

Brian T. Melzer

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Academic Positions:

KELLOGG SCHOOL OF MANAGEMENT, NORTHWESTERN UNIVERSITY

Assistant Professor of Finance, *July 2008* –

Education:

UNIVERSITY OF CHICAGO GRADUATE SCHOOL OF BUSINESS

Ph.D. in Economics, *September 2003 - August 2008*

Dissertation: Essays on Consumer Finance

ST. ANDREWS UNIVERSITY, M.Litt in Philosophy, *September 2000*

PRINCETON UNIVERSITY, A.B. in Philosophy, *summa cum laude, June 1999*

Publications:

“The Real Costs of Credit Access: Evidence from the Payday Lending Market,” *Quarterly Journal of Economics*, forthcoming.

Working Papers:

“Competition and Adverse Selection in a Consumer Loan Market: The Curious Case of Overdraft vs. Payday Credit,” with Donald P. Morgan, February 2010 (under review).

“Explaining Payday Advance Store Locations: A Study of the Credit Market Faced by Low Income Consumers,” December 2005.

Work in Progress:

“Debt Overhang: Reduced Investment by Homeowners with Negative Equity”

Research and Teaching Interests:

- Household finance, financial institutions, corporate finance
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Achievements and Awards:

- AHRQ Health Services Research Pre-Doctoral Fellowship, T-32 (2007-2008)
 - Sanford J. Grossman Fellowship in Honor of Arnold Zellner (2007-2008)
 - Chicago Center for Excellence in Health Promotion Economics Research Fellowship (2006-2007)
 - University of Chicago Graduate School of Business Fellowship (2003-2007)
 - Member of Phi Beta Kappa Society
 - Class of 1869 Prize for best undergraduate thesis in moral and social ethics.
 - Recipient of Ernest L. Ransome, III Scholarship for postgraduate study at St. Andrews University.
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Professional Service and Activities:

- Lecturer for Corporate Finance for Business Court Judges, Searle Center, Northwestern University School of Law (April 2008)
 - Participant at Summer Institute in Behavioral Economics, Russell Sage Foundation and University of Trento (July 2008)
 - Participant at Payday Lending Research Workshop, Consumer Credit Research Foundation (February 2008)
 - Member of American Finance Association and American Economic Association
 - Referee for *Journal of Finance*, *Quarterly Journal of Economics*
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Non-Academic Work Experience:

ABP INVESTMENTS US, INC., New York, NY, 2003

- Portfolio Analyst in Hedge Funds Group

DAWSON-GIAMMALVA CAPITAL MANAGEMENT, INC., Southport, CT, 2001-2003

- Research Analyst covering financial services and financial technology sectors
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Activities:

- Varsity Golf Team, Princeton University, 1996-1999.