

TETYANA BALYUK

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ACADEMIC EMPLOYMENT

2017-present	Emory University, Goizueta Business School Assistant Professor of Finance	Atlanta, GA
2011-2012	Taras Shevchenko National University of Kyiv Institute of International Relations (IIR) Assistant Professor of International Finance	Kyiv, Ukraine

EDUCATION

May 2017	University of Toronto, Rotman School of Management Ph.D. in Finance, conferred Nov 2017, <i>Three Essays in Lending</i> Advisors: Profs. S. Davydenko, C. Doidge, A. Dyck	Toronto, Canada
Aug 2011	Taras Shevchenko National University of Kyiv, IIR C.Sc. (PhD) in International Economics, conferred Jan 2012	Kyiv, Ukraine
Jun 2008	Taras Shevchenko National University of Kyiv, IIR M.Sc. in International Economics, Summa Cum Laude (top 1% of class)	Kyiv, Ukraine
Feb 2006	Taras Shevchenko National University of Kyiv, IIR B.Sc. in International Economics, Summa Cum Laude (top 1% of class)	Kyiv, Ukraine

RESEARCH INTERESTS

FinTech (Lending, Payments, Investments), Corporate Finance, Banking, Household Finance

PEER REVIEWED PAPERS

1. [“FinTech Lending and Bank Credit Access for Consumers,”](#) *Forthcoming, Management Science.*¹
2. [“Reintermediation in FinTech: Evidence from Online Lending”](#) (with S. Davydenko), *R&R at JFQA.*

WORKING PAPERS

3. [“Friends and Family Money: P2P Transfers and Financially Fragile Consumers”](#)
(with E. Williams)
4. [“Small Bank Financing and Funding Hesitancy in a Crisis: Evidence from the Paycheck Protection Program”](#) (with N. Prabhala and M. Puri), *2020 NBER working paper.*
5. [“What is Fueling FinTech Lending? The Role of Banking Market Structure”](#)
(with A. Berger and J. Hackney).

¹ The paper was previously titled “Financial Innovation and Borrowers: Evidence from Peer-to-Peer Lending.”

6. ["An Empirical Study of Related-Party Lending."](#)
7. ["Divesting under Pressure: U.S. Firms' Exit in Response to Russia's War against Ukraine"](#)
(with Anastassia Fedyk)

LIGHTLY REVIEWED PUBLICATIONS

8. Balyuk, T. and A. Rogach. 2012. ["Intra-Firm Transactions of TNCs in Ukraine: Empirical Investigation."](#) *Transition Studies Review* 18 (3): 586-600.
9. Balyuk, T. and A. Rogach. 2009. ["Transfer Pricing in Transition Economies: Evidence from Ukraine."](#) *Transition Studies Review* 16 (1): 20-33.

Multiple publications in non-peer reviewed Ukrainian research outlets.

MAJOR GRANTS AND AWARDS

2022	Best Discussant Award	GSU-RFS FinTech Conf
2022	Grant from the John Robson Program for Business, Public Policy, and Government (\$3,000)	Emory Goizueta
2021	Most Significant Contribution to Banking Research Award	Comm Banking Conf
2020	Grant from the John Robson Program for Business, Public Policy, and Government (\$3,000)	Emory Goizueta
2016	NFA Best Paper on FinTech Award Conference Travel Grant SGS Conference Grant	NFA USC Marshall UofT
2015	Rotman School of Management Teaching Award	UofT
2012-2016	Capital Market Graduate Fellowship, Twaits Fellowship, Director's Fellowship	UofT

TEACHING EXPERIENCE

2019-2022	"Foundations of FinTech," MBA (FTMBA/EMBA/EMBA) Newly developed course, approved as permanent offering in 2020	Emory Goizueta
2019-2022	"Foundations of FinTech," BBA Newly developed course, approved as permanent offering in 2020	Emory Goizueta
2017-2019	"Business Economics," BBA	Emory Goizueta
2017	"Financial Innovation & Peer-to-Peer Lending," Executive Education Financial Innovation & Digital Banking Program (guest lecture)	UofT Rotman
2015	"Introduction to Corporate Finance," BA Commerce	UofT Rotman
2010-2012	Multiple finance and business courses, M.Sc. and B.Sc.	Taras Shevchenko IIR
TA experience: "Finance II: Corporate Finance," "Corporate Financing," and "Advanced Corporate Finance," MBA, BA Commerce (Prof. S. Davydenko)		
RA experience: Profs. A. Dyck, S. Davydenko, J. Wei, L. Yang, Ch. Ornthanalai		

