

Joseph P. Hall

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ACADEMIC BACKGROUND

Georgia Institute of Technology, Scheller College of Business

Atlanta, GA

Postdoctoral Fellow, Financial Services Innovation Lab, 2024–Present

Stanford Graduate School of Business

Stanford, CA

PhD in Finance, 2018–2024. Advisor: Amit Seru.

Doll Graduate Fellow, Stanford Institute for Economic Policy Research

Harvard College

Cambridge, MA

Bachelor of Arts in Economics, Secondary Field in Mathematical Sciences, 2012–2016.

Magna Cum Laude.

PUBLICATIONS

Discrimination Expectations in the Credit Market: Survey Evidence from India.

With Stefano Fiorin and Martin Kanz. *AEA Papers & Proceedings*, Vol. 115 (May 2025), pp. 351–356.

WORKING PAPERS

How do Borrowers Respond to a Debt Moratorium? Experimental Evidence from Consumer Loans in India.

With Stefano Fiorin and Martin Kanz. Conditionally accepted, *Review of Financial Studies*.

CEPR Discussion Paper 17994.

- Best Paper on Financial Institutions, Western Finance Association (2024)

Credit Cards and Retail Firms: Historical Evidence from the United States.

Under journal submission.

- Best Paper, Young Scholars Session, Georgia Tech–Atlanta Fed Household Finance Conference (2024)
- Best Paper, Cherry Blossom Financial Literacy Conference (2024)

The Effect of AI Writing on Governance: Evidence from a \$3.5 Billion DAO.

With Victor Huang.

The Equilibrium Effects of Credit Bureau Data Suppression.

With Sudheer Chava.

WORK IN PROGRESS

Revealed Preference Discount Rates. Job market paper.

Lending to Lemons. With Lulu Wang.

Incentive Design in Decentralized Organizations: a Case Study of Arbitrum.

Harvard Business School case, with Brian Hall and Eric Lee.

RESEARCH PRESENTATIONS

2026: Canadian Economics Association Annual Meeting. 2025: Atlanta Finance Workshop. 2024: Office of Financial Research (U.S. Treasury); Winter Finance Conference (UBC); Georgia Tech–Atlanta Fed Household Finance Conference; SEC Office of Litigation Economics; Bank of Canada Access to Cash and Financial Services Workshop; CFPB Summer Seminar Series; Economics of Payments XII. 2023: InterFinance Online Seminar Series. 2022: Northeast Universities Development Consortium (Yale).

TEACHING

Main Instructor, MGT 4074: Fintech & Crypto Tokens, Georgia Tech.

Fall 2025 (rating 4.83/5); Spring 2025 (rating 4.83/5).

Course Assistant, Stanford GSB: Finance 624, Theoretical Corporate Finance (2023, rating 5/5); Finance 229, Managerial Finance, MSx (2021: 4.3/5; 2022: 4.6/5).

SERVICE

Referee: *American Economic Review*, *Journal of Policy Analysis and Management*.

Organizing Committee, Georgia Tech–Federal Reserve Bank of Atlanta Household Finance Conference (2024–2026).

PhD Social Committee Chair, Stanford GSB (2019–2020).

PROFESSIONAL EXPERIENCE

Cornerstone Research, Inc.

Boston, MA

Analyst, 2016–2018. Prepared expert testimony on mutual fund fees, securities class actions, and structured financial products.

TGG Group

Chicago, IL

Associate, 2015. Behavioral-economics-based consulting.

Harvard Business School

Boston, MA

Research Assistant (2014); PRIMO Fellow (2013). Non-author contributor to published research in Management Science and NBER working papers.

PERSONAL

Citizenship: United States. Household: Sarah Su-Wen Anderson (wife), Scoop Anderson-Hall (dog).

Last updated August 10, 2026.