

Paulina M. Verhoff

PHD STUDENT · FINANCE

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Education

Frankfurt School of Finance & Management

PHD FINANCE

- Advisor: Prof. Sascha Steffen

Frankfurt
2022 - present

NYU Stern School of Business

PHD VISITING SCHOLAR

- Sponsor: Prof. Anthony Saunders

New York
Fall Semester 2024

Frankfurt School of Finance & Management

MS FINANCE

Frankfurt
2020-2022

Justus-Liebig-Universität

BS ECONOMICS

- Thesis: Prof. Christina Banner

Gießen
2016 - 2020

Publications

WORKING PAPERS

CovenantAI - New Insights into Covenant Violations (Co-authored with A. Saunders and S. Steffen)

Do Institutional Investors Trade on Covenant Violations? (Co-authored with A. Saunders and S. Steffen)

Awards, Fellowships, & Grants

2024	Best PhD Student Presentation Award Generative AI in Finance Conference Concordia University	
2024	Connectom-Vernetzungs- und Innovationsfonds HessianAI	€ 37,500
2024	Travel Grant 6th Future of Financial Information Conference Stockholm University	\$ 150

Presentations

INVITED TALKS (* SCHEDULED)

May 2026(*). **FIRS Conference**, Miami, FL.

December 2025. **Sydney Banking and Financial Stability Conference**, Sydney, Australia.

December 2025. **38th Australasian Finance and Banking Conference**, Sydney, Australia.

December 2025. **Brownbag University of Technology Sydney**, Sydney, Australia.

July 2025. **Rising Scholar Conference in Finance 2025**, Zurich, Switzerland.

June 2025. **14th MoFiR Workshop on Banking**, Singapore.

May 2025. **2nd Workshop on the Latest Advances in NLP and Generative AI in Finance and Management**, Heilbronn, Germany.

April 2025. **13th Empirical Financial Intermediation (EFI) Meeting**, Brussels, Belgium.

March 2025. **BIS-CEPR-Gerzensee-SFI Conference on Financial Intermediation**, Gerzensee, Switzerland.

March 2025. **1st Lapland Financial Institutions Summit**, Levi, Finland.

March 2025. **Finance Research Seminar Krakow University of Economics**, Krakow, Poland.

December 2024. **3rd Bonn/Mannheim Workshop on Digital Finance**, Bonn, Germany.

October 2024. **Generative AI in Finance Conference**, Montreal, Canada.

September 2024. **Second annual Harvard-Wharton Insolvency and Restructuring Conference**, Cambridge, MA.

July 2024. **8th SAFE Household Finance Workshop**, Frankfurt, Germany.

May 2024. **6th Future of Financial Information Conference**, Stockholm, Sweden.

May 2024. **Bonn-Frankfurt-Mannheim PhD Conference 2024**, Bonn, Germany.

March 2024. **Corporate Restructuring & Insolvency Seminar**, Harvard, MA.

February 2024. **Law and Finance Research Seminar**, Kleinwalsertal, Austria.

December 2023. **NBER Big Data and Securities Markets Conference**, Cambridge, MA.

September 2023. **New (and Old) challenges to Financial Intermediaries Conference**, London, UK.

August 2023. **4th Vaasa Banking Research Workshop**, Vaasa, Finland.

May 2023. **11th Workshop Banks and Financial Markets**, Halle, Germany.

May 2023. **Bonn-Frankfurt-Mannheim PhD Conference 2023**, Frankfurt, Germany.

Teaching Experience

2025 **Foundations of Finance** (Master in Finance)
 Student evaluation: 4.6 / 5.0

Outreach & Professional Development

SERVICE AND OUTREACH

June 2025	3rd Bonn-Frankfurt-Mannheim PhD Conference , Organizer	<i>Frankfurt</i>
Since Sep. 2024	AI Frontiers in Finance Webinar Series , Organizer	
May 2024	2nd Bonn-Frankfurt-Mannheim PhD Conference , Organizer	<i>Bonn</i>
May 2023	1st Bonn-Frankfurt-Mannheim PhD Conference , Organizer	<i>Frankfurt</i>

CONFERENCE PARTICIPATION

2024	FIRS Conference	<i>Berlin</i>
2024	UCLA Conference on Financial Markets	<i>Los Angeles</i>
2023	HEC PhD Workshop	<i>Paris</i>
	<ul style="list-style-type: none"> • Jean-Charles Rochet, “Money and dynamic contracting” • Johan Hombert, “Incentive-constrained dynamic asset pricing” 	
2023	EFA Conference	<i>Amsterdam</i>
2022	Banken Forschungsworkshop	<i>Münster</i>

Coursework

COMPLETED COURSES

Empirical Corporate Finance	<i>Fall 2024</i>
Empirical Household Finance	<i>Fall 2024</i>
Banking Theory	<i>Summer 2024</i>
Empirical Banking - Methodological Aspects	<i>Summer 2024</i>
Empirical Tools/Applications in Banking and Macro-Finance	<i>Summer 2024</i>
Banking Regulation and the Future of Money	<i>Summer 2024</i>
Industrial Organization	<i>Spring 2024</i>
Research Seminar in Empirical Financial Intermediation	<i>Spring 2024</i>
Empirical Financial Intermediation	<i>Spring 2024</i>
Industrial Organization	<i>Spring 2024</i>
Natural Language Processing	<i>Fall 2023</i>
Advanced Topics in Finance	<i>Fall 2023</i>
Empirical Asset Pricing	<i>Spring 2023</i>
Corporate Finance	<i>Spring 2023</i>
Causal Inference	<i>Spring 2023</i>
Game Theory	<i>Spring 2023</i>
Econometrics II	<i>Fall 2023</i>
Asset Pricing Theory	<i>Fall 2022</i>
Microeconomics	<i>Fall 2022</i>
Econometrics I	<i>Fall 2022</i>
Mathematics & Statistics	<i>Fall 2022</i>