

2025 Boulder Summer Conference Program Preview

Wednesday May 28

Keynote Address

John Griffin (University of Texas at Austin)

Title: *Digital Predators: The Economics of Cryptocurrency Romance Fraud*

<https://www.jgriffin.info/>

Keynote Panel: Amy Cutts (AC Cutts & Associates) & Devesh Raval (Federal Trade Commission)

Title: *Consumer Protection and Modern Financial Fraud*

Thursday May 29

1. Who Gets Credit? The Role of Shared Accounts and Credit Screening

- *Sharing Credit: Associated Borrowers, Authorized Users, and Impacts on Credit*
 - *Credit Market Effects of Banning Employer Credit Checks*
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2. Guaranteed Income and Financial Inclusion

- *A Randomized Controlled Trial on the Provision of Financial and Social Capital to Low-Income Households in the United States*
 - *The Impact of Guaranteed Income on Financial Decision-Making and Wealth Building: Insights from Two Pilots in Georgia*
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3. Debt Repayment and Interest Rate Misperceptions

- *Interest Rate Misperceptions in the Credit Card Market*
- *Evaluating Credit Card Minimum Payment Restrictions*

4. Costly Debt Decisions

- *One Month Longer, One Month Later? Maturity and Prepayments in the Auto Loan Market*
 - *Not Cashing In on Cashing Out: An Analysis of Low Cash-Out Refinance Rates*
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5. Consumer Finance Across the Lifecycle

- *Bachelorette's Degree: Financial Shocks and the Gender Performance Gap*
 - *Divorce and Financial Well-being*
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Friday May 30

1. New Frontiers in Consumer Finance: Algorithms and Gender Bias

- *Gender Bias and Crowd-Sourced Financial Information*
 - *AI-Based Personality and Credit Behavior*
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2. Heuristics in Investment Decisions

- *How Costly are Trading Heuristics?*
 - *Technical Analysis*
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3. Reducing Delinquency: Lessons from Large-Scale Field Experiments

- *Behavioral Nudges Prevent Loan Delinquencies at Scale: A 13-Million Person Field Experiment*
- *Rehabilitating Delinquent Digital Borrowers*

4. Race and Discrimination in Credit Markets

- *Differential Treatment in Small Business Lending Inquiries: Evidence from an In-Person Matched Pair Experiment*
- *Partisan Loan Officers and the Racial Gap in Mortgage Lending*

5. FinTech and Sustainable Investing

- *Do Investors Use Sustainable Assets as Carbon Offsets?*
 - *Fighting Climate Change with FinTech*
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