## **NBER Household Finance Working Group**

## Call for Research Proposals 2013

The Household Finance (HF) Working Group at the National Bureau of Economic Research aims to advance understanding of household financial behavior and to provide a firm foundation for related policy discussions. The working group defines household finance broadly, to include the many financial decisions made by households, including the financial functions of payments, saving and investing/portfolio-choice, borrowing/credit, and risk management, as well as related decisions by businesses and government.

In addition to sponsoring conferences that bring together the various researchers working on household finance, the working group seeks to promote new research in the field, especially by young researchers. To this end, through a generous grant from the Sloan Foundation, we can provide four to five research grants, of \$10,000-\$20,000 each, directly supporting household finance projects. These grants can be applied only to non-salary costs (e.g., travel, data, research assistants, etc). Applications are especially welcome from untenured faculty members and advanced doctoral students, and for projects that would eventually generate public data that could also be used by other researchers. Applicants need not be affiliated with the NBER.

Applicants should submit: a research proposal not to exceed 2 pages; a 1-page itemized budget (e.g., travel, data, etc), with brief justification as appropriate; and their curriculum vitae. These components should be complied into a single pdf file and emailed to Denis Healy at dhealy@nber.org, with "HF research grant" in the subject line.

In cases where a substantial part of a grant goes towards data collection or production, grantees will be encouraged to make the resulting data publicly available to the extent possible, e.g., without violating confidentiality agreements, and to briefly discuss this possibility in the proposal.

Applications from doctoral students should be accompanied by a one-page letter of recommendation from a senior researcher who is knowledgeable about the project (and ideally, but not necessarily, an NBER affiliate). This letter can be emailed separately to the above address, again with "HF research grant" in the subject line (or the letter writer can submit the entire proposal in one email).

The application deadline is **January 15**, **2013**.

Grantees will be required to deliver a preliminary working paper by **August 15, 2013**, and should be prepared to present the resulting research at a subsequent working group meeting (in Fall 2013 or later), if selected by the conference organizers. A complete working paper will be due by **December 1, 2013**.

Please direct any questions to Denis Healy at 617-588-0312 or dhealy@nber.org. More information about the HF working group can be found at http://www.nber.org/workinggroups/hf/hf.html