KODY CHINON LAW

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US citizen and sixth year finance Ph.D student from Cornell University. Strong background in data analytics from master's degree, job experience, and current research. Strong background in economics from undergraduate and doctoral program. Current research interests focus on the impact of the opioid epidemic on mortgage credit and household finances, and the impact of fintech on bank lending and minority welfare.

EDUCATION

Johnson Graduate School of Management, Cornell University | Ithaca, NY   August 2018 – August 2024
Ph.D in Finance

Rady School of Management, UCSD | San Diego, CA   August 2017 – August 2018
Master of Science in Business Analytics   GPA: 3.9 out of 4.0

University of California, Berkeley | Berkeley, CA   August 2011 – December 2014
Bachelor of Arts in Economics and Statistics   GPA: 3.5 out of 4.0

RELATED EXPERIENCE

Ties   October 2015 – February 2017
Data Scientist / Software Engineer   60 hours/week
- Built the backend API and recommendation engine for the first of the company's core products, and launched with 40,000 users in the first week
- Built and maintained the company's suite of products used for data visualization for internal company processes and developing talent
- Analyzed and presented product benefits for various clients in various corporate fields for operations expansion across the United States
- Helped raise monthly revenue by 30% on average with developed products

Credit Agricole   January 2015 – June 2015
Investment Banking Analyst   40 hours/week
- Analyzed companies, performed financial modeling and valuations, and assisted with marketing and client work
- Organized and presented monthly analysis of data from various forex deals to assess the profitability and opportunity costs of each deal to superiors
- Communicated directly with clients to properly execute forex deals between Credit Agricole and their clients to ensure that the transactions were being carried out correctly

Squire Patton Boggs   May 2013 – August 2013
Summer Intern / Data Analyst   20 hours/week
- Performed statistical research to identify factors affecting IP infringement rates for advising the international law firm's clients
- Presented the statistical findings in the firm on how to predict trends and use findings to determine profitable regions for expansion

WORKING PAPERS

"Does Blackstone Create More Small Business Owners? Institutional Investor Impacts on Credit Constraints and Entrepreneurship", 2023, solo-authored.

"The Opioid Epidemic and Mortgage Lending: Credit or Demand Shock?", 2023, solo-authored.

"The Heterogeneity of Bank Responses to the Fintech Challenge", 2022, with Nathan Mislang.

"Fintech and Minority Welfare: Evidence from the Mortgage Market, 2022", with Nathan Mislang.

CONFERENCES

The Heterogeneity of Bank Responses to the Fintech Challenge *Presented at*

Financial Management Association	October 19-22, 2022. Atlanta, Georgia
AsRES-AREUEA Joint Conference	August 4-7, 2022. Tokyo, Japan.
Academy of Finance	March 23-25, 2022. Chicago, Illinois.

The Opioid Epidemic and Mortgage Lending: Credit or Demand Shock? *Presented at*
(Upcoming)

Financial Management Association	October 11-14, 2023. Chicago, Illinois
Northenr Finance Association	September 8-10, 2023. Toronto, Canada

Emerging Scholar

Federal Reserve Community Banking Research Conference	September 28-29, 2022. St. Louis, Missouri.

SKILLS

Economics and Finance:
- **Finance**: Banking, financial intermediation, private equity, fintech, mortgages, financial stability
- **Economics**: Minority discrimination, consumer welfare, public finance

Computer Science:
- **Specializations**: Machine learning (recommendation systems, neural networks), Natural Language Processing
- **Languages**: Python, R, Stata, Julia, Javascript, Ruby on Rails
- **Libraries**: Numpy, Panda, Scikit Learn, NLTK, PyTorch, Tweepy
- **Databases**: MongoDB, Microsoft SQL Server, PostgreSQL
- **Other tools**: API, Web scraping, AWS, Github, Grunt, npm, Docker

REFERENCES

Maureen O'Hara
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David Ng
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Suzanne Lanyi Charles
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Email: scharles@cornell.edu