

Bronson Argyle

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## Employment

### Brigham Young University, Marriott School, Provo, UT

Associate Professor of Finance (with tenure), April 2023 - present.

Assistant Professor of Finance, August 2014 - March 2023.

Teaching Responsibilities:

- \* Money, Banking, and Business (Fall 2014, Fall 2015, Fall 2016, Fall 2017, Winter 2019, Winter 2020, Winter 2021, Winter 2022, Winter 2023, Winter 2024)
- \* Financial Markets (Winter 2024)

Analyst Training, Goldman Sachs, 2021.

Research and Teaching Assistant, Columbia University, 2009-2013.

Consultant, Edgewood Management, LLC., 2012- 2013.

Chief Developer - SMILE fund, 2010-2012.

Consultant, Gertrude Hawk Chocolate, 2010-2011.

Research Assistant - BYU Chaos & Complexity Group, 2007-2008.

CERN, Research Intern, 2007.

Research Assistant - BYU Quantum Optics Group, 2005-2007.

## Education

### Columbia University

**Ph. D.** in Financial Economics, 2014.

Thesis Title: *Essays in Asset Pricing and Mutual Fund Behavior*.

Thesis Committee: Professor Kent Daniel (chair) Professor Wei Jiang  
Professor Paul Tetlock Professor Gur Huberman

MPhil in Finance, 2011.

### Brigham Young University

**B.S.** in Physics (Magna Cum Laude) with University Honors, 2008.

minor in Mathematics, 2008.

minor in Economics, 2008.

## Publications

1. “Real Effects of Search Frictions in Consumer Credit Markets” with Taylor Nadauld and Christopher Palmer. Forthcoming *Review of Financial Studies*.
2. “Monthly Payment Targeting and the Demand for Maturity” with Taylor Nadauld and Christopher Palmer. *Review of Financial Studies*, November 2020.

3. “The Capitalization of Consumer Financing into Durable Goods Prices” with Taylor Nadauld, Christopher Palmer, and Ryan Pratt. *Journal of Finance*, February 2021.
4. “Overselling Winners and Losers: How Mutual Funds Trading Affects Asset Prices” with Li An. *Journal of Financial Markets*, June 2020.
5. Contributions to “Algorithm for Generating Derivative Structures” by Hart, G. L. W., Forcade, R.. *Phys. Rev. B* 77 (2008).

## Working Papers

1. “Fertility and Household Credit” with Taylor Nadauld, Mark Johnson, and Christopher Palmer
2. “Depositor Behavior” with Taylor Nadauld and Christopher Palmer
3. “Explaining Racial Disparities in Personal Bankruptcy Outcomes” with Sasha Indarte, Benjamin Iverson, and Christopher Palmer
4. “Personal Bankruptcy and the Accumulation of Shadow Debt” with Benjamin Iverson, Taylor Nadauld, and Christopher Palmer
5. “Price Comovement and Time Horizon: Fads & Fundamentals” with Robert Turley.
6. “Short it again” with Karl Diether.
7. “Portfolio Spillovers and a Limit to Diversification”.
8. “Bayesian Variable Selection and Factor Models”.

## Presentations & Seminars

\* denotes scheduled; + denotes co-author

Arizona State University, (October, 2023)+  
 Bocconi, (September, 2023)+  
 NBER HF SI, (July, 2023)+  
 University of Oregon, (May, 2023)  
 San Francisco Federal Reserve, (December, 2022)  
 University of Nebraska, (November, 2022)  
 Stanford Institute for Theoretical Economics (SITE), (August, 2022)+  
 Centre for Economic Policy Research (CEPR) Household Finance (HF) Seminar, (January, 2022)  
 Colorado Finance Summit, (December, 2021)+  
 Harvard University, (November, 2021)+  
 Texas A&M, (November, 2021)+  
 FIRS Conference, (June, 2021)  
 CFPB Research Conference, (May, 2021)  
 AFA annual meeting, (January, 2021)  
 AEA annual meeting, (January, 2021)  
 Boston Federal Reserve, (December, 2020)+  
 Dartmouth University, (October, 2020)+  
 Rochester University, (October, 2020)+  
 FDIC Consumer Symposium, (October, 2020)  
 Michigan State University, (October, 2020)+

Stanford Institute for Theoretical Economics (SITE), (August, 2020)+  
SFS Cavalcade, (May, 2019)  
Cornell IBHF Household and Behavioral Finance Symposium, (May, 2019)+  
Philadelphia Fed, (December, 2018)  
WFA-CFAR, (November, 2018)+  
University of Texas-Austin, (November, 2018)+  
NYU, (November, 2018)+  
Princeton, (November, 2018)+  
MIT, (October, 2018)  
Stanford Institute for Theoretical Economics (SITE), (October, 2018)+  
University of Washington, (July, 2018)+  
Fed Board, (June, 2018)+  
University of Minnesota, (May, 2018)+  
Wharton, (April, 2018)+  
MIT Sloan, (March, 2018)+  
HULM, (March, 2018)  
American Finance Association annual meeting, (January, 2018)  
Chicago Federal Reserve, (December, 2017)+  
CFPB Workshop on Risks, Trends, and Innovations in Credit Card Lending and Other Revolving  
Credit, (December, 2017)+  
University of Utah, (November, 2017)  
Duke University, (October, 2017)+  
FDIC Consumer Research Symposium, (October, 2017)  
University of North Carolina, (October, 2017)+  
Boston Federal Reserve, (October, 2017)+  
New Perspectives on Consumer Behavior in Credit and Payments Markets, (September, 2017)  
Philadelphia Federal Reserve, (September, 2017)+  
Red Rock Finance Conference, (September, 2017)  
National Bureau of Economic Research household finance summer institute, (July, 2017)+  
Western Finance Association annual meeting, (June, 2017)  
San Francisco Federal Reserve, (May, 2017)+  
Ohio State alumni conference, (April, 2017)+  
MIT Sloan, (April, 2017)+  
BYU brown bag, (March, 2017)  
NYU Household Finance Conference, (Feb, 2017)+  
CFPB Conference, (December, 2016)  
Haas, (September, 2016)+  
Berkeley Finance, (September, 2016)+  
BYU brown bag, (May, 2016)  
Red Rock Finance Conference, (September, 2015)  
BYU brown bag, (May, 2015)  
European Financial Management Association, (June, 2015)+

