

# Fangzhou Lu

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## Education

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### MIT Sloan School of Management

Cambridge, MA

*Ph.D. in Financial Economics*

Sept. 2014-May 2020

Research Interests: Fintech, Behavioral Finance, Emerging Markets, Household Finance

### New York University, Stern School of Business

New York, NY

*B.S. in Finance and Actuarial Science*

Sept. 2010-May 2014

*Minor in Advanced Mathematical Methods*

## Academic Experience

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### The University of Hong Kong, HKU Business School

Pokfulam, Hong Kong

*Assistant Professor of Finance*

June. 2020-Present

Research Interests: Fintech, Behavioral Finance, Emerging Markets, Household Finance

## Publication

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**The Real Value of China's Stock Market** with Jennifer Carpenter and Robert Whitelaw, Journal of Financial Economics forthcoming, 2020

## Working Papers

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The Numeraire Effect in Initial Coin Offerings, HKU Working Paper, 2020

Social Debt Overhang and Under-Consumption, HKU Working Paper, 2020

Subsidizing Failing Firms: Evidence from Chinese Restaurants, HKU Working Paper, 2020

The price and Quantity of Interest Rate Risk, HKU Working Paper, 2020

The Dark side of Independent Boards, the case of Corporate Social Responsibility WP, 2020

Social Debt Overhang and Under-Consumption, HKU Working Paper, 2020

## Presentations

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2020: HKU FinTech Conference, CKGSB, Virginia Tech, Chinese University of Hong Kong

2019: European Financial Association annual conference, American Financial Association annual conference, Peking University, Tsinghua University

2015: China Securities Regulatory Commission, People's bank of China, Shanghai Stock Exchange, Shenzhen Stock Exchange, Peking University, Tsinghua University, CKGSB

2014: NBER Chinese Economy Meeting

## Teaching Experience

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**HKU, MIT, and New York University, Finance Departments**

Sept. 2012-Present

Alternative Investment

Real Estate Finance Primary Markets

Debt Instruments

Financial Markets

Risk Management

Proseminar in Investment and Corporate Finance

Consumer Finance: Markets, Product Design, and Fintech

## Professional Service

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### Discussant

NYU Annual Conference on Financial Economics and Accounting (New York 2019)

European Financial Association Annual Conference (Lisbon 2019)

China International Conference in Finance (Shenzhen 2015)

### Referee

China Economic Review

## Media Coverage and Knowledge Exchange

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Changes Afoot in Chinese Stock Market, Wall Street Journal 2015

## Grants

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Goreman-Kritzman Research Fund at MIT 2019