

CONTACT INFORMATION	Finance Department, Gies School of Business 1206 S Sixth Street Champaign, IL 61820	727-858-6066 mohr6@illinois.edu Website: jmohr.me
CURRENT EDUCATION	University of Illinois at Urbana-Champaign Ph.D. candidate, Finance <i>Committee:</i> George Pennacchi (Chair), Charlie Khan, Dana Kiku, Qiping Xu, Julia Fonseca	2019 - Present
DEGREES HELD	University of South Florida B.S., Quantitative Economics and Econometrics, <i>Summa Cum Laude</i> <i>Minor: Mathematics</i>	2016 - 2018
WORKING PAPERS	<p>“Pulling the Plug: Retail Traders and Social Media” (Job Market Paper) (Draft)</p> <p>This paper uses days on which social media platform connectivity is exogenously interrupted to study social media’s impact on retail trading. It provides evidence consistent with social media platforms spreading fanatical optimism rather than rational beliefs. On “outage” days, social media-discussed stocks experience an increase in retail trading volume concentrated in selling during the first 2 hours of the outage. Social media-discussed stocks experience a price decline that reverses over the next day following the outage. These results can be explained by a theoretical model of fanatical optimism and are robust to a battery of alternative explanations. The paper’s findings highlight the important role of social media on retail traders’ belief formation and its stock market consequences.</p> <p>“House of Stolen Cards: Payment Security and Lending Decisions” (with Divij Kohli) (Draft)</p> <p>Research on payment security and credit card fraud has been constrained by data limitations. Exploiting a quirk of credit reporting, we identify credit cards exposed to fraud in credit bureau data. Using a matched-sample difference-in-differences approach, we find that lenders restricted credit supply to individuals exposed to fraud, while consumer demand for credit leveled off post-fraud. We then study the impact of a sudden U.S. government initiative promoting the adoption of more secure chip-enabled cards. Following this intervention, lenders ceased restricting credit supply to fraud-exposed consumers. However, despite enhanced payment security, consumers continue to reduce their credit demand after fraud exposure. Our findings suggest that improved payment security mitigates fraud risks for lenders, but persistent consumer distrust about payment security underscores the need for further policy innovations, such as one-time passcodes for credit card transactions.</p>	
WORK IN PROGRESS	<p>“The Value of Truth in Social Media: Retail Traders and Reddit Ban Bets” (with Corbin Fox)</p> <p>“The Other Half: Monetary Policy Transmission for Households without Mortgages” (with Divij Kohli and Yucheng Zhou) Presented FMA 2024 Early Ideas</p>	

SEMINARS &
CONFERENCES
(*) = CO-AUTHOR
PRESENTATION

2024: Midwestern Finance Association Ph.D. Symposium, Financial Management Association Annual Meeting, FMA Early Ideas*, Brown Bag at University of Illinois at Urbana-Champaign *, Southwestern Finance Association Annual Meeting, Eastern Finance Association Annual Meeting

2023: Financial Management Association Annual Meeting, Brown Bag at University of Illinois at Urbana-Champaign

2022: University of South Florida, Economics of Financial Technology Conference, Southern Finance Association Annual Meeting

2021: Brown Bag at University of Illinois at Urbana-Champaign, Latin American and Caribbean Economic Association (LACEA)

REFEREING
ACTIVITY

Journal of Financial Research, The Financial Review

SERVICE

Program Committee

Southern Finance Association 2022 Annual Meeting, Southwestern Finance Association 2024 Annual Meeting, Eastern Finance Association 2024 Annual Meeting, Southern Finance Association 2024 Annual Meeting

Organizer of Monday Finance Ph.D. Student Seminar Series 2023-Present

Co-Organizer of UIUC Ph.D. Reading Group 2020-Present

Co-Host of UIUC Finance Brown Bag 2021-2023

Session Chair

Latin American and Caribbean Economic Association (LACEA) 2021, Economics of Financial Technology Conference 2022, Southwestern Finance Association Annual Meeting 2024

TEACHING

TA: Big Data Analytics (Graduate Level) 2024

Head Professor: Julian Reif Department of Finance, UIUC

TA: Corporate Finance (Undergraduate Level) 2021-2022

Head Professor: Michael Dyer Department of Finance, UIUC

Included on List of Instructors Rated Excellent by Their Students

INVITED GUEST
LECTURES

Spring 2023, Spring 2024: "Retail Traders and How We Think" for the course: Financial Institutions and Markets (FinTech approach) at the University of Georgia, Athens

HONORS AND
AWARDS

Robert Ferber Award Summer 2024

Schewe Fellowship 2023-2024

Zwisler Fellowship Summer 2022

Included on List of Instructors Rated Excellent by Their Students 2021

State Farm Doctoral Fellowship 2019-2020

OTHER
EXPERIENCE

Junior Analyst - Ballast Point Ventures July 2018 - July 2019