Columbia University finance lunch seminar, (October, 2013)  
Columbia University PhD student seminar, (October, 2013)  
Columbia University PhD student seminar, (April, 2012)  
Columbia University PhD Seminar, (November, 2011)  
BYU Spring Research Conference, (Spring, 2008)  
APS annual meeting, (March, 2008)  
APS 4C SPS meeting (October, 2007)

## Fellowships, Grants, and Awards

### Professional

Finance Professor of the Year, BYU Finance Society, 2021-2022.  
NBER Household Finance Small Grant Award (\$9k) 2020.  
Best Corporate Finance paper, SFS Cavalcade 2019.  
Finance Professor of the Year, BYU Finance Society, 2016-2017.  
Best Paper Award, Ohio State Alumni Conference, 2017.  
Finance Professor of the Year, BYU Finance Society, 2015-2016.  
Finance Professor of the Year, BYU Finance Society, 2014-2015.  
PhD Student Invitee to Red Rock Finance Conference, 2013.  
Paul and Sandra Montrone Doctoral Fellowship, Columbia Business School, 2011.  
Exemplary paper in B9311-011: (PhD) Corporate Finance. (received 3 times), 2010.  
National Merit Scholar, 2004-2008.  
Dean's undergraduate list (all semesters at Brigham Young University), 2004-2008.  
BYU University Honors, 2008.

### Personal

Eagle Scout, 2000.

## Media Coverage

[https://wallethub.com/credit-cards/balance-transfer-capital-one/#expert=Bronson\\_Argyle](https://wallethub.com/credit-cards/balance-transfer-capital-one/#expert=Bronson_Argyle)  
“Auto-Lending Binge Threatens to Unwind When Stimulus Measures Ease” by the Wall Street Journal.  
<https://www.wsj.com/articles/auto-lending-binge-threatens-to-unwind-when-stimulus-measures-ease-11596798003>,  
August 2020.  
[https://wallethub.com/easiest-credit-card-to-get#experts=Bronson\\_Argyle](https://wallethub.com/easiest-credit-card-to-get#experts=Bronson_Argyle)  
“The Seven-Year Auto Loan: America’s Middle Class Can’t Afford Its Cars” by the Wall Street Journal.  
<https://www.wsj.com/articles/the-seven-year-auto-loan-americas-middle-class-cant-afford-their-cars-11569941215>,  
September 2019.  
“Real Effects of Search Frictions in Consumer Credit Markets” covered by the Wall Street Journal.  
<https://www.wsj.com/articles/the-costs-of-getting-just-one-rate-quote-1522414800>, March 2017.  
“Real Effects of Search Frictions in Consumer Credit Markets” covered by marketwatch.  
<https://www.marketwatch.com/story/people-are-making-a-major-mistake-when-choosing-auto-loans-2017-10-24>, October 2017.  
“Real Effects of Search Frictions in Consumer Credit Markets” covered by twocents.  
<https://twocents.lifehacker.com/dont-forget-you-can-shop-around-for-car-loans-1819515702>, October 2017.

## Professional Service

Ad hoc referee for the *Journal of Political Economy*, the *Journal of Finance*, the *Review of Financial Studies*, the *Journal of Financial Economics*, the *Review of Economics and Statistics*, the *National Science Foundation*, and *Management Science*.

Track chair for the MFA (2023)

Program committee member for the MFA (2020, 2021, 2022) and the SFS Cavalcade (2021, 2022).

External seminar coordinator, BYU, (2022 - present).

Coordinator for 3 Slide Thursday, BYU, (2015 - present).

Faculty Advisor for MathFin Club, BYU, (2017 - 2021).

Discussant at the FMA 2015, WFA 2015, FIRN 2019, NBER BF 2019, WFA 2019, IDC 2020, Cavalcade 2020, WFA 2020, WFA 2022.

Dissertation committee member for Jaehyun Cho (2015).

Columbia University MSFE Admissions: Fall 2010, Fall 2011, and Fall 2012.

Helped run PhD Lunch Seminar, Columbia University, (2010 - 2011).

Organized corporate finance reading group, Columbia University, 2010.

## Public Service

Harlem Young Men Organization, President, (2012 - 2014).

Hot Dogs & Homework, Youth Tutor, Manhattan, (2009 - 2010).

Service Missionary, Montreal, (2002 - 2004).