

ADAM T. JØRRING

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Contact Information

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Academic Appointments

University of Massachusetts Amherst, Isenberg School of Management <i>Assistant Professor in Finance</i>	2024 - Present
Boston College, Carroll School of Management <i>Assistant Professor in Finance</i>	2018 - 2024

Education

University of Chicago, Ph.D. in Financial Economics	2012 - 2018
University of Copenhagen, B.Sc. in Economics	2008 - 2011

Research Interests

Financial Intermediation, Household Finance

Publications

“[Financial Sophistication and Consumer Spending](#)”
Journal of Finance, 79(6), 3773-3820, 2024

“[Sharing R&D Risk in Healthcare via FDA Hedges](#)”
(with Andrew W. Lo, Tomas Philipson, Manita Singh, and Richard Thakor)
Review of Corporate Finance Studies, 11(4), 880-922, 2022

Working Papers

“[Competition with Multi-Dimensional Pricing: Evidence from U.S. Mortgages](#)”
(with Greg Buchak)
Revise & Resubmit, *Journal of Finance*

“[Bank Technology Adoption and Loan Production in the U.S. Mortgage Market](#)”
(with Sheila Jiang and Douglas Xu)

“[Integrated Intermediation and Fintech Market Power](#)”
(with Greg Buchak and Vera Chau)

Seminar Presentations

2026

University of Connecticut (School of Business)

2025

Danish Central Bank, Einaudi Institute for Economics and Finance (EIEF), Duke University (Fuqua)

2024

University of Massachusetts Amherst (Isenberg), Northeastern University (D'Amore-McKim), Babson College, Boston College (Carroll)

2023

Notre Dame (Mendoza), Federal Reserve Bank of Philadelphia: Virtual Household Finance Seminar

2022

Federal Housing Finance Agency (FHFA)

2019

Boston University (Questrom), Dartmouth College (Econ and Tuck)

2018

University of Michigan (Ross), University of Texas at Austin (McCombs), Harvard University (HBS), Stanford University (GSB), Boston College (Carroll), Yale University (SOM), Rice University (Jones)

Conference Presentations

2026

MFA†, NY Fed*, Yiran Fan Memorial Conference©, FIRS†, WFA†, NBER SI

2025

Fischer-Shain Research Conference, Federal Reserve Bank of Boston: Fridays at the Fed*

2024

MFA, MFA*, Georgia Tech – Atlanta Fed Household Finance Conference, CEPR Ninth European Workshop on Household Finance†, Boston College, CFPB Research Conference, SFS Cavalcade North America, BSE Summer Forum – Financial Intermediation and Risk†, EFA©

2023

SFS Cavalcade North America*, UNC Conference on Market-Based Solutions for Reducing Wealth Inequality, FIRS†, FMA*, Yiran Fan Memorial Conference*†, Summer Institute of Finance (SIF)*, WAPFIN*, University of Florida*, Endless Summer Conference On Financial Intermediation And Corporate Finance*, Dartmouth Virtual Corporate Finance Seminar*, BOCA Corporate Finance and Governance Conference*, Sydney Banking and Financial Stability Conference*, Colorado Finance Summit©

2022

AFA, Mid-Atlantic Research Conference*, Philadelphia Fed Conference on Credit Markets and the

Macroeconomy, University of Connecticut Finance Conference, Federal Housing Finance Agency, Financial Research Association, Colorado Finance Summit

2021

Chicago Booth Household and Corporate Lending Conference*, BC Consumer Finance Workshop†, ITAM Finance Conference, AREUEA National Meeting, WFA*, EFA, Community Banking in the 21st Century: Research and Policy Conference

2020

CSOM Household Finance Workshop, Washington University in St. Louis Corporate Finance Conference*

2019

CEPR & CEBI Conference on New Consumption Data

2018

AFA*, NYU Conference on Household Finance, CFPB Research Conference, NFA†, FDIC Consumer Research Symposium

2017

NBER SI (Innovation)*, iHEA 12th World Congress*

* presentation by co-author, † discussion, © chair

Referee Services

Quarterly Journal of Economics, Journal of Political Economy, Journal of Finance, Journal of Financial Economics, Review of Financial Studies, American Economic Journal: Applied Economics, American Economic Journal: Macroeconomics, Management Science, Review of Corporate Finance Studies, Journal of Banking and Finance, Empirical Economics, Stanford Law Review

Awards and Grants

Carroll School Coughlin Distinguished Teaching Award	2022
Washington Center for Equitable Growth Grant (\$85,000)	2021
Boston College Ignite Grant (\$30,000)	2021
NBER Household Finance Small Grant (\$12,000)	2020
Russell Sage Foundation Grant for Social, Political, and Economic Inequality (\$45,000)	2019
Boston College, Carroll School of Management Teaching Star	2019, '21, '22
Becker Friedman Institute MFM Fellowship	2017
University of Chicago, Theodore W. and Esther Schultz Fellowship	2017
University of Chicago, Sherwin Rose Fellowship	2014
Knud Højgaard Fonds Award	2012
Mikael Kristiansen Scholarship (Declined)	2012
Danske Bank A/S and DAF Scholarship	2012
University of Copenhagen, BCG Award for Best Bachelor Thesis	2011

Teaching Experience

UMass Amherst

Investment Management (Teaching evaluation: mean: 4.9/5.0, median: 5/5.)	2024 -
Alternative Investments (Teaching evaluation: mean: 4.9/5.0, median: 5/5.)	2024 -

Boston College

Fundamentals of Finance (Teaching evaluation: mean: 4.9/5.0, median: 5/5.)

2021 - 2024

Basic Finance (Teaching evaluation: mean: 4.8/5.0, median: 5/5.)

2019, 2020

University Service**UMass Amherst**

Finance Seminar Organizer

2025 -

Recruiting Committee Member, Department Curriculum Committee

2024 -

Boston College

Finance Seminar Organizer

2019 - 2020

Other Employment

JP Morgan, Washington DC (JPMorganChase Institute)

2015 - 2018

Goldman Sachs, London (Interest Rates Derivatives)

2012

Copenhagen Business School, Copenhagen (Center for Financial Frictions)

2011

Danish Central Bank, Copenhagen (Macroprudential Regulation)

2010