

Mark J. Johnson

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EMPLOYMENT	Brigham Young University , Marriott School of Business, Provo, UT Assistant Professor of Finance	2023-Present
	Brigham Young University , Marriott School of Business, Provo, UT Visiting Assistant Professor of Finance	2021-2022
EDUCATION	The Ohio State University , Fisher College of Business, Columbus, OH Ph.D., Finance.	2021
	Brigham Young University , Marriott School of Business, Provo, UT B.S., Economics B.S., Finance	2016
TEACHING POSITIONS	Brigham Young University , Marriott School of Business <i>Instructor</i> , Advanced Financial Management	2022-Present
	The Ohio State University , Fisher College of Business <i>Instructor</i> , Investments	2019
RESEARCH INTERESTS	FinTech, Corporate Finance, Household Finance, Banking	
WORKING PAPERS	Marketplace Lending: Matching Small Businesses with Specialized Fintech Lenders Why Did Small Business Fintech Lending Dry Up During March 2020? (with Itzhak Ben-David and René Stulz) FinTech Lending with LowTech Pricing (with Itzhak Ben-David, Jason Lee, and Vincent Yao) The Effects of Cryptocurrency Wealth on Household Consumption and Investment (with Darren Aiello, Scott Baker, Tetyana Balyuk, Marco Di Maggio, and Jason Kotter) Who Invests in Crypto? Wealth, Financial Constraints, and Risk Attitudes (with Darren Aiello, Scott Baker, Tetyana Balyuk, Marco Di Maggio, and Jason Kotter)	
WORK IN PROGRESS	The Welfare Gains to Increased Consumer Credit (with Bronson Argyle, Spencer Coutts, and Ben Iverson) Do Free Loans Improve Financial Well-being? (with Itzhak Ben-David, Piyush Gupta, Jonathan Parker, and Kris Shen) Payment Patterns and Procreation: The Causal Effects of Debt Commitments on Fertility Rates (with Bronson Argyle, Taylor Nadauld, and Chris Palmer)	

From Stocks to Stakes: Sports Gambling Effects on Investments (with Justin Balthrum, Scott Baker, Jason Kotter, and Kevin Pisciotta)

Do Minorities Benefit when Underwriters use Cash Flows? (with Sabrina Howell and Chelsea Yang)

CONFERENCES/ PRESENTATIONS **2024:** American Finance Association, RCFS Conference†, FDIC Consumer Research Symposium, CFPB†

2023: Brigham Young University, NBER TRIO Japan†, SFS Cavalcade†, Cambridge Center for Alternative Finance†, NBER Summer Institute Household†, CEPR European Conference on Household Finance†

2022: Federal Reserve Bank of Philadelphia†, ASU Sonoran Winter Conference‡, Georgia State FinTech Conference†, Conference on Fintech: Innovation, Inclusion, and Risks†, Corporations and Covid-19 at Oxford†, Western Finance Association Annual Conference‡, Brigham Young University, OCC FinTech Symposium, CFPB Research Conference

2021: OSU Alumni Conference‡, Brigham Young University, University of Connecticut, Office of the Comptroller of the Currency

2020: Dauphine Finance PhD Workshop, EFA PhD Doctoral Tutorial, FMA Doctoral Student Consortium JMP Session

† presented by coauthor, ‡ discussant

MEDIA
COVERAGE

FinTech Lending with LowTech Pricing

MarketWatch (2023)

Chicago Booth ProMarket Blog (2023)

The Effects of Cryptocurrency Wealth on Household Consumption and Investment

KelloggInsight (2023)

Who Invests in Crypto? Wealth, Financial Constraints, and Risk Attitudes

HBS (2023)

MarketWatch (2023)

AWARDS AND
GRANTS

Marriott School of Business Research Grant

2022

Alliance for the American Dream, \$30k grant

2020