

Julia Fonseca

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- 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”
Journal of Finance, Vol. 78: 63-103, 2023
- “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** “Financial Inclusion, Economic Development, and Inequality: Evidence from Brazil,” with Adrien Matray
Submitted
- “Simple Allocation Rules and Optimal Portfolio Choice Over the Lifecycle,” with Victor Duarte, Aaron Goodman, and Jonathan Parker
- “Mortgage Lock-In, Mobility, and Labor Reallocation,” with Lu Liu
- PRESENTATIONS AND SEMINARS** **2023** (includes scheduled; * by coauthor)
- AEA Annual Meeting, CEPR Household Finance Seminar Series, Wash U Macroeconomics Mini-Conference, Micro and Macro Implications of Household Finance Seminar Series*
- 2022**
- AEA Annual Meeting*, Minnesota Corporate Finance Conference, Brazilian Society of Finance Seminar Series, FGV-EESP, Rome Junior Finance Conference,

NBER Summer Institute, Central Bank of Brazil, FGV-EPGE, Wabash River Conference, Women in Empirical Microeconomics Conference, SITE, Labor and Finance Conference*, MSUFCU Conference, Indiana Junior Finance Conference, Minnesota Economics Big Data Institute Fall Conference, Columbia Business School, NBER Entrepreneurship Fall Meeting, Inter-American Development Bank, PUC Chile, CFPB Research 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

TEACHING	Advanced Corporate Finance (Undergraduate) <i>University of Illinois at Urbana-Champaign</i>	2019–
FELLOWSHIPS, GRANTS, AND AWARDS	Gies College of Business Grant (\$101,395) with Jialan Wang	2022–2025
	List of Teachers Ranked as Excellent, University of Illinois	2022
	Distinguished Referee Award, Review of Financial Studies	2022
	Gies College of Business Grant (\$118,000) with Jialan Wang	2021–2024
	NBER Household Finance Small Grant (\$15,000) with Jialan Wang	2021–2022
	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**

Editorial Board:

Associate Editor, Brazilian Review of Finance 2022–

Conference program committee:

FIRS (2023); MFA (2023); SFS Cavalcade (2022, 2023); European Finance Association (2021, 2022, 2023); Brazilian Econometric Society (2021)

Session chair:

SFS Cavalcade (2022)

Referee:

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

Reviewer:

National Science Foundation