

## Joseph P. Hall

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### ACADEMIC BACKGROUND

2018 – Present **Stanford Graduate School of Business** Stanford, California  
*PhD Student in Finance. Advisor: Amit Seru*

2012 – 2016 **Harvard College** Cambridge, Massachusetts  
*Bachelor of Arts in Economics. Secondary Field in Mathematical Sciences*  
GPA: 3.82. *Magna Cum Laude*

2009 – 2012 **Buckingham Browne and Nichols School** Cambridge, Massachusetts  
GPA: 3.9. *Math Prize Winner*

### RESEARCH

**Job Market Paper:** *Technology, Costs, and Competition: the Case of Credit Cards.*

*How do Borrowers Respond to a Debt Moratorium? Experimental Evidence from Consumer Loans in India.* 2023 CEPR Discussion Paper 17994. With Stefano Fiorin and Martin Kanz.

*Lending to Lemons.* Work in Progress. With Lulu Wang.

*Revealed-Preference Discount Rates of Financially Distressed Households.* Work in Progress.

### INVITED PRESENTATIONS

2022: Northeast Universities Development Consortium, Yale University

### TEACHING

Course Assistant, Finance 624: Theoretical Corporate Finance (2023). Rating 5/5.

Course Assistant, Finance 229: Managerial Finance, MsX (2021-2022). Ratings 4.3/5, 4.60/5.

### SERVICE

Referee, *American Economic Review* (2021).

Social Committee Chair, Stanford GSB (2019-2020).

### PROFESSIONAL

2016 – 2018 **Cornerstone Research, Inc.** Boston, Massachusetts  
*Analyst*  
Worked with experts to prepare testimony on mutual fund fees, securities class-action claims, and structured financial products  
Maintained and analyzed database of over 1,600 securities class-action settlements

2015 – 2015 **TGG Group** Chicago, Illinois

*Associate*

Provided clients with innovative business solutions based on insights from behavioral economics, psychology, and data science

Evaluated impact of reading intervention for incarcerated youth

2014 – 2014      **Harvard Business School**      Boston, Massachusetts

*Research Assistant*

Non-author contributor to “The Impact of Mass Shootings on Gun Policy” by Michael Luca, Deepak Malhotra, and Christopher Poliquin, NBER Working Paper No. 26187

2013 – 2013      **Harvard Business School**      Boston, Massachusetts

*Program for Research into Markets and Organizations (PRIMO) Fellow*

Non-author contributor to “Creating Reciprocal Value through Operational Transparency” (2017) by Ryan Buell, Tami Kim, and Chia-Jung Tsay, published in *Management Science*

**PERSONAL**

Citizenship: United States

Household: Sarah Su-Wen Anderson (wife), Scoop Anderson-Hall (dog)

Hobbies: Boston sports, gardening