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CONTACT INFORMATION	Rock Center 319 60 North Harvard st. Boston, MA 02163	Email: <a href="mailto:okim@hbs.edu">okim@hbs.edu</a> Website: <a href="#">Link</a> Phone: 617-495-8662
ACADEMIC EMPLOYMENT	<b>Harvard Business School</b> Assistant Professor, Entrepreneurial Management	2023 -
	<b>National Bureau of Economic Research</b> Post-Doctoral Fellow in the Economics of an Aging Workforce	2022 - 2023
EDUCATION	<b>Massachusetts Institute of Technology</b> Ph.D., Financial Economics <i>Dissertation:</i> Essays on Household Finance and Small Business Credit <i>Committee:</i> Jonathan Parker, Antoinette Schoar, Josh Angrist, Frank Schilbach S.M., Management Research	2022 2020
	<b>Smith College</b> B.A., Major Economics; Minor Spanish	2011
OTHER EMPLOYMENT AND POSITIONS	<b>JPMorgan Chase Institute</b> Academic Fellow	2017 - Present
	<b>MIT Sloan School of Management</b> Graduate Research Assistant for Jonathan Parker and Antoinette Schoar	2017 - 2019
	<b>School Effectiveness Inequality Initiative</b> Pre-Doctoral Research Assistant for Josh Angrist, David Autor, Amanda Pallais	2014 - 2016
	<b>Federal Reserve Board of Governors</b> Research Assistant, Global Capital Markets	2011 - 2014
	<b>UBS Financial Services</b> Analyst Intern, Wealth Management	2009
RESEARCH INTERESTS	Household Finance, Entrepreneurship, Corporate Finance, Financial Intermediation	

PUBLICATIONS	<p>"Loan Guarantees and Credit Supply" (with Natalie Cox and Constantine Yannelis)  <i>Journal of Financial Economics</i>, 139 (3), pp. 872-894, March 2021</p> <p>"Does Political Uncertainty Increase External Financing Costs? Measuring the Electoral Premium in Syndicated Lending"  <i>Journal of Financial and Quantitative Analysis</i>, 54 (5), pp. 2141-2178, October 2019</p>	
WORKING PAPERS	<p>"Credit and the Family: The Economic Consequences of Closing the Credit Gap of US Couples" (<i>Job Market Paper</i>)</p> <p>"Precautionary Debt Capacity" (with Deniz Aydin)  <i>Best Paper Award, Red Rock Finance Conference 2024</i></p> <p>"Revenue Collapses and the Consumption of Small Business Owners in the Early Stages of the COVID-19 Pandemic" (with Jonathan Parker and Antoinette Schoar)  Revise &amp; Resubmit, <i>Journal of Financial Economics</i></p> <p>"Trading Off Business and Family Investments: Evidence from U.S. Entrepreneurial Households"  Revise &amp; Resubmit, <i>Management Science</i></p>	
AWARDS AND GRANTS	<p>Red Rock Finance Conference Best Paper Award</p> <p>NBER Post-Doctoral Fellowship, The Economics of an Aging Workforce</p> <p>NBER Household Finance Small Grant Award</p> <p>Bennett W. Golub (1978) Graduate Fellowship</p> <p>Mark Kritzman and Elizabeth Gorman Research Fund</p> <p>Kauffman Foundation Knowledge Challenge</p> <p>MIT Sloan Graduate Fellowship</p>	<p>2024</p> <p>2022 - 2023</p> <p>2020</p> <p>2019 - 2022</p> <p>2019</p> <p>2017 - 2019</p> <p>2016 - 2017</p>
TEACHING EXPERIENCE	<p><b>HBS</b> The Entrepreneurial Manager, MBA Required Curriculum</p> <p><b>MIT Sloan</b> Finance Research Practicum, Master of Finance Core</p> <p><b>Smith College</b> Intermediate Macroeconomics</p>	<p>2024</p> <p>2020</p> <p>2010</p>
CONFERENCES AND SEMINARS	<p>includes scheduled; finance seminars unless otherwise specified;  * coauthor; † discussion</p>	
<i>2024 - 2025</i>	<p><u>Seminars</u>: CFPB, FRB of Philadelphia, UCLA (econ), Stanford University (econ), JPMCI</p> <p><u>Conferences</u>: AFA, EFA*, CEPR Endless Summer Conference*, Red Rock Finance Conference,</p>	

SITE Experimental Economics, SED Winter Meeting\*, WAPFIN@Stern

2023 - 2024

Seminars: FDIC, University of Maryland Smith

Conferences: AEA (Session Chair and Presenter), Advances with Field Experiments at the University of Chicago, HEC Paris Entrepreneurship Workshop, Koc University Winter Workshop in Economics\*, Labor and Finance Conference at the Federal Reserve Bank of Chicago, MIT Sloan Junior Finance Faculty Conference\*, NBER Innovative Data in Household Finance, SFS Cavalcade<sup>†</sup> (Session Chair and Discussant), CEPR WEFIDEV Workshop, WFA, FIRS\*

2022 - 2023

Seminars: FRB of Philadelphia, University of Washington Foster

Conferences: Chicago Booth Household Finance Conference, Stanford Institute for Theoretical Economics (SITE) Conference on Gender, UNC/Duke Corporate Finance<sup>†</sup>, WFA<sup>†</sup>

2021 - 2022

Seminars: Boston College Carroll, Columbia Business School, Duke Fuqua, Georgia Institute of Technology Scheller, Harvard Business School (Entrepreneurial Management and Finance), Imperial College London, Johns Hopkins Carey, Korea University Business School, London School of Economics, University of Minnesota Carlson, University of Rochester Simon, WUSTL Olin

Conferences: AEA\*

before 2021

Seminars: Harvard Business School (Entrepreneurial Management)\* (2020)

Conferences: Kauffman Knowledge Challenge Grantee Presentation (2021), FDIC/JFSR Bank Research Conference (2019), NY Fed/NYU Stern Conference on Financial Intermediation\* (2019), AEA\* (2019), SFS Cavalcade (2014)

PROFESSIONAL  
SERVICE

Referee

*Journal of Finance, Journal of Financial Economics, Review of Financial Studies, Journal of Financial and Quantitative Analysis, Management Science, Quarterly Journal of Economics, Journal of Public Economics*

Discussant

2022 Western Finance Association: "Loan Guarantees, Bank Lending and Credit Risk Reallocation" by Altavilla, Ellul, Pagano, Polo, Vlassopoulos

2022 Western Finance Association: "Human Frictions in the Transmission of Economic Policy" by D'Acunto, Hoang, Paloviita, Weber

2023 UNC/Duke Corporate Finance: "Does a VC commitment lead to improved investment outcomes? Evidence from climate startups" by Burt, Harford, Stanfield, Zein

2024 SFS Cavalcade: "Minding Your Business or Minding Your Child? Motherhood and the Entrepreneurship Gap" by Rutigliano

Program Committee

Western Finance Association (2024, 2025); European Finance Association (2024); SFS Cavalcade (2025); CEPR WEFIDEV (2025); Georgia Tech - Atlanta Fed Household Finance Conference (2025)

PERSONAL

Citizenship: USA

Programming: PySpark, R, Scala, Matlab, Apache Hive, STATA, SAS