



Georgia Tech – Atlanta Fed Household Finance Conference

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 20th 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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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: Debasmitha 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 pm – 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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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