

# Miguel Cardoso Oliveira

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## Academic Appointments

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<b>University of Pittsburgh</b> , Katz Graduate School of Business	2025-Present
Assistant Professor of Finance	

## Education

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<b>Ph.D., Economics &amp; Finance</b> , Nova School of Business and Economics	2019 - 2025
Thesis: <i>Essays in Corporate and Household Finance</i>	
Visiting Ph.D. Student at Carnegie Mellon University (Spring 2023)	
<b>Summer School in Structural Estimation</b> (Corporate Finance), Mitsui Center	August 2021
<b>M.Sc., Finance</b> , Nova School of Business and Economics	2014 - 2016
<b>B.Sc., Economics</b> , Nova School of Business and Economics	2011 - 2014

## Research Interests

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Corporate Finance, Financial Distress & Bankruptcy, Household Finance

## Working Papers

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### **Capital Structure and Employee Consumption**

Presentations: CEPR 10th European Workshop on Household Finance, Copenhagen, Denmark 2025 | 2nd Lapland Household Finance Summit, Levi, Finland 2025 | Portuguese Around the World: Central Banking Edition, Lisbon, Portugal 2024 | AFA PhD Student Poster Session, San Francisco, CA 2025 | Nova SBE Finance PhD Final Countdown, Lisbon, Portugal 2024 | Nova SBE Faculty Seminar, Lisbon, Portugal 2024

### **The Heterogeneous Effects of Household Debt Relief**

(with Manuel Adelino and Miguel Ferreira)

Presentations (\* by co-author): BSE Summer Forum, Barcelona, Spain 2025 | Pitt/CMU/PSU Finance Conference, Pittsburgh, PA 2025 | Stanford Institute for Theoretical Economics (SITE) Financial Regulation Session\*, Stanford, CA 2024 | NBER SI Capital Markets and the Economy\*, Cambridge, MA 2024 | University of Tennessee “Smokey” Mountain Finance Conference, Townsend\*, TN 2024 | CEPR European Workshop on Household Finance\*, London 2024 | Spanish Finance Forum, Malaga, Spain 2023 | Annual Meeting of the Portuguese Economic Journal, Braga, Portugal 2023

### **Do Specialized Distress Investors Undermine Upstream Lending?**

(with Fernando Anjos and Irem Demirci)

Presentations (\* by co-author): Vienna Festival of Finance Theory\*, Vienna, Austria 2023 | Brownbag at Tepper School of Business - Carnegie Mellon University, Pittsburgh, PA 2023 | SKEMA Conference on Corporate Restructuring\*, Nice, France 2023 | Lubrafin\*, Braga, Portugal 2023; Spanish Finance Forum\*, Malaga, Spain 2023 | Cambridge-Nova Finance Workshop\*, Cambridge, U.K. 2022

## Work in Progress

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### **Value-Maximization Spillovers in Merger Markets**

(with Fernando Anjos and Luiza Llussa)

### **Third-Party Bailouts and Tough Lenders**

(with Fernando Anjos and Irem Demirci)

## Discussions

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Nova SBE Finance PhD Final Countdown, Lisbon, Portugal 2024 | Lubrafin, Braga, Portugal July 2023; Spanish Finance Forum (AEFIN), Malaga, Spain July 2023 | Cambridge Judge Business School - Nova SBE Workshop, Cambridge, U.K. 2022 | Nova SBE Finance PhD Final Countdown, Lisbon, Portugal 2022 | Nova SBE Finance PhD Pitch Perfect, Lisbon, Portugal 2022

## Academic Honors and Grants

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Ph.D. Scholarship, FCT ( <i>Fundação para a Ciência e Tecnologia</i> )	2019 - 2024
NOVA SBE Scholarship for merit (M.Sc. partial tuition waiver)	2014 - 2016

## Teaching Experience

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### **Nova School of Business and Economics**, Course Instructor

Corporate Finance (M.Sc. in Finance)	Fall 2023 - Fall 2024
Teaching Evaluations: 5.6 (2023)	
Grading System: 1 (unsatisfactory) to 6 (very good)	

### **Nova School of Business and Economics**, Teaching Assistant

Applied Corporate Finance (M.Sc. in Finance)	Spring 2023
Corporate Finance (M.Sc. in Finance)	Fall 2022
Data Analytics for Finance (M.Sc. in Finance)	Spring 2022
Small Business Management (M.Sc. in Management)	Fall 2021
Small Business Management (M.Sc. in Management)	Fall 2020
International Taxation (M.Sc. in Finance)	Spring 2019
Principles of Management (B.Sc. in Economics/Management)	2016-2022

## Service

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Organizer of the Nova SBE Final Countdown	2024
Developer of software for optimally allocating students & rooms to exams at Nova SBE	2022-present
Nova Finance Knowledge Center (Member)	2021-present
Guest Lecturer at <i>Programa Cascais Surf para a Empregabilidade</i>	2019-2023
Coordinator and Discussant of a case-solving student club ( <i>Nova Case Team</i> )	2017-2020

## Non-Academic Experience

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<b>Financial Consultant</b> , Reorganizations & Bankruptcies w/ small Law firm	2016-2019
<b>Founder and Manager</b> , First Equity, Lda. (Commercial Real Estate)	2016-2019

## Skills

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<b>Computer Skills</b>	Python, Stata, Matlab, Fortran, L <sup>A</sup> T <sub>E</sub> X, Microsoft Office
<b>Languages</b>	Portuguese (native), English (fluent), Italian (basic)

## References

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(Advisor)  
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Nova School of Business & Economics  
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**Miguel A. Ferreira**  
(Co-Advisor)  
BPI–Fundação “la Caixa” Chair Professor of Responsible Finance  
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