



Georgia Tech – Atlanta Fed Household Finance Conference

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 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 Security and Savings Strategies
11:20 am – 11:30 am	Break
11:30 am – 12:30 pm	Keynote Address: “Mortgage Choice and 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 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 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.

**Event Venue: Georgia Tech CODA Rooftop (20th Floor)*



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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)**



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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**



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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



Georgia Tech
Financial Services
Innovation Lab



Federal Reserve
Bank of Atlanta

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[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