

# Miguel Cardoso Oliveira

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## Education

<b>Ph.D., Economics &amp; Finance</b> , Nova School of Business and Economics	2019 - 2024
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

Microeconomics, Corporate Finance, Financial Distress & Bankruptcy, Household Finance, Macrofinance

## 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: How Households Cope With Employer's Leverage**

**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
<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

“Do Specialized Distress Investors Undermine Upstream Lending?”

- Brownbag at Tepper School of Business - Carnegie Mellon University, Pittsburgh PA 2023

“The Heterogeneous Effects of Household Debt Relief”

- 30<sup>th</sup> Finance Forum (AEFIN), Malaga July 2023; 16<sup>th</sup> Annual Meeting of the Portuguese Economic Journal, Braga July 2023

## Discussions

16<sup>th</sup> Luso-Brazilian Finance Meeting, 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 - 2023
NOVA SBE Scholarship for merit (M.Sc. partial tuition waiver)	2014 - 2016

## Service

Nova Finance Knowledge Center (Member)	2021-present
Guest Lecturer at <i>Programa Cascais Surf para a Empregabilidade</i>	2019-present
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

## References

### Fernando Anjos

Associate Professor of Finance  
Nova School of Business & Economics  
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### Bernardo Melo Pimentel

Head of Economics — Teaching & Learning Coord.  
Forward College  
Email: [bernardo.demelopimentel@forward-college.eu](mailto:bernardo.demelopimentel@forward-college.eu)

**Bryan R. Routledge**

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Tepper School of Business,  
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**Manuel Adelino**

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Duke University  
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