

# PAUL G. FREED

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[Personal Website](#)

## EDUCATION

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**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, 2019
- Oxford University, Visiting Student, 2018

## RESEARCH INTERESTS

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

## WORKING PAPERS

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**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)

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

- Revise and Resubmit at *Management Science*
- Selected Presentations: FIRS, Cambridge Centre for Alternative Finance, NFA

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

- Reject and Resubmit at *Journal of Financial Economics*
- Selected Presentations: 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)

- Selected Presentations: FIRS, Boca-ECGI Corporate Finance and Governance Conference

**Cybersecurity Risk and Mortgage Lender Selection** (with John Hackney)

- Selected Presentations: FMA, SFA

## PUBLICATIONS

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**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

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### **Housing Wealth and Labor Action** (Sole-Authored)

- Honors: Doctoral Fellows Proposal Award (Grant)
- *Preliminary results documented*

### **Flexible Work and Household Financial Behavior** with Ran Duchin, John Hackney, and Da Ke

- *Preliminary results documented*

### **Labor Market Sorting, Unions, and Financial Literacy** (Sole-Authored)

- *Preliminary results documented*

## RESTING PAPERS

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**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

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(\* by co-author)

- 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* ( $\times 3$ )
- 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* ( $\times 2$ ), *University of South Carolina*
- 2020-2021: *Temple University\**, *University of South Carolina*

## TEACHING

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### **Primary Instructor**, University of South Carolina

- Introduction to Real Estate and Urban Development, FINA 366 2024
  - Instructor Performance: 4.6/5
- Corporate Financial Analysis, FINA 365 2022-2023
  - Instructor Performance: 4.8/5

### **Teaching Assistant**, University of South Carolina

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

## SERVICE

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### Discussions

- Boca-ECGI 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

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- 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

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### Programming Languages

Python, Stata, SAS, R, Matlab

### Languages

English (Native), Spanish (Basic)