

Emily A. Williams

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ACADEMIC APPOINTMENTS

2017-present **HARVARD BUSINESS SCHOOL** Cambridge, MA
Assistant Professor, Finance Unit

EDUCATION

2012-2017 **LONDON BUSINESS SCHOOL** London, UK
PhD, Finance

2010-2012 **TUCK SCHOOL OF BUSINESS AT DARTMOUTH UNIVERSITY** Hanover, NH
Master of Business Administration

2002-2006 **UNIVERSITY OF WARWICK** Coventry, UK
Master of Mathematics with Honors (Combined four-year Bachelors and Masters degree)

RESEARCH INTERESTS

Financial Intermediaries, the underbanked, financial technology

WORKING PAPERS

2020 **LIFE BELOW ZERO: PREDATORY OVERDRAFTS, PAYDAY LENDING AND THE UNDERBANKED (WITH ANGELA MA AND MARCO DI MAGGIO)** *CONDITIONALLY ACCEPTED AT THE JFE*

2020 **BANK PROFITS AND THE NET WORTH CHANNEL OF MONETARY POLICY TRANSMISSION**

2020 **DID TECHNOLOGY CONTRIBUTE TO THE HOUSING BOOM? EVIDENCE FROM MERS (WITH STEFAN LEWELLEN – 2ND ROUND R&R AT THE JFE)**

2019 **COSTLY EXTERNAL FINANCING AND MONETARY POLICY TRANSMISSION: EVIDENCE FROM A NATURAL EXPERIMENT (UNDER REVIEW AT THE JME)**

WORKS IN PROGRESS

2020 **THE PECKING ORDER OF HOUSEHOLD DEFAULT (WITH SASHA INDARTE AND MARCO DI MAGGIO)**

2020 **WHY BANKS ARE EXPOSED TO INTEREST RATE RISK (WITH JULIANE BEGENAU)**

2020 **THE EFFECTS OF PREPAID DEBIT CARDS ON THE UNDERBANKED (WITH MARCO DI MAGGIO)**

CASES

2020 Toast (In Progress With David Scharfstein, to be taught EC 2021)

2020 Growing Skoah (With Emily McComb RC Fin 2 2020)

2019 Live Oak Bank (With David Scharfstein, EC 2019/20 219103)

AWARDS

- AQR Top Finance Graduate Award at CBS
- London Business School PhD Scholarship recipient
- Tuck School of Business Masters Scholarship recipient

TEACHING

2018-2021 **HARVARD BUSINESS SCHOOL** Cambridge, MA
Finance II – MBA Required Curriculum 2018

2012-2017 **LONDON BUSINESS SCHOOL** London, UK
TA for Masters of Finance, Masters of Management, and Sloan MSc courses
Professors Nicholas Hirschey, James Dow, Peter Feldhutter, Christian Heyerdahl-Larsen,
Chris Higson and David Pitt-Watson

INVITED PRESENTATIONS

2020

Workshop on Financial Intermediation and Regulation at Queens University (rescheduled due to Covid-19), Banking Workshop at Chicago Booth (cancelled due to Covid-19), Sauder School of Business (cancelled due to Covid-19). NYU Stern, MoFIR seminar on banking, WAPFIN

2019

New Frontiers in Banking, Milan

2018

AFA Annual Meeting Philadelphia, Early Career Women in Finance – San Diego, 10th Anniversary of the Financial Crisis Conference – Chicago,

2017

LSE, Imperial, The Tuck School of Business at Dartmouth, Carnegie Mellon, MIT Sloan School of Management, Columbia Business School, The McCombs School of Business – The University of Texas at Austin, Wharton – The University of Pennsylvania, Kellogg School of Management- Northwestern, INSEAD, Fuqua School of Business – Duke, The Federal Reserve Bank of New York, The Federal Reserve Board, The FDIC

Discussant

2017 Conference in Sapienza University: New Frontiers in Banking Research: from Corporate Governance to Risk Management, EFA Annual Meeting 2017, The AFA Annual Meetings 2018, SFS Cavalcade North America 2018, LBS Summer Symposium 2018, NFA Annual Meetings 2019.

OTHER PROFESSIONAL ACTIVITIES

Referee:

The Journal of Finance, The review of Financial Studies, The Journal of Banking and Finance

Program Committee:

2018 New Frontiers in Banking, Federal Reserve Bank of New York (FRBNY) and NYU Stern School of Business joint Conference on Financial Intermediation, 2020 Mitsui Finance Symposium, NY Fed/NYU Financial Intermediation Conference, SFS Cavalcade, EFA.

PERSONAL

Married and mother to baby girl born June 2019, expecting a son June 2021.
