



March 26–27, 2026

Georgia Tech – Atlanta Fed Household Finance Conference

Day 1: Thursday, March 26, 2026 @ Georgia Tech	
12:30 pm – 1:30 pm	Check-in and Lunch
1:30 pm – 1:45 pm	Welcoming Remarks
1:45 pm – 3:05 pm	Session: Household Liquidity Risk
3:05 pm – 3:20 pm	Break
3:20 pm – 4:40 pm	Session: Consumer Credit
4:45 pm – 5:45 pm	Keynote Speech by Tarun Ramadorai
6:00 pm – 7:30 pm	Reception
Day 2: Friday, March 27, 2026 @ Atlanta Fed	
9:00 am – 9:45 am	Check-in and Light Breakfast
9:45 am – 10:00 am	Opening Remarks
10:00 am – 12:00 pm	Session: Banking and Mortgages
12:00 pm – 2:00 pm	Lunch and Young Scholars Poster Session
2:00 pm – 3:20 pm	Session: Medical Debt and Credit Access
3:20 pm – 3:30 pm	Break
3:30 pm – 4:50 pm	Session: Information and Household Behavior
4:50 pm – 5:00 pm	Closing Remarks and Announcements
5:00 pm – 6:00 pm	Reception

Venue Details: On Thursday, all sessions take place at Georgia Tech (TBD) with the reception taking place at CODA. On Friday, all events take place at the Federal Reserve Bank of Atlanta.



Day 1: Thursday, March 26, 2026

Venue: Georgia Tech

12:30 pm – 1:30 pm: Check-in and Lunch

1:30 pm – 1:45 pm: Welcoming Remarks

1:45 pm – 3:05 pm: Session: Household Liquidity Risk

Expense Shocks Matter

Scott Fulford, Consumer Financial Protection Bureau (personal capacity)

David Low, Consumer Financial Protection Bureau (personal capacity)

Discussant: **John Driscoll**, Federal Reserve Board

Impatience or Illiquidity? The Case of Early 401(k) Withdrawals

Aaron Goodman, Vanguard

Discussant: **Michael Gelman**, University of Delaware

3:05 pm – 3:20 pm: Break

3:20 pm – 4:40 pm: Session: Consumer Credit

Evaluating Credit Card Minimum Payment Restrictions

Jason Allen, Wisconsin School of Business

Michael Boutros, University of Toronto

Benedict Guttman-Kenney, Rice University Jones School of Business

Discussant: **Paolina Medina**, University of Houston Bauer College of Business

Retailer Bankruptcy and its Spillover to Consumer Credit

Sudheer Chava, Georgia Tech Scheller College of Business

Rohan Ganduri, Georgia Tech Scheller College of Business

Yafei Zhang, University of Central Florida

Xinyue Zhao, Georgia Tech Scheller College of Business

Discussant: **Erik Mayer**, Wisconsin School of Business, University of Wisconsin–Madison

4:45 pm – 5:45 pm: Keynote

Tarun Ramadorai, Professor of Financial Economics, London School of Economics and Imperial College London

5:45 pm – 6:00 pm: Walk Towards CODA

6:00 pm – 7:30 pm: Reception @ CODA



Day 2: Friday, March 27, 2026

Venue: Federal Reserve Bank of Atlanta

9:00 am – 9:45 am: Check-in and Light Breakfast

9:45 am – 10:00 am: Welcoming Remarks

Paula Tkac, Executive VP and Director of Research, Atlanta Fed

10:00 am – 12:00 pm: Session: Banking and Mortgages

Credit Without Proximity: Informational Frictions and Unequal Gains from Technology

Erica Xuewei Jiang, UCLA Anderson School of Business

Yeonjoon Lee, Federal Reserve Bank of Richmond

Quinn Maingi, USC Marshall School of Business

Discussant: **Vitaly Bord**, Federal Reserve Board

Financial Supermarkets? Cross-Selling in Retail Banking

Shengmao Cao, Northwestern University Kellogg School of Business

Lulu Wang, Northwestern University Kellogg School of Business

Discussant: **Christoph Herpfer**, University of Virginia, Darden School of Business

Developing the Mortgage Market: Technology, Property Rights, and Banking

Angelo D'Andrea, Banca d'Italia

Patrick Hitazeyu, National Bank of Rwanda

Nicola Limodio, Bocconi University

Andrea Presbitero, International Monetary Fund

Discussant: **Susan Cherry**, UT Austin McCombs School of Business

12:00 pm – 2:00 pm: Lunch + Young Scholar Posters

2:00 pm – 3:20 pm: Session: Medical Debt and Credit Access

Hidden Medical Debt and Consumer Access to Credit

Elena Loutskina, University of Virginia Darden School of Business

Joonsun Wong, University of Virginia Darden School of Business

Discussant: **Michaela Pagel**, Washington University, Olin Business School

The Effects of Deleting Medical Debt from Consumer Credit Reports

Victor Duarte, University of Illinois Gies School of Business

Julia Fonseca, University of Illinois Gies School of Business

Divij Kohli, University of Illinois Gies School of Business

Julian Reif, University of Illinois Gies School of Business

Discussant: **Martin Kanz**, The World Bank

3:20 pm – 3:30 pm: Break



3:30 pm – 4:50 pm: Session: Information and Household Behavior

Finance for All: Experimental Evidence of a Financial Literacy Program

Miguel Ferreira, Nova School of Business and Economics

Diogo Mendes, Stockholm School of Economics

André F. Silva, Federal Reserve Board and University of Maryland

Discussant: Yessenia Tellez, Virginia Tech Pamplin College of Business

Response of Debtors to Rate Changes

Andreas Fuster, Swiss Finance Institute

Virginia Gianinazzi, Nova School of Business and Economics

Andreas Hackethal, Goethe Business School

Philip Schnorpfeil, Goethe Business School

Michael Weber, Purdue University Daniels School of Business

Discussant: Max Miller, Harvard Business School

4:50 pm – 5:00 pm: Closing Remarks and Announcements

5:00 pm – 6:00 pm: Reception at the Federal Reserve Bank of Atlanta

Young Scholar Posters

Invoice Digitization and Credit Availability: Hard-Information Effects in Small Business Lending

Yunyue Chen (Ghent University)

Adverse Selection and Learning in Consumer Credit Markets

Minnie Cui (University of Wisconsin-Madison), *Charles Smith* (University of Wisconsin-Madison)

How Do Lender-Household Relationships Affect Mortgage Refinancing?

Yanting Huang (University of Rochester, Simon School of Business)

The Rise in Insurance Costs for Commercial Properties: Causes, Effects on Rents, and the Role of Owners

Minjoo Kim (University of Texas-Austin), *Prateek Mahajan* (University of Texas-Austin), *Zirui Wang* (University of Texas-Austin)

”Giving Up”: The Impact of Decreasing Housing Affordability on Consumption, Work Effort, and Investment

Seung Hyeong Lee (Northwestern University), *Youngeun Yoo* (University of Chicago)

Mortgage structure, household saving, and the wealth distribution

Luís Teles Morais (Nova School of Business and Economics)

Finance and Household Behavior?

Ryan Voges (University of Utah, David Eccles School of Business)

Regulatory Capital Management in Mortgage Markets

Paige S Weisman (Imperial College, London)

Asymmetric Labor Income Risk: Implications for Risk-Taking in Financial Markets

Tai Lo Yeung (USI)

Organizing Committee:

Georgia Tech Financial Services Innovation Lab: Sudheer Chava, Rohan Ganduri, Manasa Gopal, Joseph Hall, Bo Li, Sharada Sridhar

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