

# Miguel Cardoso Oliveira

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## Education

<b>Ph.D., Economics &amp; Finance</b> , Nova School of Business and Economics	2019 - Present
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
Erasmus Program at Luiss Guido Carli	

## Research Interests

Corporate Finance, Financial Distress & Bankruptcy, Household Finance

## Working Papers

**The Heterogeneous Effects of Household Debt Relief**  
(with Manuel Adelino and Miguel Ferreira)

**Do Specialized Distress Investors Undermine Upstream Lending?**  
(with Fernando Anjos and Irem Demirci)

## Work in Progress

**Homemade Unleverage: Do Households Care About Employers' Leverage? (JMP)**

**How costly is default around the world? Evidence from structural estimation**

## Teaching Experience

<b>Nova School of Business and Economics</b> , Course Instructor	
Corporate Finance (M.Sc. in Finance)	Fall 2023 - Present
Teaching Evaluations: 5.6 (2023)	
Grading System: 6 (very good) to 1 (unsatisfactory)	
<b>Nova School of Business and Economics</b> , 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

## Seminars and Conference Presentations

(\* by co-author)

### “Do Specialized Distress Investors Undermine Upstream Lending?”

- 2023: Vienna Festival of Finance Theory, Vienna\*; Brownbag at Tepper School of Business - Carnegie Mellon University, Pittsburgh PA; SKEMA Conference on Corporate Restructuring, Nice\*; Lubrafin, Braga\*; Spanish Finance Forum, Malaga\*
- 2022: Cambridge-Nova Finance Workshop, Cambridge\*

### “The Heterogeneous Effects of Household Debt Relief”

- 2024: Stanford Institute for Theoretical Economics (SITE) Financial Regulation Session, Stanford\*; NBER SI Capital Markets and the Economy, Cambridge, MA\*; University of Tennessee “Smokey” Mountain Finance Conference, Townsend, TN\*; CEPR European Workshop on Household Finance, London\*
- 2023: Spanish Finance Forum, Malaga; Annual Meeting of the Portuguese Economic Journal, Braga;

### “Homemade Unleverage: Do Households Care About Employers’ Leverage?”

- 2025: AFA PhD Student Poster Session, San Francisco, CA
- 2024: Nova SBE PhD Final Countdown, Lisbon

## Discussions

16<sup>th</sup> Lubrafin, Braga July 2023; 30<sup>th</sup> Finance Forum (AEFIN), Malaga July 2023; Cambridge Judge Business School - Nova SBE Workshop, Cambridge 2022; Nova SBE Finance PhD Final Countdown, Lisbon 2022; Nova SBE Finance PhD Pitch Perfect, Lisbon 2022

## Academic Honors and Grants

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

## Service

Organizer of the Nova SBE Final Countdown	2024
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

<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

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

## References

### **Fernando Anjos**

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Nova School of Business & Economics  
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### **Miguel A. Ferreira**

Vice-Dean of Faculty & Research  
Nova School of Business & Economics  
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### **Bernardo Melo Pimentel**

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University of Roehampton  
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### **Manuel Adelino**

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