Curriculum Vitae

Yuval Dan Bar-Or, Ph.D.

Associate Professor
Academic Director of Flex MBA and Dual-Degree Programs, and
Founder of the *Pillars of Wealth* Physician Personal Finance Initiative
Carey Business School
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Corporate websites:
pillarsofwealth.com

CAREER INTERESTS

- Financial and investing literacy, wealth management
- Corporate governance; executive decision making in the face of uncertainty
- Leadership and risk management
- Corporate social responsibility and socially responsible investing
- Credit risk measurement and mitigation

EDUCATION

THE WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA --- *Ph.D. in Finance*
May 2000, Philadelphia, PA
Sloan Fellow and Dean's Fellowship of Distinguished Merit
Social Sciences & Humanities Research Council of Canada Doctoral Fellowship
Doctoral Dissertation Title: "An Investigation of Expected Financial Distress Costs"

THE WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA --- *Master of Arts in Finance*
December 1998, Philadelphia, PA

McMASTER UNIVERSITY --- *Master of Arts in Economics*
June 1994, Hamilton, Canada
GPA 3.9; Ontario Graduate Scholarship; Centennial Scholarship

McMASTER UNIVERSITY --- *Bachelor of Arts in Economics*
May 1991, Hamilton, Canada
GPA 4.0; *Summa Cum Laude*; Class Valedictorian; Dean's Honor List

McMASTER UNIVERSITY --- *Bachelor of Engineering in Engineering Physics*
June 1990, Hamilton, Canada
Coursework primarily in: Laser-Optics, Nuclear Engineering and Solid-State Physics
Dean's Honor List
McMaster University Senate Scholarship
Chancellors' Scholarship

JOHNS HOPKINS UNIVERSITY --- *Master of Arts in Writing*
December 2018, Baltimore, MD
GPA 4.0

PUBLICATIONS

- Bar-Or Yuval, "Unbiased education in personal finance should start early in a doctor's training," *Hopkins Medicine Magazine*, Winter 2019
- Bar-Or Yuval, Fessler H E, Desai D A, Zakaria S "Implementation of a Comprehensive Curriculum in Personal Finance for Medical Fellows." Cureus 10(1): e2013. DOI 10.7759/cureus.2013, January 01, 2018
- Bar-Or, Yuval "Human Considerations in Turnaround Management: A Practitioner's View" in *Turnaround Management and Bankruptcy*, Routledge Advances in Management and Business Studies (Book 69). Edited by Jan Adriaanse, Jean-Pierre van der Rest. Routledge, March 2017
- Bar-Or, Yuval. *Pillars of Wealth: Personal Finance Essentials for Medical Professionals*, Revised Edition. TLB Publishing: Ellicott City, Maryland, January 2017
- Bar-Or, Yuval "Relying on People to Compete with Corporate Dental Practices" (October/November, 2015) *Progressive Dentist Magazine.*
- Bar-Or, Yuval. "Empowering Physicians with Financial Literacy" (July/August issue, 2015) *Journal of Medical Practice Management*, 46-49.
- Bar-Or, Yuval. "*Understanding Uncertainty and Common Risk Management Challenges*" (March/April 2015) *Investments & Wealth Monitor*, 29-32.
- Bar-Or, Yuval. *Pillars of Wealth: Finance and Business Essentials for Medical Practices*, TLB Publishing: Ellicott City, Maryland, August 2014
- Bar-Or, Yuval. *Pillars of Wealth: Personal Finance Essentials for Medical Professionals*, TLB Publishing: Ellicott City, Maryland, February 2014
- Bar-Or, Yuval. *Leveraging People for a Corporate Turnaround.* Chinese Edition, The Commercial Press, Beijing, China, August 2012
- *Crazy Little Risk Called Love*, TLB Publishing: Ellicott City, Maryland, July 2012.
- "For Better Rating Agencies Go Back To Campus" (November 18, 2011), *Forbes*, Yuval Bar-Or
- "Sovereign Credit Ratings: Relics Of A Bygone Era" (October 28, 2011), *Forbes.com*, Yuval Bar-Or
- "Hurricanes Drive Home Appeal Of Alternative Energy Sources" (September 6, 2011), *Forbes*, Yuval Bar-Or
- "The Wrong Conversation About Credit Ratings Agencies" (August 8, 2011), *Forbes*, Yuval Bar-Or
- "A Financial Advisory Model For Small Investors" (July 21, 2011) *Forbes*, Yuval Bar-Or
- "Kroll Gets Into Bond Gumshoe Biz, Faces Sticky Issues" (June 10, 2011), *Forbes*, Yuval Bar-Or
- "Launch Sequence For Human Genome Stocks" (June 7, 2011) *Forbes*, Yuval Bar-Or
- "LinkedIn's 1999-Style IPO Rekindles Questions About Leaving Money On The Table" (May 19, 2011) *Forbes*, Yuval Bar-Or
- Bar-Or, Yuval. "Calculating (Small) Company Credit Risk," Investopedia.com, March 2011.
- Bar-Or, Yuval. "Explaining Your Value As a Broker," *Investment News*, October 10, 2010.
- Bar-Or, Yuval. "Rating Agencies Should Get A Death Sentence," Forbes.com, September 24, 2010.
- Bar-Or, Yuval. *Play to Prosper: The Passive Investor's Game Plan.* TLB Publishing: Springfield, New Jersey, April 2011.
- Bar-Or, Yuval. *Play to Prosper: The Small Investor's Survival Guide.* TLB Publishing: Springfield, New Jersey, August 2010.
- Bar-Or, Yuval. *Is a PhD for Me? Life in the Ivory Tower: a Cautionary Guide for Aspiring Doctoral Students*. TLB Publishing: Springfield, New Jersey, May 2009.
- Bar-Or, Yuval. *Leveraging People for a Corporate Turnaround: Leadership and Management Guidance for Organizational Change*. TLB Publishing: Springfield, New Jersey, January 2009. (Chinese language edition published August 2012).
- Bar-Or, Yuval. "Blind Spots in Current Risk Management Practices: Measurement Error" *Journal of Risk Management in Financial Institutions*, Volume 1 No. 4, July 2008

