

# ALEX P. GÜNSBERG

## PhD Candidate in Finance

 alexgunsberg.com

 gunsberg

 alexgunsberg

 <https://orcid.org/0000-0002-2854-7628>

## SUMMARY

Enthusiastic PhD candidate and former Data Scientist specializing in Household Finance, Behavioural Finance, and Urban Economics. Prior experience in Python-based machine learning enhances my research in these areas, with a focus on applying data-driven insights to real-world financial behaviors and urban policy challenges.

## EDUCATION

### Ph.D. in Finance

#### Hanken School of Economics

 September 2021 – Present

 Helsinki, Finland

Supervisors:

- Professor Camelia M. Kuhnen, UNC Kenan-Flagler Business School
- Professor Anders Löflund, Hanken School of Economics

Completed 65 / 60 ECTS credits (completed/required) in PhD Courses\*:

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|--|--|
| • Research Ethics (Pass)                       | • Empirical Corporate Finance (Good)         |
| • Theoretical Asset Pricing (Sufficient)       | • Frontiers of Household Finance (Excellent) |
| • Empirical Asset Pricing (Satisfactory)       | • Applied Microeconometrics (Pass)           |
| • Current Issues in Finance (Very good)        | • Behavioural Economics (Satisfactory)       |
| • Theoretical Corporate Finance (Satisfactory) | • Urban/Regional Economics (Excellent)       |
| • Pedagogical studies (Pass)                   | • AI and FinTech Research (Pass)             |

\*In addition to the listed coursework, audited in Behavioral Finance, Financial Intermediary Theory, and Survey Evidence in Finance.

### M.Sc. and B.Sc. in Economics and Business Administration

#### Hanken School of Economics

 2005 – 2009

 Helsinki, Finland

Excellent academic record (91%). Thesis (Very good): The Parameter Variation Of ARCH-Type Models.

## RESEARCH EXPERIENCE

### Visiting Scholar

#### UNC Kenan-Flagler Business School

 Jan 2025 – Present

 Chapel Hill, NC

### Full-Time Doctoral Researcher

#### Hanken School of Economics

 Sep 2021 – Present

 Helsinki, Finland

## BOARD MEMBERSHIPS

### Board Member (non-paid)

#### Ekonomföreningen Niord rf.

 2022 – 2024

 Helsinki, Finland

Member of the Asset Management Committee & Member of the Strategy Committee.

### Board Member (non-paid)

#### Multiple startups

 2012 – 2023

 Helsinki, Finland

## SKILLS & CERTIFICATIONS

### Technical Skills

- **Data Analysis & ML:** Advanced Python for quantitative research
- **Data Handling:** Expertise in processing, cleaning, and analyzing large-scale proprietary financial datasets
- **Software & Tools:** Advanced  $\LaTeX$  user, Git for version control and web publishing (GitHub Pages)
- **Familiarity:** R, SQL

### Certifications

#### Certified Board Member (HHJ)

 2023

 Helsinki, Finland

 DataCamp: [datacamp.com/profile/alexcgunsberg](https://datacamp.com/profile/alexcgunsberg)

### Languages

- English (Full professional proficiency)
- Finnish (Native)
- Swedish (Native)
- German (Basic proficiency)

## TEACHING EXPERIENCE

- (2021 – 2025): Thesis supervisor for 30 M.Sc. and B.Sc. students
- (2021 – 2024): Chairman for 44 M.Sc. and B.Sc. Seminars
- (2021 – 2024): Grading over 100 referee reports and seminar presentations

- Conducting independent research in Household Finance, Behavioural Finance, and Urban Economics, leveraging machine learning techniques in Python.
- Secured €137,742 (approx. \$149,000 USD) in competitive grants for research, travel, and working support.

## WORKING PAPERS

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- “Learning How to Borrow in a Fintech World” (with Camelia M. Kuhnen)
- “Misconceived Rejections: Equilibrium Effects of Fairness Constraints in Algorithmic Lending” (Job Market Paper)
- TBA (with Camelia M. Kuhnen and Yunzhi Hu)

## PRESENTATIONS

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### “Learning How to Borrow in a Fintech World”

*Presentations by co-author:*

#### 2025

- (Nov): HEC Lausanne and EPFL, Lausanne, Switzerland
- (Nov): University of Geneva, Geneva, Switzerland
- (Oct): American University, Washington, DC
- (May): NYU Stern, New York, NY

#### 2024

- (Nov): University of Michigan, Ann Arbor, MI
- (Oct): FDIC, Washington, DC
- (Oct): Erasmus University Rotterdam, Rotterdam, Netherlands
- (Apr): HEC Montreal, Montreal, Canada
- (Mar): University of South Carolina, Columbia, SC
- (Mar): Federal Reserve Bank of Philadelphia, Philadelphia, PA

- (2022): Mentee in Hanken's Teacher Mentor Program, Pilot Group

## INDUSTRY EXPERIENCE

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### Data Scientist

#### Silicon Labs

📅 September 2020 – August 2021

Contributed to data-driven projects at a leading NASDAQ-listed semiconductor company.

### Entrepreneur

📅 April 2010 – March 2020

Founded and co-founded several start-ups. Divested omadesign.fi and brandphoto.fi. Raised +3 million euros from Angel Investors and Venture Capital funds.

### Business Area Manager

#### Aalto University Executive Education

📅 June 2014 – June 2015

Aalto EE is Finland's highest-ranked Executive Education provider and part of Aalto University.

### Senior Sales Manager

#### Estlander & Partners

📅 January 2011 – February 2013

Estlander & Partners was one of Scandinavia's first algorithm-based Hedge funds.