

# JANET GAO

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Kelley School of Business ◊ Indiana University

## ACADEMIC EXPERIENCE

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**Kelley School of Business, Indiana University**  
Assistant Professor in Finance

2015-Current

## EDUCATION

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**S.C. Johnson School, Cornell University**

2015

PhD in Finance, M.A. in Economics

**University of Chicago**

2009

M.S. in Financial Mathematics

**Peking University**

2008

B.A. in Economics, major Finance; B.S. in Mathematics

## RESEARCH INTEREST

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Corporate Finance, Networks in Finance, Liquidity Management, Interaction between Product Market and Financial Decisions, Credit Markets, Financial Intermediation

## PUBLICATION

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**Customer Concentration and Loan Contract Terms** (Joint with Murillo Campello)  
{ *Journal of Financial Economics*

## WORKING PAPERS

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- **Bankruptcy and The Cost of Organized Labor: Evidence from Union Elections** (Joint with Murillo Campello, Jiaping Qiu, and Yue Zhang)
  - | Revise and Resubmit at the *Review of Financial Studies*
  - | Cited in a *Dow Jones* news report on Oct 21st, 2015
  - | Winner of Best Paper in Corporate Finance at Northern Finance Association 2016 meeting
- **Business Network, Firm Connectivity, and Firm Policies** (Job Market Paper)
- **Firms' Cash Holdings, Precautionary Motives, and Systematic Uncertainty** (Joint with Yaniv Grinstein and Wenyu Wang)
- **Do Lenders Affect Firms' Disclosure Decisions? Evidence from Lender-side Loan Defaults** (Joint with Chuchu Liang, Kenneth Merkley, and Joseph Pacelli)
- **What Begets Loan Performance? The Human Factor in the Corporate Lending Market** (Joint with Xiumin Martin and Joseph Pacelli)
  - | Reported by Columbia Law School Blue Sky Blog and Washington University workshop
- **Credit and Punishment: Career Incentives in Corporate Banking** (Joint with Kristoph Kleiner and Joseph Pacelli)

## WORK IN PROGRESS

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- Bank Regulations and Cross-border Risk Management | Evidence from Global Syndicated Loans (Joint with Yeejin Jang)

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- Best paper in corporate finance, NFA 2016
- Doctoral fellowship from Cornell University, 2009-2015
- Graduate school conference grant from Cornell University, 2013, 2014
- AFA travel grant, 2013