- Bar-Or, Yuval, “An Investigation of Expected Financial Distress Costs,” Doctoral Dissertation, University of Pennsylvania, The Wharton School of Business, 2000
- Bar-Or et al., “The Wage Premium to a University Education: 1971-1991,” *Journal of Labor Economics* 13 (Oct. 1995)
- Bar-Or et al., “Canadian Experience-Earnings Profiles and the Return to Education in Canada: 1971-1990,” McMaster University Economics Department, Working Paper 93-04
- Bar-Or et al., “Canadian Experience-Earnings Profiles in the 1980s,” McMaster University Economics Department, Working Paper 92-08

MEDIA MENTIONS AND APPEARANCES

Former contributor on *Forbes.com*. Quoted in various media, including *The Wall Street Journal*, *BusinessWeek*, *USA Today*, *Reuters*, *TheStreet.com*, *The Baltimore Sun*, *Bankrate.com*, *Investopedia.com*, *InvestmentNews.com*, *AdvisorOne.com*, *The Arizona Republic*, *FoxBusiness.com*, *US News & World Report*, *Consumers Digest*, *Treasury & Risk*, *Morningstar.com*, *RIABiz.com*, *WalletHub.com*, *Sweet Fish Media*, *cdtv.net*, and *The Washingtonian Magazine*.

- "Doctors in Debt" (Fall 2018) *Carey Business Magazine*.
- "Young surgeons face high debt, financial instability" (June 11, 2018) Reuters, Carolyn Crist
- "Laureate IPO still pending amid political flap, industry crackdown" (October 8, 2016) *Baltimore Sun*, John Fritze and Natalie Sherman
- "2016's Best Cities to Flip Houses," (August 2, 2016) WalletHub.com, Richie Bernardo
- "What is Risk Culture and How Does a Leader Shape It?" (June 27, 2016) Sweet Fish Media, James Carbary
- "Baltimore company stocks are mixed amid market turmoil in January." (January 29, 2016) *Baltimore Sun*, Carrie Wells
- "Legg Mason buys stakes in 3 financial management companies." (January 22, 2016) *Baltimore Sun*, Carrie Wells
- "Index Funds Gain in Popularity" (July 11, 2015), *Baltimore Sun*, Carrie Wells.
- *Moving Forward* podcast on Financial Literacy Skills for Medical Professionals (July 1, 2015), VueAvant.com and Stitcher Radio, John Lim
- "How Renters Can Build Long-Term Wealth, Too" (June 11, 2015) *US News & World Report*, Joanne Cleaver. Also appears in Yahoo News.
- "Economic impact of the Baltimore riots" WTOP radio, Washington DC, May 2, 2015
- Pillars of Wealth books reviewed on *Medical Megatrends* site. April 27, 2015, by Dr. Stephen C. Schimpff, former CEO of the University of Maryland Medical Center
- American College of Osteopathic Internists' Newsletter summarizes Dr. Yuval Bar-Or's estate planning session. Vol. 24 No. 6, November 2014 (page 6)
- 5 tips for college students interested in investing (September 13, 2014) *USA Today*, Steve Nicastro
- Yuval Bar-Or Explains the *Pillars of Wealth* (June 26, 2014) *Power of Attorney Radio*, Reston, VA, interviewed by Wayne Zell, Esq.
- "Hedging the Risks of Love" book review (Spring/Summer 2013) *Johns Hopkins Carey Business School ONE Magazine*, Brennen Jensen
- PRESS RELEASE: For Love or Money: Financial-Risk Management Methods Can Pay Off in Romantic Relationships, Johns Hopkins Business Professor Advises (February 5, 2013) *PRWEB*, Baltimore, MD, Johns Hopkins University Carey Business School
- "Marketplace" (October 11, 2012) *American Public Media*, Mark Garrison
- "Unlucky in love? Adopting savvy investors' methods could help" (August 6, 2012) The Baltimore Sun, Eileen Ambrose
- "With Libor suit, Baltimore reinforces role as banking watchdog" (July 14, 2012) The Baltimore Sun, Steve Kilar.
- "Baltimore city is among many suing big banks over allegations of rate-rigging" (July 9, 2012) *The Baltimore Sun*, Eileen Ambrose
- "Investor distrust likely to rise after Facebook IPO debacle" (June 4, 2012) *The Baltimore Sun*, Eileen Ambrose
- Member of Bankrate.com TweetChat panel, "Savings for Your Future - IRAs" (March 27, 2012)
- Yuval Bar-Or author of The Small Investor's Survival Guide - Interview [**audio**] (December 16, 2011) cdtv.net, John Hanna

