

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:

| | 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:

- Financial Technology Adoption: Network Externalities of Cashless Payments in Mexico. Conditionally accepted, *American Economic Review*.
- 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:

- 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).
- Why Small Firms Fail to Adopt Profitable Opportunities (with Paul Gertler, Ulrike Malmendier, and Waldo Ojeda).

WORK IN PROGRESS:

- Price Comparison Tools in Consumer Credit Markets (with Erik Berwart, Sheisha Kulkarni, and Santiago Truffa).

VISITING POSITIONS:

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)
Household Finance (PhD independent study)
Harvard Kennedy School, Harvard University (2022)
FinTech and Financial Inclusion (part of 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 (PhD 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

AWARDS AND FELLOWSHIPS:

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| 2022 | Best Paper Award, GSU-RFS FinTech Conference |
| 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)

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| 2022 | USAID Equitable AI Challenge* (\$88,608) |
| 2021, 2022 | Financial Institutions and Markets Research Center grants (\$83,500) |
| 2022 | NBER and Alfred P. Sloan Foundation Household Finance Small Grant (\$15,000) |
| 2022 | J-PAL Innovation in Government Initiative grant* (\$99,420) |
| 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)

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| 2023 | ABFER webinar*; European Winter Finance Summit; Jackson Hole Finance Conference; Monash University; Peking University Fintech Workshop; Queensland Corporate Finance Conference; SFSU and UC Santa Cruz Conference on Fintech; University of Melbourne; University of Washington (Development) |
| 2022 | ABFER webinar; AEA; Bank of Israel; Ben-Gurion University (Economics); Center for the Study of Industrial Organization/Toulouse School of Economics Workshop; CEPR ES Conference on Financial Intermediation and Corporate Finance; Duke (Labor/Development); EFA; GSU-RFS FinTech Conference; GSU Robinson (Risk Management and Insurance); IPA-GPRL Researcher Gathering; Korea Advanced Institute of Science and Technology and Korea University; Lab for Inclusive FinTech at UC Berkeley; NBER Corporate Finance Fall Meetings (coauthor presented and I answered questions); Nordic Conference in Development Economics; Notre Dame (Development); Penn Wharton (Development); Red Rock Finance Conference; SFS Cavalcade; Tulane (Economics); UChicago and UCCEMA (Joint Initiative for Latin American Experimental Economics); University of Edinburgh Economics of Financial Technology Conference; WashU Annual Corporate Finance Conference*; Webinar on Entrepreneurial Finance and Innovation |
| 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)

pre-2019 AEA (session organizer); Arizona State University (Economics); IDEAS; ITAM (Business); ITAM (Economics); NBER Summer Institute Household Finance (coauthor presented and I answered questions); LACEA; NEUDC; PacDev; Paris School of Economics; SEA; Stanford/IGC Conference on Firms, Trade, and Development; Stanford IO Fest; UC Berkeley (Finance; Development; IO Lunch); Universidad Iberoamericana; University of San Francisco; World Bank Development Economics Research Group (Applied Micro); World Bank Poverty Global Practice; Yale Y-RISE

OTHER ACTIVITIES:

Instructor, Harvard Kennedy School Executive Education course on Migratory Remittances and Financial Services

OTHER INFORMATION:

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