NON-ACADEMIC EXPERIENCE

2007-2010	Telenor Group Ukraine Economic Advisor (2008-2010), Executive Assistant (2007-2008)	Kyiv, Ukraine
2006-2007	CFC Consulting Company Project Manager	Kyiv, Ukraine

PAPER PRESENTATIONS (x96)

(* = presented by co-author)

- 2022 Boulder Summer Conference (scheduled); SFS Cavalcade North America (scheduled),*
Harvard/MIT Financial Economics Workshop (scheduled),* MoFiR Workshop on Banking
(scheduled),* Economics of Financial Technology Conference (scheduled),* CEPR Online
Seminars of Household Finance,* JOMT seminars,* Junior Finance Household Seminar,*
University of Colorado Boulder (invited), University of Oregon (invited), New York FED,*
HBS,* Emory
*Testimony before the Committee on Small Business of U.S. House of Representatives**
- 2021 NBER Innovative Data in Household Finance, AFA, CICF, MFA, NY Fed/NYU Financial
Intermediation Conference,* EFA, EFMA, Community Banking Conference, Atlanta FED/GSU
Covid Conference,* FIFI, IRMC (x2, 1 by co-author), Villanova WiFi seminar (invited), Bank of
Italy Covid Conference,* Tilburg University (invited), University of Iowa (invited), FOM
Corporate Finance Seminar,* Cornell,* Norwegian School of Economics,* Rutgers,* FED
Board,* Rochester,* Babson,* Duke,* FDIC,* Bank of Lithuania,* Emory
- 2020 Nova SBE FinTech Conference (invited), Boca Corporate Finance Conference,* LBS (invited),
Emory, Villanova WiFi,* JHU,* World Bank*
- 2019 Early Career Women in Finance Conference, CFIC, FDIC/Duke FinTech Conference (invited
presentation & panelist), Atlanta FED Conference on Financial System of the Future, Community
Banking Conference,* UGA, Emory, West Virginia,* South Carolina,* World Bank*
- 2018 WFA, NFA, FDIC-JFSR Bank Research Conference, Showcasing Women in Finance, Atlanta
FED/CEAR Conference on Financial Stability Implications of New Technology, Australasian
Finance & Banking Conference, BdF-TSE Digital Finance Conference (invited), SUNY Albany
FinTech and Blockchain Symposium (invited), Philadelphia FED FinTech Conference (invited),
Fintech and Financial Risk Management (Poster), FinteQC, FED Board, Georgia Tech, Emory
- 2017 SHoF FinTech Conference (invited), WAPFIN@Stern, AFA (Poster), Toronto FinTech
Conference,* INSEAD, Notre Dame, South Carolina, Emory, UBC, Indiana, UNSW, Rochester,
Houston, Rice, McGill, UofT, Cass Business School*
- 2014- NFA (Doctoral Session), USC Marshall PhD Conference, HEC Lausanne, Queen's, Wilfrid
2016 Laurier; UofT (x2)

DISCUSSIONS (x18)

- 2022 GSU-RFS FinTech Conference, MFA, Uni of Chicago Conference on Discrimination (scheduled)
- 2021 AFA, AREUEA-ASSA, SFS Cavalcade North America, EFMA, CIRF
- 2020 SFS Cavalcade North America (x2), MFA
- 2019 NFA, CFEA, FIRS, MoFiR Banking Workshop, MFA

2018 EFA, Australasian Finance & Banking Conference

PROFESSIONAL ACTIVITIES

Conferences: Program Committee (Reviewer), SFS Cavalcade North America, 2022
Program Committee (Reviewer), MFA, 2022
Chairperson, Best FinTech Paper Committee, FMA Annual Meeting, 2021
Program Committee (Reviewer), SFS Cavalcade North America, 2021
Session Chair, Current Issues in Capital Structure, EFMA, 2021
Best Paper in Corporate Finance Committee Member, SFS Cavalcade North America, 2020
Session Chair, Private Firms Session, Australasian Finance & Banking Conference, 2018

Refereeing: *Journal of Political Economy, Journal of Econometrics, Review of Financial Studies, Journal of Financial Economics, Management Science, Review of Finance, Economic Journal, Journal of Banking and Finance, Information Systems Research (FinTech Issue), Journal of Financial Services Research, Journal of Financial Markets, Journal of Corporate Finance, Journal of Empirical Finance, Emerging Markets Review; Research Grants Council of Hong Kong*

Editorial: Article Editor, *SAGE Open*, Apr-May 2021 (invited)

PERSONAL INFORMATION

I am married and have two children (born 2013 & 2017). I am a citizen of Canada and Ukraine.