

**SEAN HIGGINS**  
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**BUSINESS ADDRESS:**

Department of Finance  
Kellogg School of Management  
Northwestern University  
2211 Campus Drive  
Evanston, IL 60208

**ACADEMIC POSITIONS:**

Assistant Professor of Finance, Kellogg School of Management, Northwestern University (2020-)  
Post-Doctoral Fellow in Household Finance, National Bureau of Economic Research (2019-2020)

**EDUCATION:**

EDUCATION:	DEGREE	DATE	DEPARTMENT
University of California, Berkeley	Post-Doc	2016-2019	Haas School of Business
Tulane University	Ph.D.	2011-2016	Economics
Tulane University	B.S.	2007-2011	Economics

**PUBLICATIONS:**

- How Debit Cards Enable the Poor to Save More (with Pierre Bachas, Paul Gertler, and Enrique Seira). *Journal of Finance* 76: 1913-1957, 2021.
- Digital Financial Services Go a Long Way: Transaction Costs and Financial Inclusion (with Pierre Bachas, Paul Gertler, and Enrique Seira). *American Economic Association Papers & Proceedings* 108: 444-448, 2018.
- Can a Poverty-Reducing and Progressive Tax and Transfer System Hurt the Poor? (with Nora Lustig). *Journal of Development Economics* 122, 63-75, 2016.

**WORKING PAPERS:**

- Financial Technology Adoption. Revise and resubmit, *American Economic Review*.
- Using Lotteries to Attract Savings (with Paul Gertler, Aisling Scott, and Enrique Seira).
- Towards a Cashless Economy? Evidence from the Elasticity of Cash Deposits of Mexican Firms (with Pierre Bachas and Anders Jensen).

**WORK IN PROGRESS:**

- How Do Firms Decide Whether to Adopt Profitable Business Practices? (with Paul Gertler, Ulrike Malmendier, and Waldo Ojeda).
- Price Comparison Tools in Consumer Credit Markets (with Erik Berwart, Sheisha Kulkarni, and Santiago Truffa).
- Gender-Differentiated Digital Credit Algorithms using Machine Learning (with Joshua Blumenstock, Laura Chioda, and Paul Gertler).

**PROFESSIONAL EXPERIENCE:**

**RESEARCH:**

Visiting Scholar, Consumer Finance Institute, Philadelphia Federal Reserve (2020)  
Visiting Researcher, Payment Systems Division, Banco de México (Central Bank of Mexico) (Fall 2017)  
Visiting Scholar, Haas School of Business, UC Berkeley (2014-2015)  
Visiting Scholar, Center for Economic Studies, El Colegio de México (2013-2014)

**TEACHING:**

Kellogg School of Management, Northwestern University (2021-)  
Entrepreneurial Finance and Venture Capital (MBA course)  
Harvard Kennedy School, Harvard University (2022)  
Executive Education course on Migratory Remittances and Financial Services  
Princeton University (2021)  
Economic Analysis of Development (MPA course) – guest lecturer  
Harvard University (2020)  
Development Economics (Ph.D. course) – guest lecturer  
Haas School of Business, UC Berkeley (2018-2019)  
Big Data and Better Decisions (MBA course) – guest lecturer  
Applied Impact Evaluation (MBA course) – guest lecturer

Undergraduate Research Apprenticeship Program  
 World Bank (2015-2018)  
 Stata Instructor (short courses)  
 Tulane University (2012-2013)  
 Intermediate Microeconomics – teaching assistant  
 Economics of Poverty – teaching assistant

#### **AWARDS AND FELLOWSHIPS:**

2020 PBCSF Award for the Best Paper in Fintech, WFA  
 2020 Best Paper in Corporate Finance, SFS Cavalcade North America  
 2014, 2015 School of Liberal Arts Summer Fellowship  
 2014 Schloss Prize for Excellence in Economic Research  
 2013 Fulbright Scholar to Mexico