- Yuval Bar-Or author of The Passive Investor's Game Plan - Interview [**audio**] (November 28, 2011) cdtv.net, John Hanna
- "An App for Investor Sentiment" (September 2011), *Consumers Digest*
- "Come On Gen X, Take Some Chances" (June 20, 2011), Wall Street Journal, Veronica Dagher
- PRESS RELEASE: *Play to Prosper: The Passive Investor's Game Plan* by Yuval Bar-Or (May 12, 2011)
- "What One Advisor's Letter to Her Son Reveals About Americans' Attitudes Toward Money" (February 25, 2011) RIABiz.com, Bob Margolis
- " 'Safe' Strategies Can Be Their Own Risks" (February 9, 2011) Morningstar.com, Joe Mont
- " 'Safe' Strategies Can Be Their Own Risks" (February 9, 2011) The Street.com, Joe Mont
- "Getting Good, but Cheap, Financial Advice" (December 23, 2010) Bankrate.com, Sheyna Steiner
- "In Tough Markets, Humility Pays" (November 12, 2010) Wall Street Journal Video (3:12), Annie Gasparro
- "Why Being Financially Literate Isn't Enough" (Nov. 10, 2010) Wall Street Journal, David Weidner
- "You've Earned It. Now What?" (November 9, 2010), *Washingtonian*, Kimberly Palmer
- "The Real Story with Gregg Greenberg" [Final 7 minutes of segment] (October 28, 2010) The Street.com, Gregg Greenberg
- "BondDesk Report Gives Advisors an Insider's View of Corporate Bonds" (October 12, 2010) AdvisorOne, Joyce Hanson.
- "Advisers Find Niche Deep in the Corn Belt" (October 10, 2010) InvestmentNews.com, Lisa Shidler
- PRESS RELEASE: *Play to Prosper: The Small Investor's Survival Guide* by Yuval Bar-Or (September 13, 2010)
- "Online Brokers Face Fiduciary Spotlight" (August 23, 2010) The Street.com, Laurie Kulikowski
- "Young Investors Risk More by Risking Less" (August 18, 2010) The Street.com, Joe Mont
- "Should Young People See a Financial Planner" (August 5, 2010) US News & World Report, Katy Marquardt
- "SEC hopes to clarify 12b-1 fees" (August 1, 2010) The Arizona Republic, Russ Wiles
- "Investors Score Some Gains in Financial Reform Overhaul" (July 21, 2010) FoxBusiness.com, Sheyna Steiner
- "Investors Score Some Gains in Financial Reform Overhaul" (July 21, 2010) Bankrate.com, Sheyna Steiner
- PRESS RELEASE: Chinese Translation of Yuval Bar-Or's *Leveraging People for a Corporate Turnaround* (January 12, 2010)
- Author Yuval Bar-Or teaching financial literacy at Howard County, MD Library (October 28, 2009)
- Author Yuval Bar-Or appearing at Howard County, MD Library (August 4, 2009)
- *Leveraging People for a Corporate Turnaround* reviewed by *Workplace* Magazine (July 2009)
- Author Yuval Bar-Or in *Businessweek* (May 11, 2009)
- PRESS RELEASE: Is a PhD for Me? (May 2009)
- PRESS RELEASE: Leveraging People for a Corporate Turnaround (April 30, 2009)
- Bureau van Dijk Conference, Brussels, Belgium (February 2008) pdf
- McMaster University, Canada (November 2007) pdf
- Jonah Group (July 2007)
- GARP Asia, Hong Kong (October 2006) pdf, page 5
- S&P *Credit Risk Solutions*, page 3 (November 2005)
- *Treasury & Risk* (March 2005)
- S&P Announcement (August 2004)
- Association for Financial Professionals (AFP), New Orleans, Louisiana (November 2002) pdf, page 3

