

PAUL G. FREED

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[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 (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
- 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

1. **Housing Wealth and Labor Action** (Sole-Authored)
 - Honors: Doctoral Fellows Proposal Award (Grant)
 - *Preliminary results documented*
2. **Financial Literacy and Financial Crime: A Regression Discontinuity Approach** with John Hackney
 - *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

(* 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* ($\times 3$)
- 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

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 (First-Gen Center) *2024-2025*
- University of South Carolina, Finance Department
 - Exam Coordinator *2023-2024*
 - Undergraduate Thesis Advisor *2022*

AWARDS AND HONORS

- 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

Programming Languages

Python, Stata, SAS, R, Matlab

Languages

English (Native), Spanish (Basic)