

March 21 - 22, 2024

Day 1: Thursday, March 21, 2024	
12:00 noon – 1:00 pm	Check-in and Light Lunch
1:00 pm – 1:10 pm	Welcoming Remarks
1:10 pm - 2:20 pm	Session: Current Economic Conditions
2:20 pm - 2:30 pm	Break
2:30 pm - 3:40 pm	Session: Household Savings and Investments
3:40 pm – 3:50 pm	Break
3:50 pm – 4:50 pm	Young Scholars' Session
4:50 pm - 5:00 pm	Break
5:00 pm - 6:00 pm	Keynote Address
6:00 pm - 8:00 pm	Reception at Georgia Tech (CODA)
Day 2: Friday, March 22, 2024	
8:00 am – 9:00 am	Check-in and Light Breakfast
9:00 am - 10:10 am	Session: Retirement
10:10 am - 10:25 am	Break
10:25 am – 12:10 pm	Session: Disparities in Consumer Lending
12:15 pm – 1:15 pm	Lunch
1:15 pm - 2:25 pm	Session: Student Debt
2:25 pm – 2:40 pm	Break
2:40 pm – 3:45 pm	Session: Mortgage
3:45 pm – 4:00 pm	Break
4:00 pm – 5:00 pm	Fireside Chat
5:00 pm - 5:15 pm	Closing Remarks and Announcements
5:15 pm - 6:30 pm	Reception at the Federal Reserve Bank of Atlanta

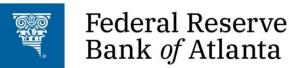
All times are Eastern Time.

#### Venue:

*Thursday, March 21:* Georgia Tech Scheller College of Business (Room 100); Reception at Georgia Tech CODA Rooftop 20<sup>th</sup> Floor

Friday, March 22: Federal Reserve Bank of Atlanta





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#### Day 1: Thursday, March 21, 2024

**Venue:** *Georgia Tech Scheller College of Business (Room 100)* 

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

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

Anuj Mehrotra, Dean and Stephen P. Zelnak, Jr. Chair,

Georgia Tech Scheller College of Business

1:30 pm - 2:40 pm: Session: Current Economic Conditions

Chair: Alex Hsu, Georgia Tech Scheller College of Business

The Long-term Effects of Inflation on Inflation Expectations

Michael Weber,

University of Chicago Booth School of Business

Discussant: Francesco D'Acunto, Georgetown University

The Making of an Alert Depositors: How Payment and Interest Drive

**Deposit Dynamics** 

Yao Zeng,

The Wharton School, University of Pennsylvania

Discussant: Manasa Gopal, Georgia Tech Scheller College of Business

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

2:50 pm - 4:00 pm: Session: Household Savings and Investments

Chair: **Xindi He**, Georgia Tech Scheller College of Business

Friends with Benefits: Social Capital and Household Financial

**Behavior** 

Joshua Thornton,

Baylor University Hankamer School of Business Discussant: Alok Kumar, University of Miami

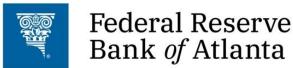
**Financial Advisors and Investors' Bias** 

Marianne Andries.

University of Southern California

Discussant: Xing Huang, Washington University in St. Louis





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#### Day 1: Thursday, March 21, 2024

**Venue:** *Georgia Tech Scheller College of Business (Room 100)* 

4:00 pm - 4:10 pm: Break

4:10 pm - 4:50 pm: Young Scholars' Session

Chair: Debasmita Das, Georgia Tech Financial Services Innovation Lab

**Instant Payment Systems and Competition for Deposits** 

Sergey Sarkisyan,

The Wharton School, University of Pennsylvania

Lawyers Setting the Menu: The Effects of Litigation Risk on

**Employer-Sponsored Retirement Plans** 

Michael Gropper,

**UNC Kenan-Flagler Business School** 

Credit Cards and Retail Firms: Historical Evidence from the U.S.