SELECTED SPEAKING ENGAGEMENTS

- "Budgeting, income and expenses – Living within your means," Johns Hopkins University School of Nursing, offered by Sigma Nu Beta Chapter to JHU School of Nursing Faculty & Students, Baltimore, MD, November 6, 2019.
- "Investing Basics for Faculty, Staff and Physicians," Johns Hopkins University School of Medicine, offered to JHU staff through School of Medicine Office of Faculty Development, October 28, 2019.
- "Unbiased Personal Finance for Faculty, Staff and Physicians," Johns Hopkins University School of Medicine, offered to JHU staff through School of Medicine Office of Faculty Development, Baltimore, MD, October 23, 2019.
- "Quantifying Need and Selecting Insurance (Life, Disability, Property & Casualty insurance)," Educational Retreat 2019: Community Center for Physician Well-Being and Professional Development, French Lick Springs Resort, French Lick, IN, September 28, 2019.
- "Top Mistakes Physicians Make," Educational Retreat 2019: Community Center for Physician Well-Being and Professional Development, French Lick Springs Resort, French Lick, IN, September 28, 2019.
- "Retirement Planning for the Physician Family," Educational Retreat 2019: Community Center for Physician Well-Being and Professional Development, French Lick Springs Resort, French Lick, IN, September 27, 2019.
- "Investing Basics," Educational Retreat 2019: Community Center for Physician Well-Being and Professional Development, French Lick Springs Resort, French Lick, IN, September 27, 2019.
- "Budgeting Basics," offered to JHU Bloomberg School of Public Health MPH Students, Room W4030, 615 Wolfe Street, Baltimore, MD, September 12, 2019.
- "Disability Insurance and Individual Retirement Accounts (IRAs)," offered to Johns Hopkins urology residents, Zayed Tower, 11th floor, Baltimore, Maryland, August 13, 2019.
- "Introduction to Budgeting and Investing," offered to Cardiovascular Medicine Fellows in the University of Maryland Medical System, Gudelsky 3 Conference Room, May 14, 2019.
- "Investing for the future," JHU Graduate Students Spring wellness talk series, Ross Research Building, 720 Rutland Avenue, Baltimore, MD 21205, Room 503, May 1, 2019.
- "FinEd @ Hopkins Spring workshop: Investing Basics," Offered by Johns Hopkins Student Financial Services, April 9, 2019, Charles Commons Salon A.
- "Investing Basics for Faculty, Staff, and Physicians," Office of Faculty Development, Johns Hopkins University School of Medicine, full day course, Baltimore, MD, March 27, 2019
- "Unbiased Personal Finance for Faculty, Staff, and Physicians," Office of Faculty Development, Johns Hopkins University School of Medicine, full day course, Baltimore, MD, March 18, 2019
- "Unbiased Personal Finance," Arranged by Pulmonary And Critical Care Medicine Fellowship Program, Johns Hopkins University School of Medicine, Tuesdays 2-4pm, Baltimore, MD, March 2019
- "Finding Your First Job – Contract Negotiation", Organized by the Johns Hopkins Medicine Clinical Fellows Council, Chevy Chase Auditorium, Baltimore, MD, January 22, 2019, 5-7pm
- "DIY investing versus using a financial advisor," Women in Radiology Meeting, Johns Hopkins Hospital, RAD 103, Blalock Bldg, Baltimore, Maryland, November 15, 2018
- "Investing Basics for Faculty, Staff, and Physicians," Office of Faculty Development, Johns Hopkins University School of Medicine, full day course, Baltimore, MD, October 11, 2018
- "Unbiased Personal Finance for Faculty, Staff, and Physicians," Office of Faculty Development, Johns Hopkins University School of Medicine, full day course, Baltimore, MD, October 2, 2018
- "Introduction to Personal Finance for Surgeons," American College of Osteopathic Surgeons, Webinar, August 15, 2018

- "Demystifying Financial Management for Public Sector Leaders," Treasury Executive Institute, Washington, DC, April 18, 2016
- "Personal Finance Essentials II," Bayview Hospital, Medical Education Center, Baltimore, MD, April 4, 2016
- "Personal Finance Essentials I," Bayview Hospital, Medical Education Center, Baltimore, MD, March 30, 2016
- "Business essentials" Anne Arundel County Public Schools, Delivered several sessions on launching a business and budgeting to high school students at the Performance and Visual Arts (PVA) magnet program in Annapolis, MD, October 8 and 29, 2015
- "Finance and Business Essentials for Physicians" Wellspan/York Hospital, York, PA May 22, 2015
- "Working with Doctors" Financial Planning Association of Maryland, Pikesville Hilton, Pikesville, MD, May 14, 2015
- "The Importance of Real Estate for the Medical Practice," Shady Grove Medical Pavilion, 9601 Blackwell Road, Rockville, MD, November 6, 2014
- "The Science of Risk: Insights into Understanding the Challenges and Opportunities in Entrepreneurship and Investing" at the Society of Physician Entrepreneurs, Johns Hopkins University, Montgomery County Campus, November 5, 2014
- "Estate Planning, Asset Protection, and Charitable Giving" at American College of Osteopathic Internists Annual Convention and Scientific Sessions Baltimore Marriott Waterfront, Baltimore, MD, October 17, 2014
- "Pillars of Wealth Basics for Physicians" at American College of Osteopathic Internists Annual Convention and Scientific Sessions, Baltimore Marriott Waterfront, Baltimore, MD, October 16, 2014
- Johns Hopkins School of Medicine, "Pillars of Wealth: Introduction," delivered to Internal Medicine Residents, Baltimore, MD, June 9, 2014
- Perfect Wedding Details Seminar, "Planning your Financial Future," Hyatt Regency on Capitol Hill, Washington, DC, November 3, 2013
- Johns Hopkins Carey Business School Finance Club, "Risk Management and Credit VaR," Baltimore, Maryland, September 19, 2013
- Johns Hopkins Business Consulting Club, "Risk and Risk Management," Baltimore, Maryland, June 4, 2013
- Chinese Students and Scholars Association of JHU and the Start-Up & Innovation Club, "Business Strategy & Risk Management," Baltimore, Maryland, April 11, 2013
- Johns Hopkins School of Medicine "Financial Literacy," Baltimore, Maryland, April 2, 2013
- Johns Hopkins Business Consulting Club, "The Consulting Industry," Baltimore, Maryland, March 21, 2013
- Johns Hopkins Finance and Economics Club "Financial Fallacies," Baltimore, Maryland, February 27, 2013
- Howard County Library, "Investment Realities: Protecting Our Nest Eggs," Columbia, Maryland, October 28, 2009
- Lovely Professional University, Honors MBA Program, "Credit and Equity Valuation, with Comments on Agency Ratings and Sub-prime," Punjab, India, October 21, 2008
- Lovely Professional University, MBA Program, "Risk and Risk Management," Punjab, India, October 20, 2008
- Nanyang Technological University, Masters of Financial Engineering Program, "Credit Rating Agencies: Upheaval and Evolution," Singapore, October 14, 2008
- McMaster University DeGroote School of Business, "The International Rating Agencies," Hamilton, Ontario, Canada, March 14, 2008

