

SEAN HIGGINS
sean.higgins@kellogg.northwestern.edu
<https://seanhiggins.com>

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:

- 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:

- Why Are Small Businesses Slow to Adopt Profitable Opportunities? (with Paul Gertler, Ulrike Malmendier, and Waldo Ojeda).
- 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:

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)

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)

2023	Queensland Corporate Finance Conference; SFSU and UC Santa Cruz Conference on Fintech: Innovation, Inclusion and Risks; University of Washington (Development)
2022	ABFER e-seminar; 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 & Insurance); Korea Advanced Institute of Science and Technology and Korea University; Lab for Inclusive FinTech at UC Berkeley; 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; 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); Inesper; 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 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