

Mailyn Fernandez

PhD Candidate, Accounting & Information Systems
 Virginia Tech Pamplin College of Business
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EDUCATION

Virginia Polytechnic Institute and State University

PhD – Business Administration (Accounting and Information Systems)

Expected 2026

University of Michigan Ross School of Business

MA – Business Administration (Accounting)

2019

University of Miami

MA – Latin American Studies

2015

BBA – Finance and Accounting (Double major)

2006

TEACHING EXPERIENCE

Virginia Tech

Instructor (Latest evaluation: 5.32 / 6.0)

ACIS2116 – Principles of Managerial Accounting (*In-person*)

Spring 2026

ACIS2116 – Principles of Managerial Accounting (*In-person*)

Fall 2021–2023

ACIS2116 – Principles of Managerial Accounting (*online office hours only*)

Fall 2020

University of Michigan

Instructor (4.8/5.0)

ACC471 – Financial Accounting for Non-Business Majors

Winter 2018

University of Miami

Teaching Assistant (on team of 4 other faculty instructors)

POL499/599 – Immigration Reform & The Congressional Elections (1 section)

Fall 2014

POL499/599 – Immigration Reform: The Current Debate (1 section)

Fall 2013

RESEARCH

Active Research Projects

[1] “Headlines to Credit Lines: The Role of Media Narratives in Private Lending Decisions”

Dissertation | Chair: Robert Davidson

[2] “The Information Benefits of Lender-Auditor Relationships” with Andrew Acito

Work-in-process

[3] “The Impact of Partisan Sorting on Firm Performance and Innovation” with Robert Davidson

Second-year summer paper

Other Projects

[4] “ChatGPT and Other AI Assistants: A Conversational Guide for Accounting PhD Students”

PROFESSIONAL EXPERIENCE

BankUnited Miami, FL <i>Vice President</i>	2010 – 2011
BNY Mellon Miami, FL <i>Commercial Loan Officer</i>	2004 – 2010

OTHER EXPERIENCE

Virginia Tech Pamplin College of Business <i>Graduate Research Assistant</i>	2020 – 2025
University of Michigan Ross School of Business <i>Graduate Research Assistant (Medical Leave Fall 2018 – Spring 2019)</i>	2015 – 2018
University of Miami Center for Latin American Studies <i>Graduate Assistant</i>	Summer 2013
University of Miami Board of Trustees <i>Graduate Student Representative – Student Affairs Committee</i>	2014 – 2015
University of Miami Faculty Senate <i>Graduate Student Representative – Student Affairs Committee, Library & Information Resources Committee</i>	2014 – 2015

AWARDS & HONORS

▪ Accounting and Information Systems Alumni Scholarship – Virginia Tech	2020 – 2025
▪ Virginia Society of CPAs VT Doctoral Scholarship	2023, 2025
▪ AAA/FARS Doctoral Consortium Fellow	2022, 2024
▪ AAA/Deloitte Foundation/J. Michael Cook Doctoral Consortium Fellow	2023
▪ William A. Paton Fellowship – University of Michigan Ross School of Business	2015 – 2019
▪ Rackham Merit Fellowship – University of Michigan Rackham Graduate School	2015 – 2018
▪ PhD Project Carolyn M. Callahan Transition Grant	2015
▪ Gates Millennium Scholarship (Full tuition)	2002 – 2006
▪ Florida Bright Futures Scholarship	2002 – 2006
▪ Harvard Business School Summer Venture in Management Program Alumni	2004

CONFERENCES

▪ 54 th Annual Virginia Accounting and Auditing Conference <i>Presentation: Demystifying AI for CPAs</i>	2024
▪ AAA Annual Conference (Discussant)	2024
▪ AAA Annual Conference (Attendee)	2015 – 2023
▪ PhD Project ADSA Annual Conference (Attendee)	2015 – 2023
▪ Virginia Tech Summer Conference (Discussant)	2023
▪ Virginia Tech Summer Conference (Attendee)	2022 – 2024
▪ University of Michigan Kapnick Spring Conference (Attendee)	2015 – 2018
▪ 14 th Annual South Florida Latin American Studies Graduate Student Conference	2014

