

PAUL G. FREED

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[Personal Website](#)

EDUCATION

University of South Carolina

2025

Ph.D. in Business Administration, Concentration in Finance

Gonzaga University

2020

Bachelor of Science, Economics (*Summa Cum Laude*)

- Yale University, Visiting Student, 2019
- Oxford University, Visiting Student, 2018

RESEARCH INTERESTS

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

WORKING PAPERS

Personal Financial Distress and Litigious Behavior (Sole-Authored)

- 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*
- Selected Presentations: FIRS, Cambridge Centre for Alternative Finance, NFA

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

- Invited for *Journal of Financial Economics* Dual Submission
- Selected Presentations: Boca-ECGI Corporate Finance and Governance Conference, Virtual Household Finance Seminar Series

The Role of Sentiment in One-Click FinTech Borrowing (with Ran Duchin and John Hackney)

- Selected Presentations: FIRS, Boca-ECGI Corporate Finance and Governance Conference

Cybersecurity Risk and Mortgage Lender Selection (with John Hackney)

- Selected Presentations: FMA, SFA

PUBLICATIONS

Workforce Sleep and Corporate Innovation (with Gianni De Bruyn)

- *Research Policy*, Volume 54, Issue 3, 2025

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*

RESTING PAPERS

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

PRESENTATIONS AND SEMINARS

(* by co-author)

- 2024: *FIRS**, *CEPR European Conference on Household Finance (Cyprus)*, *Boca-ECGI Corporate Finance and Governance Conference (x2)*, *Virtual Household Finance Seminar Series (invited)*, *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, University of South Carolina

- 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, University of South Carolina

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

SERVICE

Discussions

- Boca-ECGI 2024, 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)