

# Ming Fan

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## Academic Profile

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PhD candidate in Finance with research interests in household finance, marketplace lending, banking regulation, corporate innovation, and data risk. Experienced in empirical research using large-scale administrative and alternative datasets with econometric methods. Committed to teaching applied finance with an emphasis on data-driven learning and real-world problem solving.

## Education

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**PhD in Finance** (in progress) Deakin University

Expected Completion: Sep 2026

**Bachelor of Commerce (Finance), First Class Honours** University of Queensland

GPA: 6.33/7.00

**Bachelor of Accounting** La Trobe University

GPA: 5.67/7.00

## Teaching Experience

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**Teaching Fellow / Casual Academic** Deakin University

*Department of Finance* Jul 2023 – Present

*Undergraduate:*

- MAF202 – Banking and Financial Institutions
- MAF210 – Quantitative Methods for Business (*Marking Tutor*)
- MAF308 – Financial Derivatives and Risk Management (*Marking Tutor*)

*Postgraduate:*

- MAF759 – Financial Data Analytics (*Marking Tutor*)

Delivered weekly tutorials in both online and face-to-face formats, facilitating discussion and problem-solving

Provided detailed feedback on assignments and assessments to support student learning outcomes

Held regular consultation sessions to assist students with course materials and assessments

## Research

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*Working Papers*

- *From Health to Wealth: The Impact of Uninsurance Rates on Financial Risks* (2025). **Job Market Paper.**
- *Health Insurance Coverage and Risk Allocation in Peer-to-Peer Lending* (2025)
- *Bank Stress Test and Online Lending* (2022)

*Work in Progress*

- *Health Care Cost and Corporate Innovation* (2026)
- *Data Privacy Risk and Firm Dividend Payout* (2026)

## Research Activities

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- FMA Asia-Pacific Conference, National Taiwan University, Taipei, Taiwan (15–17 December 2025). Presented paper: *From Health to Wealth: The Impact of Uninsurance Rates on Financial Risks* (Main Session).
- Discussant, FMA Asia-Pacific Conference, National Taiwan University, Taipei, Taiwan (15–17 December 2025). Session: Banks. Paper discussed: *Bank Expertise and Structural Transformation*.
- 2025 New Zealand Finance Meeting, The Auckland Centre for Financial Research, Queenstown, New Zealand (14–16 December 2025). Presented paper: *From Health to Wealth: The Impact of Uninsurance Rates on Financial Risks* (Main Session).
- FIRN Annual Conference, The University of Western Australia, Australia (25–27 November 2025). Presented paper: *From Health to Wealth: The Impact of Uninsurance Rates on Financial Risks*.
- Finance Discipline Group Workshop, Deakin University, Australia (17 October 2025). Presented paper: *From Health to Wealth: The Impact of Uninsurance Rates on Financial Risks*.
- Student Research Day, Deakin University, Australia (9 September 2022). Presented paper: *Bank Stress Test and Online Lending*.

## Awards & Scholarships

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DUPR Scholarship, Deakin Business School, Deakin University (2023)

## Teaching Interests

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Corporate Finance, Investments, Financial Markets, FinTech, Empirical Methods in Finance

## Research & Technical Skills

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- *Programming:* Python, R, Stata
- *Data Sources:* WRDS, CRSP, Compustat, Refinitiv, LendingClub

## Professional Experience

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### Research Assistant

Deakin University

*Supervisor: Associate Professor Mike Mao*

Nov 2023

- Collected and compiled superannuation fund data for all Australian super funds by extracting and systematically organising information from official fund reports

### Manufacturing Auditor

BDO China, Guangzhou

Nov 2021 – Mar 2022

- Conducted financial audits and analysed firm-level financial data
- Assisted in evaluating internal controls and financial reporting processes

## Professional Memberships

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Financial Management Association (FMA), Student Member

## Languages

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English (Fluent), Chinese (Native)