PERSONAL PROJECTS & MISCELLANEOUS

- **Chat-Lab.ai** ([Link](#))
Description: Chat-lab.ai is a website containing a curated set of tools and resources for using AI in academic research and teaching, including a quick audio transcript generator, an app to extract bibliographic metadata from uploaded research papers, and several micro-tools to help scrape and format unstructured web text for processing by LLMs.
- SAS, Stata, SQL, Python, LaTeX
- ProQuest Text and Data Mining (TDM) Studio, AWS, Linux
- Homelab and self-hosted apps
- Native fluency in Spanish
- 2022 Virginia Tech Summer Conference Charity Poker Tournament Champion

PROJECT SUMMARIES

Research Projects

- [1] “Headlines to Credit Lines: The Role of Media Narratives in Private Lending Decisions”

Dissertation | Chair: Robert Davidson

Research indicates that economic actors are swayed by prevailing economic narratives (Shiller, 2019). Yet, while investors appear to be influenced by media narratives (e.g., Bybee, Kelly, Su, & Ramadorai, 2023), it is not obvious whether creditors should be similarly affected. Creditors have access to both firm-specific and aggregated private information across their various business lines (Boot, 2000), which gives them an information advantage over typical arms’ length investors. This project examines whether creditors, like equity investors, are influenced by prevailing economic narratives in the context of private lending decisions. Specifically, using the full-text historical archive of the *Wall Street Journal*, I take advantage of new capabilities in artificial intelligence and large language models (LLMs) to examine whether alignment of firm-specific media coverage with contemporary media topics influences credit decision-making.

- [2] “The Information Benefits of Lender-Auditor Relationships” with Andrew Acito

Work-in-process

Prior literature has established that banks rely on lending relationships to minimize information asymmetry between lenders and borrowers. New research, relying on institutional-level analysis, finds that banks achieve similar benefits from sharing a common auditor with borrowers either because of familiarity with the auditor’s testing procedures or because the auditor’s relationship with the bank creates stronger incentives to perform well on the borrower’s audit (Francis & Wang, 2020). This work, however, raises broader questions about how relationships between individual bankers and auditors affect lending decisions. We examine whether prior personal relationships between lenders and borrowers’ auditors can influence loan syndicate formation and debt contract design.

- [3] “The Impact of Partisan Sorting on Firm Performance and Innovation” with Robert Davidson

Second-year summer paper

Given the adverse effects of growing political polarization, we explore whether politically heterogeneous management teams can effectively work together and carry out firm objectives. Specifically, we examine whether political similarity among firms’ top executives impacts the probability of executive turnover and broad measures of firm performance. We find that politically similar management teams are less likely to experience executive turnover. We also find that politically similar management teams have less turnover during periods when the broader political environment is highly polarized.

Other Projects

- [4] “ChatGPT and Other AI Assistants: A Conversational Guide for Accounting PhD Students”

The purpose of this guide is to introduce PhD students to the potential opportunities and challenges of using generative AI tools, such as ChatGPT. The first half provides an overview of how these tools work, highlighting limitations, such as potential bias in underlying training data, and risk of *hallucination*, AI’s propensity for making things up. I also underscore data privacy and ethical considerations around proper AI usage. The second half explains how to use generative AI tools, including how to work with APIs, and offers practical strategies and suggestions for a range of use cases relevant to PhD students, including coursework, research, and teaching. While I include helpful links throughout, I conclude with a list of links to additional resources for the curious reader interested in learning more. Given the rapidly evolving AI landscape, my goal is not to be prescriptive, but rather to encourage independent thinking for applying AI tools. Therefore, this guide is intentionally written in terms of first principles so that the reader is ready to experiment with any new AI tools they might encounter. Ultimately, the key recommendation when using AI tools is simple, and merely requires the user do what AI cannot do on its own yet: think.