- Bureau van Dijk FACT-CRS User Group Seminar, “Today's Value Equation: Innovation, Financial Engineering, and Capital Management,” Le Meridien, Brussels, Belgium, February 25, 2008
- McMaster University DeGroote School of Business, “Credit Markets, Credit Risk, and Subprime Implications,” Hamilton, Ontario, Canada, November 9, 2007
- Global Association of Risk Professionals (GARP) 2006 Asia Convention, “Reconciling Expert Judgment and Statistical Methods,” Hong Kong, October 24, 2006
- Global Association of Risk Professionals (GARP) 2nd Annual Economic Capital Roadshow, “Economic Capital Workshop,” Hong Kong, October 23, 2006
- The International Association of Credit Portfolio Managers (IACPM) 2005 Fall Meeting, “Scoring Middle Market Credits,” Washington, DC, November 9, 2005
- Platt’s Oil Price Risk Management Seminar Series, “Credit Risk Management Solutions,” Singapore, October 18, 2005
- Platt’s Oil Price Risk Management Seminar Series, “Credit Risk Management Solutions,” London, England, September 19, 2005
- Platt’s Oil Price Risk Management Seminar Series, “Credit Risk Management Solutions,” Moscow, Russia, September 6, 2005
- The Risk Management Association, “In This Evolving World of Credit Risk Portfolio Management, What Monitoring Techniques and Early Warning Processes Have Proven Most Effective?” New York, NY, November 10, 2004
- The Bank of Israel, “Quantifying Default Probabilities for Public and Private Firms,” Jerusalem, Israel, June 12, 2003
- Hebrew University, School of Business, “Credit Markets and Credit Risk Management,” Jerusalem, Israel, June 11, 2003
- 6th Annual Syndicated Loan Symposium, “A Credit and Credit Risk Management Perspective on Underwriting, Syndication, and Loan Trading” panelist, New York, NY, December 2, 2002
- Credit Risk Management for Financial Institutions: Braving the New Basel Capital Accord and Rising to its Challlenges – A Marcus Evans Conference, presented “A Vision for Basel and Beyond,” Singapore, November 12, 2002
- Association for Financial Professionals 23rd Annual Conference, “Get the Credit You Deserve: Current Trends in Corporate Credit risk Analysis and Their Impact on Issuers and Borrowers” panelist, New Orleans, LA, November 5, 2002
- University of Rochester, “Credit Risk and Credit Risk Management,” Rochester, NY, April, 2002
- PRMIA New York Risk Professionals, “Portfolio Management of Credit Risk,” New York, NY, USA, March, 2002
- Merrill Lynch Credit Workshop, Sydney, Australia, February, 2002
- Numerous other presentations in North America, Europe, and Asia to consulting companies, investment banks, and Fortune 500 companies

