

HELENA CARVALHO

MPhil/PhD student in Financial Economics
University College London
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EDUCATION

- University College London** *Currently*
MPhil/PhD Financial Economics
- University College London** *September 2022 - September 2023*
MRes Financial Economics
- London School of Economics** *September 2018 - September 2019*
Msc Economic History
Graduated with Distinction.
Final dissertation with final classification of 80 “Brilliant Distinction”.
- Católica Lisbon School of Business and Economics** *September 2015 - September 2018*
Bsc Economics
Graduated with a Merit Distinction, final GPA 17/20.
”Aluno Top+” scholarship awarded for 2015/2016 and twice renewed for 2016/2017 and 2017/2018.

RESEARCH

My research is focused on financial economics and banking regulation.

Work in progress

- Carvalho, Helena (2023) Suboptimal lending with deposit insurance: risk shifting and overhang effects.

Permanent Working Papers

- Carvalho, Helena, Maria Fatima Silva, and Lucas Avezum (2022). “The solvency and funding cost nexus - the role of market stigma for buffer usability”. Working Papers 2022 Banco de Portugal 11. ISSN: 2182-0422
- Carvalho, Helena. “Land Inequality, Agricultural Productivity, and the Portuguese Agrarian Reform (1974-1976).” APHES Working Papers in Economic and Social History no. 3 (March 2022), pp. 1-32

CONFERENCES

- The Fifth Brunel Banking Conference, Financial stability, the macroprudential/ monetary policy nexus and bank behaviour, Department of Economics and Finance Brunel University London, 23rd June 2023.

INDUSTRY EXPERIENCE

- Banco de Portugal** *January 2021 - August 2022*
Macroprudential Policy Unit, Financial Stability Department *Lisbon, Portugal*
- EDP Energias de Portugal** *September 2019 - August 2020*
Internal Audit and Compliance *Lisbon, Portugal*