

Bronson Argyle

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## Employment

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

Associate Professor of Finance (with tenure), April 2023 - present.

Assistant Professor of Finance, August 2014 - March 2023.

Teaching Responsibilities:

- \* Money, Banking, and Business (Fall 2014, Fall 2015, Fall 2016, Fall 2017, Winter 2019, Winter 2020, Winter 2021, Winter 2022, Winter 2023, Winter 2024, Winter 2025, Winter 2026)
- \* Investment Academy (Winter 2024, Winter 2025)

Analyst Training, Goldman Sachs, 2021.

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

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

Chief Developer - SMILE fund, 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.

## Education

### Columbia University

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

Thesis Title: *Essays in Asset Pricing and Mutual Fund Behavior.*

Thesis Committee: Professor Kent Daniel (chair) Professor Wei Jiang  
Professor Paul Tetlock Professor Gur Huberman

**MPhil** in Finance, 2012.

### Brigham Young University

**B.S.** in Physics (Magna Cum Laude) with University Honors, 2008.

minor in Mathematics, 2008.

minor in Economics, 2008.

## Publications

1. “Real Effects of Search Frictions in Consumer Credit Markets” with Taylor Nadauld and Christopher Palmer. Forthcoming *Review of Financial Studies*.
2. “Monthly Payment Targeting and the Demand for Maturity” with Taylor Nadauld and Christopher Palmer. *Review of Financial Studies*, November 2020.

3. “The Capitalization of Consumer Financing into Durable Goods Prices” with Taylor Nadauld, Christopher Palmer, and Ryan Pratt. *Journal of Finance*, February 2021.
4. “Overselling Winners and Losers: How Mutual Funds Trading Affects Asset Prices” with Li An. *Journal of Financial Markets*, June 2020.
5. Contributions to “Algorithm for Generating Derivative Structures” by Hart, G. L. W., Forcade, R.. *Phys. Rev. B* 77 (2008).

## Working Papers

1. “Fertility and Household Credit” with Taylor Nadauld, Mark Johnson, and Christopher Palmer
2. “The Dynamics of Retail Deposit Balances” with Jason Kotter, Ben Iverson, Taylor Nadauld and Christopher Palmer (formally circulated with the title “Sticky Deposits, not Sticky Depositors”)
3. “Racial Disparities and Bias in Consumer Bankruptcy” with Sasha Indarte, Benjamin Iverson, and Christopher Palmer
4. “Personal Bankruptcy and the Accumulation of Shadow Debt” with Benjamin Iverson, Taylor Nadauld, and Christopher Palmer
5. “Price Comovement and Time Horizon: Fads & Fundamentals” with Robert Turley.
6. “Short it again” with Karl Diether.
7. “Portfolio Spillovers and a Limit to Diversification”.
8. “Bayesian Variable Selection and Factor Models”.

## Presentations Of Work

\* denotes scheduled; + denotes co-author

2026	Georgia State University+
2025	AFA annual meeting MFA annual meeting SFS Cavalcade UC Boulder Finance Conference WFA annual meeting SITE Conference on Financial Regulation Emory University
2024	Georgia Tech HF Conference+ NBER CF+ NBER Innovative Data in HF+ Bocconi+ Bankruptcy Bar Association of the Southern District of Florida Stockholm School of Economics+

2023 Arizona State University<sup>+</sup>  
NBER HF SI<sup>+</sup>  
University of Oregon<sup>+</sup>  
University of Texas<sup>+</sup>  
Emory University<sup>+</sup>  
University of Oregon<sup>+</sup>  
AFA<sup>+</sup>  
LSE<sup>+</sup>

2022 San Francisco Federal Reserve  
University of Nebraska  
Stanford Institute for Theoretical Economics (Financial Regulation)<sup>+</sup>  
Centre for Economic Policy Research (CEPR) Household Finance (HF) Seminar