TEACHING EXPERIENCE

- Johns Hopkins University Carey Business School, "Investments (online)" Flex MBA Program, Baltimore, MD, 2020
- Johns Hopkins University Carey Business School, "Corporate Finance" Global MBA Program, Baltimore, MD, 2019
- Johns Hopkins University Carey Business School, "Investments" MSF Program, Baltimore, MD, 2019
- Johns Hopkins University Carey Business School, "Global Immersion: Finance in Europe" Flex MBA Program, Baltimore, MD, 2019
- Johns Hopkins University Carey Business School, "Financial Institutions" MSF Program, Baltimore, MD, 2019
- Johns Hopkins University Carey Business School, "Investments (online)" Flex MBA Program, Baltimore, MD, 2019
- Johns Hopkins University Carey Business School, "Corporate Finance" Global MBA Program, Baltimore, MD, 2018
- Johns Hopkins University Carey Business School, "Advanced Portfolio Management (online)" Flex MBA Program, Baltimore, MD, 2018
- Johns Hopkins University Carey Business School, "Global Immersion: Finance in Europe" Flex MBA Program, Baltimore, MD, 2018
- Johns Hopkins University Carey Business School, "Financial Institutions" MSF Program, Baltimore, MD, 2018
- Johns Hopkins University Carey Business School, "Investments (online)" Flex MBA Program, Baltimore, MD, 2018
- Johns Hopkins University Carey Business School, "Corporate Finance" MSF Program, Baltimore, MD, 2017
- Johns Hopkins University Carey Business School, "Financial Resources II" Global MBA Program, Baltimore, MD, 2017
- Johns Hopkins University Carey Business School, "Investments (online)" Flex MBA Program, Baltimore, MD, 2017
- Johns Hopkins University Carey Business School, "Financial Institutions" MSF Program, Baltimore, MD, 2017
- Johns Hopkins University Carey Business School, "Fixed Income" MSF Program, Baltimore, MD, 2017
- Johns Hopkins University Carey Business School, "Risk & Accountability." Executive MBA Program, Baltimore, MD, 2017
- Johns Hopkins University Carey Business School, "Corporate Finance" MSF Program, Baltimore, MD, 2016
- Johns Hopkins University Carey Business School, "Financial Resources II" Global MBA Program, Baltimore, MD, 2016
- Johns Hopkins University Carey Business School, "Investments (online)" Flex MBA Program, Baltimore, MD, 2016
- Johns Hopkins University Carey Business School, "Financial Institutions" MSF Program, Baltimore, MD, 2016
- Johns Hopkins University Carey Business School, "Fixed Income" MSF Program, Baltimore, MD, 2016
- Johns Hopkins University Carey Business School, "Risk & Accountability." Executive MBA Program, Baltimore, MD, 2016

- Johns Hopkins University Carey Business School, “Corporate Finance” MSF Program, Baltimore, MD, 2015
- Johns Hopkins University Carey Business School, “Financial Resources II” Global MBA Program, Baltimore, MD, 2015
- Office of Naval Intelligence (ONI) “Developing a Business Mindset” Taught 11-hour executive development course designed for mid-level managers, Suitland, MD, May 6-7, 2015
- Johns Hopkins University Carey Business School, “Advanced Portfolio Management” MSF Program, Baltimore, MD, 2015
- Johns Hopkins University Carey Business School, “Fixed Income” MSF Program, Baltimore, MD, 2015
- Johns Hopkins University Carey Business School, “Risk & Accountability.” Executive MBA Program, Baltimore, MD, 2015
- Johns Hopkins University Carey Business School, “Corporate Finance” MSF Program, Baltimore, MD, 2014
- Johns Hopkins University Carey Business School, “Financial Resources II” Global MBA Program, Baltimore, MD, 2014
- Johns Hopkins School of Medicine, “Pillars of Wealth: Personal Finance Essentials for Medical Professionals.” Baltimore, MD, January 6-17, 2014
- Johns Hopkins University Carey Business School, “Investments.” Graduate course (MBA and MSF), Baltimore, MD, 2014
- Johns Hopkins University Carey Business School, “Risk & Accountability.” Executive MBA Program, Baltimore, MD, 2014
- Johns Hopkins University Carey Business School, “Wealth Management.” Graduate course (MBA and MSF), Baltimore, MD, 2013
- Johns Hopkins University Carey Business School, “Risk & Accountability.” Executive MBA Program, Baltimore, MD, 2013
- Johns Hopkins University Carey Business School, “Investments.” Graduate course (MBA and MSF), Baltimore, MD, 2013
- Johns Hopkins University Carey Business School, “Investment Analysis and Portfolio Management.” Graduate course (MBA and MSF), Washington, DC, 2012
- University of Maryland University College, “Financial Decision Making for Managers.” Graduate School of Management & Technlogy, Adelphi, MD, 2011-2012 (multiple sessions)
- Johns Hopkins University Carey Business School, “Finance Capstone Advanced Topics.” Advanced Graduate course (MBA and MSF), Baltimore, MD, 2011
- Johns Hopkins University Carey Business School, “Finance Capstone Advanced Topics.” Advanced Graduate course (MBA and MSF), Baltimore, MD, 2010
- DeGroote School of Business, McMaster University. “Financial Modeling Using Excel.” Centre for Continuing Education, Hamilton, Ontario, Canada, 2010
- DeGroote School of Business, McMaster University. Contracted to design two graduate level distance learning courses, Hamilton, Ontario, Canada, 2010
- Johns Hopkins University Carey Business School, “Investment Analysis and Portfolio Management.” In-house MBA Program, Booz Allen Hamilton, Herndon, VA., 2010
- Johns Hopkins University Carey Business School, “Investment and Portfolio Analysis.” Advanced Graduate course (MBA and MSF), Baltimore, MD, 2010-2012, (multiple sessions)
- Johns Hopkins University Carey Business School, “Advanced Portfolio Management.” Advanced Graduate course (MBA and MSF), Columbia, MD, 2009, (multiple sessions)
- Johns Hopkins University Carey Business School, “Investment Analysis and Portfolio Management.” Graduate course (MBA and MSF), Columbia, MD, 2009-2010 (multiple sessions)

