

Mingzhu TAI

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EMPLOYMENT

July 2017- The University of Hong Kong, Faculty of Business and Economics
Assistant Professor of Finance

2013-2015 Federal Reserve Bank of Boston
Part-time research associate

EDUCATION

Ph.D. Business Economics, Harvard University, 2017

M.A. Finance, Tsinghua University, 2011

Visiting Scholar Massachusetts Institute of Technology (MIT), 2010

B.S. Finance, Tsinghua University, 2009

RESEARCH INTERESTS

Corporate Finance; Household Finance; Financial Intermediation; Behavioral Finance;
Entrepreneurship; Law and Finance

TEACHING

2018-2020 Corporate Finance, University of Hong Kong
Course instructor

Spring, 2014 Psychology and Economics, Harvard University
Head teaching fellow for Professors David Laibson and Tomasz Strzalecki

RESEARCH PAPERS

“House Prices and the Allocation of Consumer Credit”

“Bank Liquidity, Small Business Lending, and Real Outcomes”, with Chen Lin and Wensi Xie

“Mentally Spent: Credit Conditions and Mental Health”, with Qing HU, Ross Levine, and Chen Lin, NBER working paper.

“Financial Deregulation and Children’s Academic Achievement”, with Qing HU, Ross Levine, and Chen Lin, NBER working paper.

“Paying for Beta: Embedded Leverage and Asset Management Fees”, with Steffen Hitzemann and Stanislaw Sokolinski

“Lending next to the courthouse: foreclosure salience and mortgage lending” with Da Huo and Yuhai Xuan

“How intra-household bargaining power affects female entrepreneurship?” with Tse-Chun Lin

AWARDS

2020	General Research Fund, Hong Kong (HKD700,000)
2018	Early Career Scheme, Hong Kong (HKD700,000)
2017	Seed funding for basic research, University of Hong Kong (HKD150,000)
2015	Hirtle Callaghan Grant
2012	Cheung Yan Family Fund Grant
2011-2017	Graduate School of Arts and Sciences Fellowship, Harvard University