

PAUL G. FREED

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[Personal Website](#)

ACADEMIC POSITIONS

University of Virginia, Darden School of Business

2025 -

Assistant Professor of Business Administration, Finance Area

RESEARCH INTERESTS

Household Finance, Behavioral Finance, FinTech, Consumer Finance, Real Estate

EDUCATION

University of South Carolina

2025

Ph.D. in Business Administration, Concentration in Finance

Gonzaga University

2020

Bachelor of Science, Economics (*Summa Cum Laude*)

- Yale University, Visiting Student
- Oxford University, Visiting Student

WORKING PAPERS

Insufficient Sleep and Intra-Day Financial Decision-Making (Sole-Authored)

- Conditionally Accepted at *Management Science*
- Selected Presentations: FIRS, Cambridge Centre for Alternative Finance, NFA

Personal Financial Distress and Litigious Behavior (Sole-Authored)

- Revise and Resubmit at *Review of Financial Studies*
- Selected Presentations: CEPR European Conference on Household Finance (Cyprus)

Financial Literacy and Financial Crime: A Regression Discontinuity Approach (with John Hackney)

- Reject and Resubmit at *Journal of Financial Economics*
- Selected Presentations: NFA, Boca-ECGI Corporate Finance and Governance Conference, Virtual Household Finance Seminar Series

The Role of Sentiment in One-Click FinTech Borrowing (with Ran Duchin and John Hackney)

- Revise and Resubmit at the *Review of Finance*
- Selected Presentations: FIRS, Boca-ECGI Corporate Finance and Governance Conference

Cybersecurity Risk and Mortgage Lender Selection (with John Hackney)

- Selected Presentations: FMA, SFA

PUBLICATIONS

Workforce Sleep and Corporate Innovation (with Gianni De Bruyn)

- *Research Policy*, Volume 54, Issue 3, 2025, *Special Issue on Creativity and Innovation*

WORK IN PROGRESS

Housing Wealth and Labor Action (Sole-Authored)

- Honors: Doctoral Fellows Proposal Award (Grant)

Flexible Work and Household Financial Behavior with Ran Duchin, John Hackney, and Da Ke
Labor Market Sorting, Unions, and Financial Literacy (Sole-Authored)

RESTING PAPERS

The Paycheck Protection Program (PPP) from the Small Business Perspective: Did the PPP Help Alleviate Financial and Economic Constraints? with Allen N. Berger, Jonathan A. Scott, and Siwen Zhang

PRESENTATIONS AND SEMINARS

(* by co-author)

- 2026: *EFA (Eastern) (Scheduled)*, *MFA (Scheduled)*
- 2025: *NFA Annual Meeting**, *Stanford Financial Education Symposium, Virtual Household Finance Seminar*, ASU, University of Arizona, The Ohio State University, Boston College, Georgia Tech, University of Pittsburgh, UVA Darden, Michigan State, Texas A&M, Georgetown University, Texas Christian University, Indiana University, Oklahoma State University*
- 2024: *FIRS*, CEPR European Conference on Household Finance (Cyprus)*, *Boca-ECGI Corporate Finance and Governance Conference (x2)*, *Virtual Household Finance Seminar Series (invited)*, *University of Washington Finance PhD Alumni Conference**, *Financial Management Association, University of South Carolina (x3)*
- 2023: *FIRS, Cambridge Center for Alternative Finance Annual Conference*, *Northern Finance Association, Academy of Management Annual Meeting**, *Financial Management Association, Australasian Finance and Banking Conference, Southern Finance Association, Boca-ECGI Corporate Finance and Governance Conference, University of South Carolina*
- 2022: *Old Dominion University*, University of Washington Finance PhD Alumni Conference**, *Financial Management Association, Southern Finance Association (x2)*, *University of South Carolina*
- 2020-2021: *Temple University*, University of South Carolina*

TEACHING

Primary Instructor, University of Virginia (Darden)

- Financial Management and Policies I (Core), GBUS 7251

2025

Primary Instructor, University of South Carolina

- Introduction to Real Estate and Urban Development, FINA 366 2024
- Corporate Financial Analysis, FINA 365 2022-2023

Teaching Assistant, University of South Carolina

- Financial Statement Analysis, FINA 756 2022
- Financial Statement Analysis, FINA 470 2022

SERVICE

Discussions

- Boca-ECCI 2024, SFA 2023, SFA 2022, FMA 2021

University Service

- University of South Carolina
 - First Generation Faculty Mentor (First-Gen Center) 2024-2025
- University of South Carolina, Finance Department
 - Exam Coordinator 2023-2024
 - Undergraduate Thesis Advisor 2022

AWARDS AND HONORS

- Doctoral Fellows Proposal Award (Grant) 2024
- Darla Moore School of Business Research Grant 2024
- FMA Best Paper Award Semifinalist 2023
- NFA Travel Grant 2023
- FIRS Travel Grant 2023
- CFI Best Student Paper Award, University of South Carolina 2023
- Promising Researcher Award Nominee, University of South Carolina 2023
- Darla Moore School of Business Research Grant 2022
- Promising Researcher Award Nominee, University of South Carolina 2022
- Dussault Scholarship, Gonzaga University 2017

SKILLS

Programming Languages

Python, Stata, SAS, R, Matlab

Languages

English (Native), Spanish (Basic)