

Julia Fonseca

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Updated: May 2, 2022

APPOINTMENT **Assistant Professor of Finance** 2019-
University of Illinois at Urbana-Champaign

EDUCATION **Ph.D. in Economics** 2019
Princeton University

M.A. in Economics 2015
Princeton University

M.A. in Economics 2013
Graduate School of Economics, Getulio Vargas Foundation (EPGE-FGV)

B.A. in Economics 2010
Federal University of Rio de Janeiro (UFRJ)

PUBLICATIONS “Less Mainstream Credit, More Payday Borrowing? Evidence from Debt Collection Restrictions”
Accepted, Journal of Finance

“Financial Development and Labor Markets: Evidence from Brazil”, with Bernardus Van Doornik
Journal of Financial Economics, Vol. 143(1): 550-568, 2022

“Benchmarking Machine-Learning Software and Hardware for Quantitative Economics,” with Victor Duarte, Diogo Duarte and Alexis Montecinos
Journal of Economic Dynamics and Control, Vol. 111, Feb 2020

WORKING PAPERS “The Real Effects of Banking the Poor: Evidence from Brazil,” with Adrien Matray

“Simple Allocation Rules and Optimal Portfolio Choice Over the Lifecycle,” with Victor Duarte, Aaron Goodman, and Jonathan Parker

PRESENTATIONS AND SEMINARS **2022** (includes scheduled)

AEA Annual Meeting*, Minnesota Corporate Finance Conference, Brazilian Society of Finance Seminar Series, EESP-FGV, Rome Junior Finance Conference, NBER Summer Institute, Women in Empirical Microeconomics Conference

2021

Wharton, Brazilian Econometric Society Seminar Series, University of São Paulo, NBER Summer Institute, Insper, EPGE-RJ, University of Pittsburgh, Chicago Booth Household Finance Conference, Boston College, WashU Olin, Finance, Organization, and Markets Conference*, Queen Mary University, European Winter Meetings of the Econometric Society*

2020

AEA Annual Meeting

Canceled due to COVID-19: UNC Round Table for Junior Faculty, Maryland Junior Finance Conference

2019

Duke Fuqua School of Business, Columbia Business School, Kellogg School of Management, Stanford Graduate School of Business, UCLA Anderson School of Management, Southern Methodist University, Federal Reserve Bank of Dallas, Rice Jones Graduate School of Business, Harvard Business School, Imperial College London, London Business School, UT Austin McCombs School of Business, Booth School of Business, Johns Hopkins Carey Business School, Dartmouth Tuck School of Business, UIUC Gies College of Business, NYU Stern Conference on Household Finance, Northern Finance Association Annual Conference, WAPFIN at NYU Stern

* by coauthor

TEACHING

Advanced Corporate Finance (Undergraduate) 2019-
University of Illinois at Urbana-Champaign

FELLOWSHIPS, GRANTS, AND AWARDS

Gies College of Business Grant (\$118,000) 2021–2024
with Jialan Wang

NBER Household Finance Small Grant (\$15,000) 2021–2022
with Jialan Wang

Macro Financial Modeling Fellowship, Becker Friedman Institute 2018

NBER Household Finance Small Grant (\$14,400) 2017–2018

Julis-Rabinowitz Center for Public Policy and Finance Travel Grant 2017

Charlotte Elizabeth Procter Fellowship, Princeton University 2017–2018

American Finance Association Doctoral Student Travel Grant 2017

American Economic Association CSWEP Fellowship 2016

PROFESSIONAL ACTIVITIES

Conference program committees: SFS Cavalcade (2022); European Finance Association (2021, 2022); Brazilian Econometric Society (2021)

Referee: American Economic Review; Economic Journal; Journal of Corporate Finance; Journal of Finance; Journal of Financial Economics; Management Science; Review of Financial Studies