Joseph Hall, Stanford GSB

4:50 pm - 5:00 pm: Break

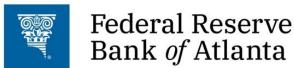
5:00 am - 6:00 pm: Keynote Address

**Antoinette Schoar,** Stewart C. Myers-Horn Family Professor of

Finance, MIT Sloan School of Management

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





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### Day 2: Friday, March 22, 2024

Venue: Federal Reserve Bank of Atlanta

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

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

Chair: Bin Wei, Federal Reserve Bank of Atlanta

**How do Consumers Finance increased Retirement Savings?** 

Taha Choukhmane,

MIT Sloan School of Management

Discussant: Michaela Pagel, Washington University in St. Louis

Missing the Target? Retirement Expectations and Target Date Funds

Kunal Sachdeva,

Rice University, Jones Graduate School of Business

Discussant: Taha Choukhmane, MIT Sloan School of Management

10:10 am - 10:25 am: Break

10:25 am - 12:10 pm: Session: Disparities in Consumer Lending

Chair: Camelia Minoiu, Federal Reserve Bank of Atlanta

**Explaining Racial Disparities in Bankruptcy Filing Outcomes** 

Sasha Indarte,

The Wharton School, University of Pennsylvania

Discussant: **Scott Nelson**, University of Chicago Booth School of Business

Who pays for your Rewards? Redistribution in the Credit

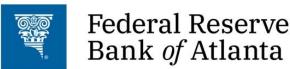
**Market** 

Carlo Wix,

Federal Reserve Board

Discussant: **Sharada Sridhar**, Georgia Tech Scheller College of Business





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## Day 2: Friday, March 22, 2024

Venue: Federal Reserve Bank of Atlanta

The online payday loan premium

Filipe Correia,

University of Georgia Terry College of Business

Discussant: Andrea Presbitero, International Monetary Fund

12:15 pm - 1:15 pm: Lunch

1:15 pm - 2:25 pm: Session: Student Debt

Chair: Melinda Pitts, Federal Reserve Bank of Atlanta

Borrow Now, Pay Even Later: A Quantitative Analysis of Student

**Debt Payment Plans** 

**Michael Boutros** *Bank of Canada* 

Discussant: Constantine Yannelis, Chicago Booth School of Business

**Labor Market Polarization and Student Debt** 

**Sanket Korgaonkar,** *University of Virginia* 

Discussant: William Mann, Emory University

2:25 pm - 2:40 pm: Break

2:40 pm - 3:45 pm: Session: Mortgage

Chair: Kris Gerardi, Federal Reserve Bank of Atlanta

**Refinancing Frictions, Mortgage Pricing and Redistribution** 

Konstantin Milbradt,

Northwestern Kellogg School of Management

Discussant: Sam Kruger, UT Austin McCombs School of Business

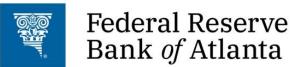
**Integrated Intermediation and Fintech Market Power** 

Adam Jørring,

Boston College, Carroll School of Management

Discussant: Matt Plosser, Federal Reserve Bank of New York





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## **Day 2: Friday, March 22, 2024**

Venue: Federal Reserve Bank of Atlanta

3:45 pm - 4:00 pm: Break

4:00 pm - 5:00 pm: Fireside Chat

Raphael Bostic, President and Chief Executive Officer,

Federal Reserve Bank of Atlanta

Moderator: Egbert Perry, Chairman and Chief Executive Officer,

The Integral Group, LLC

5:00 pm - 5:15 pm: Closing Remarks and Announcements

5:15 pm - 6:30 pm: Reception at the Federal Reserve Bank of Atlanta

#### **Program Committee:**

- Manuel Adelino, Duke University
- Sumit Agarwal, National University of Singapore
- Neil Bhutta, Federal Reserve Bank of Philadelphia
- Francesco D'Acunto, Georgetown University
- Rohan Ganduri, *Emory University*
- Sasha Indarte, University of Pennsylvania
- Erica Jiang, University of Southern California
- Sam Krueger, University of Texas at Austin
- Scott Nelson, University of Chicago
- Nikhil Paradkar, University of Georgia
- Kelly Shue, Yale University
- Heather Tookes, Yale University
- Constantine Yannelis, University of Chicago

#### **Organizing Committee:**

Georgia Tech Financial Services Innovation Lab: Sudheer Chava, Debasmita Das, Manasa Gopal

Federal Reserve Bank of Atlanta: Kristopher Gerardi, Camelia Minoiu, Bin Wei