

PAUL G. FREED

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paul.freed@grad.moore.sc.edu

[Personal Website](#)

EDUCATION

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

RESEARCH INTERESTS

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

WORKING PAPERS

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)

Insufficient Sleep and Intra-Day Financial Decision-Making (Sole-Authored)

- Revise and Resubmit at *Management Science*
- Honors: *FMA Best Paper Award Semifinalist 2023*, *Center for Financial Institutions Best Student Paper Award (DMSB)*
- Selected Presentations: FIRS, Cambridge Centre for Alternative Finance, NFA

Workforce Sleep and Corporate Innovation with Gianni De Bruyn

- Revise and Resubmit at *Research Policy* (ABS 4*, FT50)
- Selected Presentations: Academy of Management (AoM)

Financial Literacy and Financial Crime: A Regression Discontinuity Approach with John Hackney

- Invited for *Journal of Financial Economics* Dual Submission (FRA)
- Selected Presentations: Boca-ECGI Corporate Finance and Governance Conference

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

Cybersecurity Risk and Mortgage Lender Selection with John Hackney

- Selected Presentations: FMA, SFA

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

Housing Wealth and Labor Action (Sole-Authored)

- Honors: Doctoral Fellows Proposal Award (Grant)
- *Preliminary results documented*

Flexible Work and Household Financial Behavior with Ran Duchin, John Hackney, and Da Ke

- *Preliminary results documented*

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)*, *Boca-ECGI Corporate Finance and Governance Conference (x2)*, *University of Washington Finance PhD Alumni Conference**, *Financial Management Association*, *University of South Carolina* (×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* (×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)