

# Mark J. Johnson

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EMPLOYMENT	<b>Brigham Young University</b> , Marriott School of Business, Provo, UT Assistant Professor of Finance	2023-Present
	<b>Brigham Young University</b> , Marriott School of Business, Provo, UT Visiting Assistant Professor of Finance	2021-2022
EDUCATION	<b>The Ohio State University</b> , Fisher College of Business, Columbus, OH Ph.D., Finance.	2021
	<b>Brigham Young University</b> , Marriott School of Business, Provo, UT B.S., Economics B.S., Finance	2016
TEACHING POSITIONS	<b>Brigham Young University</b> , Marriott School of Business <i>Instructor</i> , Fintech <i>Instructor</i> , Advanced Financial Management	2025 2022-Present
	<b>The Ohio State University</b> , Fisher College of Business <i>Instructor</i> , Investments	2019
RESEARCH INTERESTS	<b>Fintech, Household Finance, Banking</b>	
PUBLICATIONS	<b>Models Behaving Badly: The Limits of Data-driven Lending</b> (with Itzhak Ben-David and René Stulz), <i>Forthcoming, Review of Finance</i>	
WORKING PAPERS	<b>Modernizing Access to Credit for Younger Entrepreneurs: From FICO to Cash Flow</b> (with Christopher Hair, Sabrina T. Howell, and Siena Matsumoto) <b>Gambling Away Stability: Sports Betting's Impact on Vulnerable Households</b> (with Scott Baker, Justin Balthrum, Jason Kotter, and Kevin Pisciotta ), <i>R&amp;R, Journal of Financial Economics</i> <ul style="list-style-type: none"><li>• Best Paper Award, Finance Research Association (2024)</li></ul> <b>The Effects of Cryptocurrency Wealth on Household Consumption and Investment</b> (with Darren Aiello, Scott Baker, Tetyana Balyuk, Marco Di Maggio, and Jason Kotter), <i>R&amp;R, Journal of Finance</i> <b>Who Invests in Crypto? Wealth, Financial Constraints, and Risk Attitudes</b> (with Darren Aiello, Scott Baker, Tetyana Balyuk, Marco Di Maggio, and Jason Kotter) <i>R&amp;R, Review of Financial Studies</i> <b>FinTech Lending with LowTech Pricing</b> (with Itzhak Ben-David, Alex Chinco, Jason Lee, and Vincent Yao) <b>Marketplace Lending: Matching Small Businesses with Specialized Fintech Lenders</b>	

WORK IN PROGRESS	<b>The Welfare Gains to Increased Consumer Credit</b> (with Bronson Argyle, Spencer Coutts, and Ben Iverson)	
CONFERENCES/ PRESENTATIONS	<p><b>2025:</b> Jackson Hole Finance Group Conference†,</p> <p><b>2024:</b> American Finance Association, RCFS Conference†, FDIC Consumer Research Symposium, The Ohio State Real Estate Research Symposium, CFPB†, European Finance Association†, Knut Wicksell Conference on Crypto and Fintech†, MIT Consumer Finance Conference†, Wasatch Finance Conference, Financial Research Association†</p> <p><b>2023:</b> Brigham Young University, NBER TRIO Japan†, SFS Cavalcade†, Cambridge Center for Alternative Finance†, NBER Summer Institute Household†, CEPR European Conference on Household Finance†</p> <p><b>2022:</b> Federal Reserve Bank of Philadelphia†, ASU Sonoran Winter Conference‡, Georgia State FinTech Conference†, Conference on Fintech: Innovation, Inclusion, and Risks†, Corporations and Covid-19 at Oxford†, Western Finance Association Annual Conference‡, Brigham Young University, OCC FinTech Symposium, CFPB Research Conference</p> <p><b>2021:</b> OSU Alumni Conference‡, Brigham Young University, University of Connecticut, Office of the Comptroller of the Currency</p> <p><b>2020:</b> Dauphine Finance PhD Workshop, EFA PhD Doctoral Tutorial, FMA Doctoral Student Consortium JMP Session</p> <p>† presented by coauthor, ‡ discussant</p>	
MEDIA COVERAGE	<p><b>Gambling Away Stability: Sports Betting’s Impact on Vulnerable Households</b> Bloomberg (2024), NBC (2024), New York Times (2024), CNBC (2024), Axios (2024), Fortune (2024), Slow Boring Blog (2024), The Atlantic (2024)</p> <p><b>The Effects of Cryptocurrency Wealth on Household Consumption and Investment</b> KelloggInsight (2023), Bloomberg (2024)</p> <p><b>Who Invests in Crypto? Wealth, Financial Constraints, and Risk Attitudes</b> HBS (2023), MarketWatch (2023)</p> <p><b>FinTech Lending with LowTech Pricing</b> MarketWatch (2023), Chicago Booth ProMarket Blog (2023)</p>	
PROFESSIONAL ACTIVITIES	<b>Referee:</b> <i>The Journal of Finance, The Review of Financial Studies, Management Science</i>	
AWARDS AND GRANTS	<b>Finance Research Association Best Paper Award</b> <b>Marriott School of Business Research Grant</b> <b>Alliance for the American Dream, \$30k grant</b>	2024 2022 2020