# Jing Lu

Contact Warrington College of Business

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EDUCATION

University of Florida Gainesville, FL USA

Ph.D., Finance, 2024 (Expected)

Georgetown University Washington, DC USA

M.A., Applied Economics, 2013

Nankai University Tianjin, China

B.Sc., Mathematics, 2012

Research Interests Empirical Corporate Finance, Banking, Fixed Income

Working Papers

"How Expensive Are Secured Loans" (Job Market Paper)

"Institutional Synergies and the Fragility of Loan Funds"

2023, Revise & Resubmit, Review of Financial Studies (with Mustafa Emin, Christopher James and Tao Li)

- Presentations (\* by coauthor): NBER Summer Institute 2022\*, FIFI 2022, University of Utah 2022\*, CICF 2022, FMA 2022, FMCG 2022, Financial Stability Board Conference 2022\*, FIRS 2023\*, OCC Symposium on Emerging Risks in the Banking System 2023\*, UTD Finance Conference 2023, AFA 2024\*
- Semi-finalist, Best Paper Award, 2022 FMA Annual Conference

"Social Networks and Investor Beliefs: Evidence from the Municipal Bond Market" (with Tao Li)

- Presentations: Virtual Municipal Finance Workshop 2021\*, AFA 2022 Poster, Midwest Finance Association 2022\*

## OTHER PUBLICATIONS

"Time is Money: Real Effects of Relationship Lending in a Crisis" (with Christopher James and Yangfan Sun) Journal of Banking & Finance 133 (2021), 106283

- Ph.D. Second-Year Paper
- Presentations: Southwestern Finance Association 2021

"Friend or Foe? Cross-Border Links, Contagious Banking Crises, and Joint Use of Macroprudential Policies" (with Seung Mo Choi and Laura Kodres) Journal of Financial Services Research 60 (2021): 55-79

- Pre-Ph.D. work
- Presentations: Georgetown Center for Economic Research (GCER) 2018, Annual Bank Research Conference at the FDIC 2018\*, MIT 2019\*

#### AWARDS

- 2021 Best Doctoral Paper Award in Financial Markets and Institutions, Southwestern Finance Association (SWFA)
  - Ph.D. Second-Year Paper, "Time is Money: Real Effects of Relationship Lending in a Crisis" (with Christopher James and Yangfan Sun)
- 2022 Certificate of Outstanding Merit, Warrington College of Business

## TEACHING EXPERIENCE

#### University of Florida

- FIN4243 Debt and Money Market (2021 Fall, Undergraduate)
  - 4 Credits, HyFlex format (mix of in-person and online classes)
  - Evaluation Score: 4.7/5.0 (Department Average: 3.8/5.0), Response: 31/35 students
- FIN4243 Debt and Money Market (2021 Spring, Undergraduate)
  - Evaluation Score: **4.3/5.0**, Response: 23/34 students

Referee Service International Review of Economics and Finance

WORK

The World Bank, Washington DC. 2018

EXPERIENCE

International Monetary Fund, Washington DC. 2014 – 2017

#### References

Jay R. Ritter (Co-Chair)

Joseph B. Cordell Eminent Scholar Eugene Brigham Dept of Finance University of Florida

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Christopher M. James (Co-Chair)
William H. Dial/Sun Trust Eminor

William H. Dial/SunTrust Eminent Scholar

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Nitish Kumar

Assistant Professor

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