

# 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> , Advanced Financial Management	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>	
WORKING PAPERS	<b>Gambling Away Stability: Sports Betting's Impact on Vulnerable Households</b> (with Scott Baker, Justin Balthrum, Jason Kotter, and Kevin Pisciotta )	
	<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, Jason Lee, and Vincent Yao)	
	<b>Models Behaving Badly: The Limits of Data-driven Lending</b> (with Itzhak Ben-David and René Stulz), <i>R&amp;R, Review of Finance</i>	
	<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)	
	<b>Beyond FICO: Leveraging Cash Flow Data to Improve Credit Access</b> (with Sabrina T. Howell, Siena Matsumoto, and Chelsea Yang)	

CONFERENCES/ PRESENTATIONS **2024:** American Finance Association, RCFS Conference†, FDIC Consumer Research Symposium, The Ohio State Real Estate Research Symposium, CFPB†, European Finance Association†, MIT Consumer Finance Conference†

**2023:** Brigham Young University, NBER TRIO Japan†, SFS Cavalcade†, Cambridge Center for Alternative Finance†, NBER Summer Institute Household†, CEPR European Conference on Household Finance†

**2022:** 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

**2021:** OSU Alumni Conference‡, Brigham Young University, University of Connecticut, Office of the Comptroller of the Currency

**2020:** Dauphine Finance PhD Workshop, EFA PhD Doctoral Tutorial, FMA Doctoral Student Consortium JMP Session

† presented by coauthor, ‡ discussant

MEDIA  
COVERAGE

**Gambling Away Stability: Sports Betting’s Impact on Vulnerable Households**

Bloomberg (2024), NBC (2024), New York Times (2024), CNBC (2024), Axios (2024), Fortune (2024), Slow Boring Blog (2024)

**The Effects of Cryptocurrency Wealth on Household Consumption and Investment**

KelloggInsight (2023), Bloomberg (2024)

**Who Invests in Crypto? Wealth, Financial Constraints, and Risk Attitudes**

HBS (2023), MarketWatch (2023)

**FinTech Lending with LowTech Pricing**

MarketWatch (2023), Chicago Booth ProMarket Blog (2023)

PROFESSIONAL  
ACTIVITIES

**Referee:**

*The Journal of Finance, The Review of Financial Studies, Management Science*

AWARDS AND  
GRANTS

**Marriott School of Business Research Grant**  
**Alliance for the American Dream, \$30k grant**

2022  
2020