- Financial engineering courses, “Default Probability (market-based, or Merton) Modeling,” New York, London, Toronto, Sydney, Melbourne, 2003 – 2008
- The Inter Disciplinary Center Credit Risk and Debt Valuation Workshop, “Default Probabilities: Market-Based Approaches,” Herzliya, Israel, October 28, 2004
- New York University, “Computational Approaches to Credit Risk: The Structural Model,” New York, July 1, 2003
- The Interdisciplinary Center, The Caesarea Edmond Benjamin de Rothschild Center for Capital Markets and Financial Risk Management, “A Credit Risk Seminar,” Herzliya, Israel, May 13-14, 2003
- Practitioner versions of Financial Engineering courses on “Credit Portfolio Management: Economic Capital and Portfolio Performance,” San Francisco, New York, London, Sydney, 2001 – 2004
- Helsinki School of Economics, (Helsingin Kauppakorkeakoulu – HKKK), Undergraduate course in “Corporate Finance,” Mikkeli, Finland, March 1998
- A.T. Kearney, “Corporate Finance” course, Moscow, Russia, 1996
- Numerous corporate workshops and seminars on risk, risk modeling, financial institutions, and investments, 2000 – 2008
- MBA and Undergraduate Teaching Assistant at the Wharton School of Business, University of Pennsylvania, “Investment Management,” 1995 – 1996
- MBA and Undergraduate Teaching Assistant at the Wharton School of Business, University of Pennsylvania, “Corporate Finance,” 1999 – 2000
- MBA and Undergraduate Teaching Assistant at the Wharton School of Business, University of Pennsylvania, “Security Analysis (Corporate Valuation),” 1997 – 1999
- MBA and Undergraduate Teaching Assistant at the Wharton School of Business, University of Pennsylvania, “International Finance,” 1996 – 1997
- Executive Education Tutor at the Wharton School, University of Pennsylvania, “Corporate Finance,” 1996 – 1998
- Undergraduate Teaching Assistant, McMaster University, “Econometrics,” 1993

CURRENT ACTIVITIES

Johns Hopkins University Carey Business School — Sept. 2009 - present

Associate Professor

- Teach Advanced Portfolio Management, Wealth Management, Corporate Finance, Fixed Income, Risk & Accountability, Financial Institutions, and Investments, primarily to MBA and MSF students
- Teach Project Management in the Carey Executive Education program
- Recipient of *Dean's Award for Faculty Excellence 2018,* Johns Hopkins University Carey Business School, August, 2019
- Clinical Fellows Council Award of Appreciation, Johns Hopkins School of Medicine, 2019
- Recipient of *Dean's Award for Faculty Excellence 2018,* Johns Hopkins University Carey Business School, August, 2018
- Recipient of *Dean's Award for Faculty Excellence 2017,* Johns Hopkins University Carey Business School, August, 2017
- Recipient of *Dean's Award for Faculty Excellence 2016,* Johns Hopkins University Carey Business School, August, 2016
- Recipient of *Excellence in Teaching Award 2015* during May 20, 2015 Commencement ceremony
- Recipient of *Dean's Award for Faculty Excellence 2015,* Johns Hopkins University Carey Business School, August, 2015

Academic Program Director, Flex MBA and Dual-Degree Programs (2018 - present)

- Manage dual-degree relationships with other Johns Hopkins schools, including School of Public Health and School of Nursing, as well as partnership with Maryland Institute College of Art (MICA)
- Assist in defining strategic direction for dual-degree, online, and part-time MBA programs
- Participate in admissions decisions

Academic Program Director, Executive MBA Program (2016 - 2017)

- Define program curriculum and assist with recruiting faculty and students
- Build momentum and scale for this new program
- Participate in admissions decisions

Faculty Director of Executive Development Programs (2015 to 2016).

- Coordinated content for open enrollment and customized programs delivered to academic, corporate, and government audiences. Typical offerings included leadership development, digital marketing, design, negotiations, financial decision making, and risk management.

Chestnut Street Ventures Fund — August 2018 - present

Principal and Member of Investment Committee

- Seek investment opportunities
- Review and make preliminary decisions on the Securities to be acquired by the venture capital fund
- Recommend investments to the Fund Manager

PAST WORK EXPERIENCE

Lovely Professional University, Punjab, India — 2008 - 2009

Adjunct Professor
Lovely Professional University (LPU) is the largest private university in Punjab state, and its programs have been ranked among the nation's top 20 by various media

Algorithmics, Inc. — March 2006 - March 2008

Managing Director, Credit & Operational Risk Content and Analytics
January 2007 – March 2008, New York, NY
Algorithmics Content & Operational Risk Management (reported to Executive VP)