#### **GRANTS: (\* = Co-PI; otherwise PI)**

2021 Financial Institutions and Markets Research Center (\$35,000)  
 2021 Berkeley Lab for Inclusive Fintech (LIFT) grants (\$149,960)  
 2021 Women Entrepreneurs for Latin America and the Caribbean (WeForLAC) grant (\$99,583)  
 2020, 2021 Inter-American Development Bank grants\* (\$290,000)  
 2020 IDB Invest grant\* (\$100,000)  
 2020 Facebook Economic Impact of Digital Technologies grant (\$99,058)  
 2020 J-PAL Jobs and Opportunities Initiative grant\* (\$49,779)  
 2019 Think Forward Initiative (€81,920)  
 2019 Guthrie Center for Real Estate Research (\$7,500)  
 2018 National Science Foundation standard grant\* (\$241,814)  
 2018 USAID grant\* (\$100,000)  
 2017 Digital Credit Observatory grant\* (\$268,253)  
 2017 UN Foundation grant\* (\$50,000)  
 2017 World Bank grant\* (\$154,000)  
 2016 Innovations for Poverty Action grant\* (\$345,000)  
 2016 CEGA-Visa Financial Inclusion Lab grant\* (\$160,000)  
 2015 National Science Foundation Doctoral Dissertation Research Improvement Grant (\$16,481)  
 2014 Bill & Melinda Gates Foundation grant\* (\$581,162)

#### **PRESENTATIONS: (\* = discussant)**

2022 AEA; Duke (Labor/Development); GSU-RFS FinTech Conference; Penn Wharton (Development)  
 2021 AEA; AFA\*; Boulder Summer Conference on Consumer Financial Decision Making; CEPR European Conference on Household Finance\*; Chicago Booth Household Finance Conference; Columbia Business School (Finance); Development Day at Notre Dame; European Bank for Reconstruction and Development (Research); Insper; IPA SME Working Group Meeting; Junior Household Finance Seminar; MWIEDC; NBER Inequality, Discrimination, and the Financial System Conference\*; NBER Summer Institute (Household Finance)\*; NuBank; São Paulo School of Economics (Applied); Stanford GSB (Finance); UC San Diego (Finance); UChicago Becker-Friedman Institute (Development Faculty Meetup); UChicago Conference on Network Economics  
 2020 AEA; AFA\*; Bank of Canada Future of Money and Payments Conference; Bank of Canada New Technologies and Network Effects Conference; Bocconi (Finance); Cambridge (Finance); CEPR Workshop on Household Finance; Junior Household Finance Seminar; MFA; MoFiR Workshop on Banking\*; Princeton (Finance); SFS Cavalcade; UC San Diego (International/Development); U Illinois Urbana-Champaign Gies (Finance); U Sussex (Finance); Webinar in Finance and Development; WFA; WVU (Economics)  
 2019 ABFER Special Session on Digitization and FinTech; Atlanta Fed (Research); Dartmouth (Household Finance); EAFIT; FIRS\*; Harvard Business School (Entrepreneurial Management); Harvard Business School (Finance); Inter-American Development Bank (Research); Inter-American Development Bank (Social Protection); London School of Economics (Finance); NBER Summer Institute (Development); Northwestern Kellogg (Finance); Northwestern Development Rookiefest; NYU Household Finance Conference; NYU Stern (Finance); Penn Wharton (Finance); Philadelphia Fed (New Perspectives on Consumer Behavior in Credit and Payments Markets Conference); UCLA Anderson (Finance); UNC Kenan-Flagler (Finance); Universidad del Rosario (Economics); UT Austin McCombs (Finance)  
 2018 AEA (session organizer); IDEAS; NEUDC; PacDev; Paris School of Economics; Stanford/IGC Conference on Firms, Trade, and Development; Stanford IO Fest; UC Berkeley (Finance; Development; IO Lunch); University of San Francisco; World Bank Development Economics Research Group (Applied Micro); Yale Y-RISE  
 2017 ITAM (Business); LACEA; NBER Summer Institute Household Finance (coauthor presented and I answered questions); NEUDC; PacDev; World Bank Poverty Global Practice  
 2016 Arizona State University (Economics); ITAM (Economics); NEUDC; Universidad Iberoamericana

pre-2016      AEA; Tulane (Economics); UC Berkeley (Development); University of San Francisco (Economics); World Bank Poverty Global Practice; SEA

**OTHER INFORMATION:**

Languages:    English (native), Spanish (fluent), Portuguese (advanced), and French (advanced)  
Citizenship:    United States