2021 Colorado Finance Summit<sup>+</sup>  
Harvard University<sup>+</sup>  
Texas A&M<sup>+</sup>  
FIRS Conference  
CFPB Research Conference  
AFA annual meeting  
AEA annual meeting  
Stanford Institute for Theoretical Economics (Financial Regulation)<sup>+</sup>  
Philadelphia Federal Reserve New Perspectives on Consumer Behavior in Credit and Payments<sup>+</sup>  
NorthEastern University<sup>+</sup>

2020 Boston Federal Reserve<sup>+</sup>  
Dartmouth University<sup>+</sup>  
Rochester University<sup>+</sup>  
FDIC Consumer Symposium  
Michigan State University<sup>+</sup>  
Stanford Institute for Theoretical Economics (Financial Regulation)<sup>+</sup>

2019 SFS Cavalcade  
Cornell IBHF Household and Behavioral Finance Symposium<sup>+</sup>

2018 Philadelphia Fed  
WFA-CFAR<sup>+</sup>  
University of Texas-Austin<sup>+</sup>  
NYU<sup>+</sup>  
Princeton<sup>+</sup>  
MIT  
Stanford Institute for Theoretical Economics (Financial Regulation)<sup>+</sup>  
University of Washington<sup>+</sup>  
Fed Board<sup>+</sup>  
University of Minnesota<sup>+</sup>  
Wharton<sup>+</sup>  
MIT Sloan<sup>+</sup>  
HULM  
American Finance Association annual meeting

- 2017 NYU Household Finance Conference<sup>+</sup>  
 BYU brown bag  
 MIT Sloan<sup>+</sup>  
 Ohio State alumni conference<sup>+</sup>  
 San Francisco Federal Reserve<sup>+</sup>  
 Western Finance Association annual meeting  
 NBER HF SI<sup>+</sup>  
 Red Rock Finance Conference  
 Philadelphia Federal Reserve<sup>+</sup>  
 New Perspectives on Consumer Behavior in Credit and Payments Markets  
 Boston Federal Reserve<sup>+</sup>  
 University of North Carolina<sup>+</sup>  
 FDIC Consumer Research Symposium  
 Duke University<sup>+</sup>  
 University of Utah  
 CFPB Workshop on Risks, Trends, and Innovations in Credit Card Lending and Other Revolving Credit<sup>+</sup>  
 Chicago Federal Reserve<sup>+</sup>
- 2016 BYU brown bag  
 Berkeley Finance<sup>+</sup>  
 Haas<sup>+</sup>  
 CFPB Conference
- 2015 European Financial Management Association<sup>+</sup>  
 BYU brown bag  
 Red Rock Finance Conference
- 2014 BYU Finance  
 Southern Methodist University  
 Rochester University  
 Arizona University  
 Case Western
- 2013 Columbia University PhD student seminar (2x)
- 2012 Columbia University PhD student seminar
- 2011 Columbia University PhD Seminar
- 2008 APS annual meeting  
 BYU Spring Research Conference
- 2007 APS 4C SPS meeting

## Fellowships, Grants, and Awards

### Professional

Finance Professor of the Year, BYU Finance Society, 2022-2023.  
 Finance Professor of the Year, BYU Finance Society, 2021-2022.  
 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

“Racial Disparities and Bias in Consumer Bankruptcy” by Planet Money Podcast, March 2025.  
[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 *American Economic Review*, 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*, the *Review of Finance*, and *Management Science*.  
Program committee member for the MFA (2020, 2021, 2022, 2023), the SFS Cavalcade (2021, 2022, 2023, 2024), and the Red Rock Finance Conference (2023, 2024, 2025).  
External seminar coordinator, BYU, (2022 - present).  
Coordinator for 3 Slide Thursday, BYU, (2015 - 2024).  
Faculty Advisor for MathFin Club, BYU, (2017 - 2021).

Discussant at the FMA 2015, WFA 2015, FIRN 2019, NBER BF 2019, WFA 2019, IDC 2020, Cavalcade 2020, WFA 2020, WFA 2022, WashU Conference 2023, UBC Winter Finance Conference 2024, WFA 2024, AFA 2025, MFA 2025.

Dissertation committee member for Jaehyun Cho (2015).

Columbia University MSFE Admissions: Fall 2010, Fall 2011, and Fall 2012.

Co-Organizer 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).