

PAUL G. FREED

Last Updated: July 2, 2024
paul.freed@grad.moore.sc.edu
[Personal Website](#)

EDUCATION

University of South Carolina Ph.D. in Business Administration, Concentration in Finance	2025
Gonzaga University Bachelor of Science, Economics (<i>Summa Cum Laude</i>)	2020
Yale University Visiting Student	2019
Oxford University Visiting Student (<i>Highest Honors</i>)	2018

RESEARCH INTERESTS

Household/Consumer Finance, Behavioral Finance, FinTech, Real Estate

WORKING PAPERS

- 1. Personal Financial Distress and Litigious Behavior** (Sole-Authored) (JMP)
 - Revise and Resubmit at *Review of Financial Studies*
 - Selected Presentations: CEPR European Conference on Household Finance
- 2. Insufficient Sleep and Intra-Day Financial Decision-Making** (Sole-Authored)
 - Revise and Resubmit at *Management Science*
 - Honors: *FMA Best Paper Award Semifinalist 2023*, *CFI Best Student Paper Award (DMSB)*
 - Selected Presentations: FIRS, Cambridge Centre for Alternative Finance, NFA
- 3. Aggregate Workforce Sleep and Corporate Innovation** with Gianni De Bruyn
 - Revise and Resubmit at *Research Policy* (ABS 4*)
 - Selected Presentations: Academy of Management (AoM)
- 4. Mood Swings and Money: The Role of Financial Technology in Household Credit Demand** with Ran Duchin and John Hackney
 - Selected Presentations: FIRS
- 5. Cybersecurity Risk and Mortgage Lender Selection** with John Hackney
- 6. The Paycheck Protection Program (PPP) from the Small Business Perspective: Did the PPP Help Alleviate Financial and Economic Constraints?** with Allen N. Berger, Jonathan A. Scott, and Siwen Zhang

WORK IN PROGRESS

- 1. Housing Wealth and Labor Action** (Sole-Authored)
 - Honors: Doctoral Fellows Proposal Award (Grant)

2. **Financial Literacy and Financial Crime: A Regression Discontinuity Approach** with John Hackney
3. **Flexible Work and Household Financial Behavior** with Ran Duchin, John Hackney, and Da Ke
4. **Labor Market Sorting, Unions, and Financial Literacy** (Sole-Authored)

PRESENTATIONS AND SEMINARS

(* by co-author)

- 2024: *FIRS**, *CEPR European Conference on Household Finance (Cyprus)*, *University of Washington Finance PhD Alumni Conference**, *Financial Management Association, University of South Carolina (x2)*
- 2023: *FIRS*, *Cambridge Center for Alternative Finance Annual Conference*, *Northern Finance Association*, *Academy of Management Annual Meeting**, *Financial Management Association*, *Australasian Finance and Banking Conference*, *Southern Finance Association*, *Boca-ECGI Corporate Finance and Governance Conference*, *University of South Carolina*
- 2022: *Old Dominion University**, *University of Washington Finance PhD Alumni Conference**, *Financial Management Association*, *Southern Finance Association (x2)*, *University of South Carolina*
- 2020-2021: *Temple University**, *University of South Carolina*

TEACHING

Primary Instructor

- Introduction to Real Estate and Urban Development, FINA 366 2024
 - Instructor Performance: 4.6/5
- Corporate Financial Analysis, FINA 365 2022, 2023
 - Instructor Performance: 4.8/5

Teaching Assistant

- Financial Statement Analysis, FINA 756 2022
- Financial Statement Analysis, FINA 470 2022

SERVICE

Discussions

- SFA 2023, SFA 2022, FMA 2021

University Service

- University of South Carolina
 - First Generation Faculty Mentor 2024-2025
- University of South Carolina, Finance Department
 - Exam Coordinator 2023-2024
 - Undergraduate Thesis Advisor 2022

AWARDS AND HONORS

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|--|-------------|
| – Doctoral Fellows Proposal Award (Grant) | <i>2024</i> |
| – Darla Moore School of Business Research Grant | <i>2024</i> |
| – FMA Best Paper Award Semifinalist | <i>2023</i> |
| – NFA Travel Grant | <i>2023</i> |
| – FIRS Travel Grant | <i>2023</i> |
| – CFI Best Student Paper Award, University of South Carolina | <i>2023</i> |
| – Promising Researcher Award Nominee, University of South Carolina | <i>2023</i> |
| – Darla Moore School of Business Research Grant | <i>2022</i> |
| – Promising Researcher Award Nominee, University of South Carolina | <i>2022</i> |
| – Dussault Scholarship, Gonzaga University | <i>2017</i> |

SKILLS

Programming Languages

Python, Stata, SAS, R, Matlab

Languages

English (Native), Spanish (Basic)