

Bronson Argyle

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## Education

### Columbia University

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

Thesis Title: *Portfolio Spillovers and a Limit to Diversification.*

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.

## Employment

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

Assistant Professor of Finance, August 2014 - present.

*Teaching Responsibilities:*

*Money, Banking, and Business (Fall 2014, Fall 2015, Fall 2016, Fall 2017, Winter 2019, Winter 2020, Winter 2021, Winter 2022)*

*Pre-phd Finance Seminar (Winter 2022)*

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

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

Algorithmic Programmer - Smile, 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.

## Publications

1. "Monthly Payment Targeting and the Demand for Maturity" with Taylor Nadauld and Christopher Palmer. *Review of Financial Studies*, November 2020.
2. "The Capitalization of Consumer Financing into Durable Goods Prices" with Taylor Nadauld, Christopher Palmer, and Ryan Pratt. *Journal of Finance*, February 2021.

3. "Overselling Winners and Losers: How Mutual Funds Trading Affects Asset Prices" with Li An. *Journal of Financial markets*, June 2020.
4. Contributions to "Algorithm for Generating Derivative Structures" by Hart, G. L. W., Forcade, R.. Phys. Rev. B 77 (2008).

## Working Papers

1. "Explaining Racial Disparities in Personal Bankruptcy Outcomes" with Sasha Indarte, Benjamin Iverson, and Christopher Palmer
2. "Personal Bankruptcy and the Accumulation of Shadow Debt" with Benjamin Iverson, Taylor Nadauld, and Christopher Palmer
3. "Real Effects of Search Frictions in Consumer Credit Markets" with Taylor Nadauld and Christopher Palmer.
4. "Price Comovement and Time Horizon: Fads & Fundamentals" with Robert Turley.
5. "Short it again" with Karl Diether.
6. "Portfolio Spillovers and a Limit to Diversification".
7. "Bayesian Variable Selection and Factor Models".
8. Contributions to "Algorithm for Generating Derivative Structures" by Hart, G. L. W., Forcade, R.. Phys. Rev. B 77 (2008).

## Presentations & Seminars

\* denotes scheduled; + denotes co-author

CEPR 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)+

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)  
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

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*.

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

Coordinator for 3 Slide Thursday, BYU.

Faculty Advisor for MathFin Club, BYU.

Discussant at the FMA Annual Meeting 2015, WFA 2015, IDC 2020.

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.