

**NATIONAL BUREAU OF ECONOMIC RESEARCH, INC.**

1050 MASSACHUSETTS AVENUE, CAMBRIDGE, MASSACHUSETTS 02138-5398

Tel: (617) 868-3900 Fax: (617) 864-1825 E-mail: [confer@nber.org](mailto:confer@nber.org)

May 24, 2019

Jiangze Bian  
University of International Business and Economics  
Beijing, China

Dear Jiangze:

We would like to invite you to attend the meeting of the NBER's working group on Household Finance. We will be meeting on July 19 and 20 at the Royal Sonesta Hotel, 40 Edwin H. Land Blvd. in Cambridge, MA. The preliminary program can be found at <http://papers.nber.org/sched/SI19HF>

Further Summer Institute information, including programs (when available) and information for authors, can be found on the Summer Institute 2019 page at <https://conference.nber.org/confer/2019/SI2019/SI2019.html>. Papers will also be available on this site before the workshop.

The NBER is able to reimburse the travel and lodging expenses for one author per paper in accordance with our travel regulations which can be found at <http://www.nber.org/~confer/travelreg.html>. The NBER will reimburse room and tax charges for up to two nights at the Royal Sonesta Hotel. If you would like to make a reservation at the Royal Sonesta Hotel, where the NBER has secured a discounted nightly rate of \$237 plus tax for a limited amount of rooms, please call the hotel directly at 1-800-SONESTA (1-800-766-3782). The reference number is 070719NBER. You can also make the reservations online by using this link: <https://gc.synxis.com/rez.aspx?Hotel=12050&Chain=5157&arrive=6/30/2019&depart=7/27/2019&adult=1&child=0&group=070719NBER>.

All Summer Institute participants will receive a confirmation via email prior to their workshop(s). Please read your confirmation carefully as it will contain important information. If any of the information on your confirmation is incorrect or if you do not receive a confirmation letter two weeks prior to your workshop, please contact someone in the NBER's conference department immediately.

We hope you will be able to join us this summer. If you have any questions, please contact Rob in the NBER's Conference Department at 617/868-3900 or [rshannon@nber.org](mailto:rshannon@nber.org).

Sincerely,



Christopher Tonetti and Stephen Zeldes