

# PAUL G. FREED

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[Personal Website](#)

## EDUCATION

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

## RESEARCH INTERESTS

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Household Finance, Behavioral Finance, FinTech, Consumer Finance

## WORKING PAPERS

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- 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 (Cyprus)
- 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. Workforce Sleep and Corporate Innovation** with Gianni De Bruyn
  - Revise and Resubmit at *Research Policy* (ABS 4\*, FT50)
  - Selected Presentations: Academy of Management (AoM)
- 4. The Role of Sentiment in One-Click FinTech Borrowing** with Ran Duchin and John Hackney
  - *Under Review*
  - Selected Presentations: FIRS, Boca-ECGI Corporate Finance and Governance Conference
- 5. Cybersecurity Risk and Mortgage Lender Selection** with John Hackney
  - Selected Presentations: FMA, SFA
- 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
  - Selected Presentations: SFA, Temple University

## WORK IN PROGRESS

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1. **Financial Literacy and Financial Crime: A Regression Discontinuity Approach** with John Hackney
  - Selected Presentations: Boca-ECGI Corporate Finance and Governance Conference
  - *Draft available soon*
2. **Housing Wealth and Labor Action** (Sole-Authored)
  - Honors: Doctoral Fellows Proposal Award (Grant)
  - *Preliminary results documented*
3. **Flexible Work and Household Financial Behavior** with Ran Duchin, John Hackney, and Da Ke
  - *Preliminary results documented*
4. **Labor Market Sorting, Unions, and Financial Literacy** (Sole-Authored)
  - *Preliminary results documented*

## PRESENTATIONS AND SEMINARS

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(\* by co-author)

- 2024: *FIRS\**, *CEPR European Conference on Household Finance (Cyprus)*, *Boca-ECGI Corporate Finance and Governance Conference (x2)*, *University of Washington Finance PhD Alumni Conference\**, *Financial Management Association*, *University of South Carolina* ( $\times 3$ )
- 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* ( $\times 2$ ), *University of South Carolina*
- 2020-2021: *Temple University\**, *University of South Carolina*

## TEACHING

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### 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

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### Discussions

- SFA 2023, SFA 2022, FMA 2021

### University Service

- University of South Carolina
  - First Generation Faculty Mentor (First-Gen Center) *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) *2024*
- Darla Moore School of Business Research Grant *2024*
- FMA Best Paper Award Semifinalist *2023*
- NFA Travel Grant *2023*
- FIRS Travel Grant *2023*
- CFI Best Student Paper Award, University of South Carolina *2023*
- Promising Researcher Award Nominee, University of South Carolina *2023*
- Darla Moore School of Business Research Grant *2022*
- Promising Researcher Award Nominee, University of South Carolina *2022*
- Dussault Scholarship, Gonzaga University *2017*

## SKILLS

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### Programming Languages

Python, Stata, SAS, R, Matlab

### Languages

English (Native), Spanish (Basic)