2:50 pm – 3:50 pm               | Practitioner Panel: Innovations in Consumer<br>Credit, Spending, and Financial Inclusion |
| 3:50 pm – 4:00 pm               | Break  |
| 4:00 pm – 5:20 pm               | Young Scholar Session  |
| 5:30 pm – 5:45 pm               | Closing Remarks and Announcements  |
| 6:00 pm - 8:00 pm               | Reception at the Federal Reserve Bank of<br>Atlanta                                      |

All sessions and events will take place at the Federal Reserve Bank of Atlanta except the Reception on March 23. All times are Eastern Time.

<sup>\*</sup>Event Venue: Georgia Tech CODA Rooftop (20th Floor)





March 23 – 24, 2023

#### Day 1: Thursday, March 23, 2023

12:30 pm - 1:15 pm: Check-in and Light Lunch

at the Federal Reserve Bank of Atlanta

1:15 pm - 1:30 pm: Welcoming Remarks

Maryam Alavi, Dean and Stephen P. Zelnak, Jr. Chair,

Georgia Tech Scheller College of Business

David E. Altig, Executive Vice President and Director of Research,

Federal Reserve Bank of Atlanta

1:30 pm - 2:40 pm: Session: Student Loan and Funding for Higher Education

Chair: Larry Wall, Federal Reserve Bank of Atlanta

Skin in the Game: Colleges' Financial Incentives and Student Outcome

Constantine Yannelis, Associate Professor of Finance,

University of Chicago Booth School of Business

College Finance, Migration and Long-Term Financial Well-Being

of Students

Rajashri Chakrabarti, Head of Equitable Growth Studies,

Federal Reserve Bank of New York

2:40 pm - 2:50 pm: Coffee Break

2:50 pm - 4:00 pm: Session: Labor and Entrepreneurship

Chair: Indrajit Mitra, Federal Reserve Bank of Atlanta

**Entrepreneurship and the Platform Economy: Evidence from** 

**U.S. Tax Returns** 

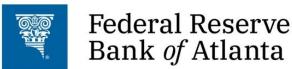
**Margarita Tsoutsoura**, Associate Professor of Finance, *Olin Business School, Washington University in St. Louis* 

The Dark Side of Entrepreneurship

**Manasa Gopal**, Assistant Professor of Finance, *Georgia Tech Scheller College of Business* 

6:00 pm - 8:00 pm: Reception at Georgia Tech - CODA Rooftop (20th Floor)





March 23 - 24, 2023

#### Day 2: Friday, March 24, 2023

8:00 am - 9:00 am: Check-in and Light Breakfast

at the Federal Reserve Bank of Atlanta

9:00 am - 10:10 am: Session: Retirement and Savings

Chair: R. Anton Braun, Federal Reserve Bank of Atlanta

Practical Finance: An Approximate Solution to Life-Cycle Portfolio Choice

James Choi, Professor of Finance, Yale School of Management

Who Benefits from Retirement Saving Incentives in the U.S.? Evidence on Racial Gaps in Retirement Wealth Accumulation

**Lawrence Schmidt**, Victor J. Menezes (1972) Career Development

Professor of Finance, MIT Sloan School of Management

10:10 am - 10:20 am: Coffee Break

10:20 am - 11:20 am: Practitioner Panel: Innovations in Retirement Security and

**Savings Strategies** 

Surya Kolluri, Head, TIAA Institute

Jay Raol, Director, Quantitative Research Invesco Fixed Income, Invesco

**Andrew Clarke**, Senior Investment Strategist, Vanguard

*Moderator:* **Paula Tkac,** Senior Vice President and Associate

Research Director, Federal Reserve Bank of Atlanta

11:20 am - 11:30 am: Coffee Break

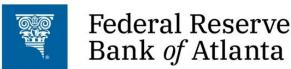
11:30 am - 12:30 pm: Keynote Address: "Mortgage Choice and Monetary Policy"

John Campbell, Morton L. and Carole S. Olshan Professor of Economics,

Harvard University

12:30 pm - 1:30 pm: Lunch





March 23 – 24, 2023

### Day 2: Friday, March 24, 2023

1:30 pm - 2:40 pm: Session: Consumer Credit

Chair: Rohan Ganduri, Emory University Goizueta Business School

Information Design in Consumer Credit Markets

**Scott Nelson**, Assistant Professor of Finance, *University of Chicago Booth School of Business* Consumer Surveillance and Financial Fraud

Michaela Pagel, Roderick H. Cushman Associate Professor,

Columbia Business School

2:40 pm - 2:50 pm: Break

2:50 pm - 3:50 pm: Practitioner Panel: Innovations in Consumer Credit, Spending, and

**Financial Inclusion** 

Prasanna Dhoré, Chief Data Officer, Fiserv

**Rikard Bandebo**, Executive Vice President and Chief Product Officer,

VantageScore Solutions

**Keith Ernst**, Associate Director for Consumer Research and Analytics,

Federal Deposit Insurance Corporation (FDIC)

Moderator: Jessica Washington, Assistant Vice President, Retail Payments Risk Forum, Federal Reserve Bank of Atlanta

3:50 pm - 4:00 pm: Coffee Break

4:00 pm - 5:20 pm: Young Scholar Session

Chair: Nikhil Paradkar, University of Georgia Terry College of Business

Worker Valuation of Retirement Benefit

Allison Cole, Ph.D. Candidate in Finance,

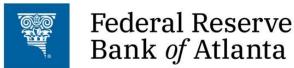
MIT Sloan School of Management

**Leaving Them Hanging: Student Loan Forbearance,** 

**Distressed Borrowers, and Their Lenders** 

**Yafei Zhang**, Ph.D. Candidate in Finance, *Georgia Tech Scheller College of Business* 





March 23 – 24, 2023

Safety Nets, Credit, and Investment: Evidence from a Guaranteed Income Program

**Nishant Vats,** Ph.D. Candidate in Finance, *University of Chicago Booth School of Business* 

Financial Frictions and Human Capital Investments

Menaka Hampole, Ph.D. Candidate in Finance,

Northwestern University, Kellogg School of Management

5:30 pm - 5:45 pm: Closing Remarks and Announcements

Sudheer Chava, Alton M. Costley Chair and Professor of Finance,

Georgia Tech Financial Services Innovation Lab Georgia Tech Scheller College of Business

6:00 pm - 8:00 pm: Reception at the Federal Reserve Bank of Atlanta