- Managed firm's credit risk data and models units, as well as exclusive partnership with Citigroup
- Managed the firm's inter-bank credit data consortia, including the Pan-European Credit Data Consortium (PECDC) and the North American Loan Loss Database (NALLD). Data collected through these services enables banks to meet business data requirements and Basel II regulations for estimating exposure at default (EAD), probability of default (PD) and loss given default (LGD)
- Served as subject matter expert on engagements involving economic capital across all risk types: market, credit, operational risk
- Provided subject matter expertise and analysis of entities being considered for alliance or acquisition
- Represented the firm as a speaker at conferences and workshops

Global Head of Market Strategy and Business Development
March 2006 – December 2006, New York, NY
Algorithmics Capital Management (reported to Executive VP)

- Built a global business development team to provide subject matter expertise in support of global sales efforts
- Managed unit's revenue tracking, pipelines, and forecasts
- Served as senior advisor on consulting engagements

Standard & Poor's (my roles were outside the Ratings area) — June 2004 – Feb 2006

Managing Director, Head of Credit Risk Product Strategy, Research, & Development
September 2005 – February 2006, New York, NY
Credit Market Services (CMS) (reported to Executive VP)

- Tasked with managing strategy, research, and development for credit risk products across CMS, a 3,400 person division
- Appointed by S&P's President to serve on committee overseeing creation, launch, and management of a Center of Excellence (COE), containing over 200 employees
- Worked with Business Units and Regions to identify gaps in offerings suite, taking into consideration future view of markets
- Worked to fill those gaps by focusing Center of Excellence resources
- Provided business development expertise to strategic initiatives, including new product launches, and sales to strategic clients
- Provided subject matter expertise and analysis of entities being considered for alliance or acquisition
- Co-ordinated product strategy closely with Information Technology, COE Quants, Product Development, Marketing, and Data Operations

Managing Director and Global Practice Leader, Product Management & Development
June 2004 – August 2005, New York, NY
Risk Solutions (reported to Division Head; managed 28 employees)

- Tasked with turning around chronically underperforming product unit, with direct revenue and bottom line responsibility (doubled revenue to $3.6 million ; halved costs to $4 million in 15 months)
- Rebuilt credit risk product management team and sales teams in Europe and North America. Managed quantitative analytics team (6 people), and re-engineered poorly performing products

Moody's Corporation (my roles were outside the Ratings area) May 2000 – May 2004

Director – Head of Product Strategy Group
Moody's KMV, New York, NY (reported to Head of Product Development)

- Led and managed consulting engagements in which fixed income portfolio performance was comprehensively and quantitatively examined. Projects included some of the world's largest banks, accounting for over one trillion dollars of assets
- Provided business development assistance to newly-formed Consulting and Advisory group. Projects included Banks' Basel II compliance needs, credit portfolio management, and valuation and Mark-to-Market/Model of bank, pension fund, and insurance company portfolios
- Continuously assessed the firm's competitive position, and made recommendations to the President
- Periodically commandeered by the President to take on special projects. One project involved taking over for a poorly performing product manager and injecting new life into a product line
- Led marketing and support efforts for the firm's growing range of credit risk management products. Effective interactions required the ability to understand relevant quantitative issues and explain modeled analytics and implications to both technical and non-technical audiences

KMV LLC
March 2001 – June 2002, San Francisco, CA
Manager – Client Services Group

- Highest revenue producer among managers
- Provided training and product support to clients

Associate – Portfolio Group
May 2000 – March 2001

- Provided quantitative credit portfolio analysis and technical support to clients
- Provided advisory services to clients, developed manuals, managed financial data, and presented training seminars
- Involved in research, design, and testing support for the firm's financial modeling and software development activities

Wharton School Of Business

Philadelphia, PA
Senior Analyst - Risk Management Project **April 1995 – March 2000**
FINANCIAL INSTITUTIONS CENTER, The Wharton School of Business

- Researched and evaluated market, credit, and operational risk management practices in commercial and investment banks, as well as insurance and mutual fund companies
- Conducted interview sessions with companies' top management in order to identify and evaluate company-specific risk perception and operating procedures

Research Assistant

- Performed a number of quantitative research projects including investigation of momentum effects in security prices: the relationship between stock exchange membership prices and market expectations

<u>Miyuki Corporation</u> **April – July 1994**

Osaka, Japan

Computer Engineer

- Designed database to coordinate sales and distribution of fastest growing health beverage in the Japanese market
- Utilized DataTree MUMPS software to support daily update and maintenance of database

AWARDS, ASSOCIATIONS, CERTIFICATIONS, MISCELLANEOUS

- *Dean's Award for Faculty Excellence 2019,* Johns Hopkins University Carey Business School, August 6, 2019
- *Clinical Fellows Council Award of Appreciation*, Johns Hopkins School of Medicine, 2019
- *Dean's Award for Faculty Excellence 2018*, Johns Hopkins University Carey Business School, August 6, 2018
- *Dean's Award for Faculty Excellence 2017,* Johns Hopkins University Carey Business School, August 14, 2017
- *Dean's Award for Faculty Excellence 2016*, Johns Hopkins University Carey Business School, August 12, 2016
- *Excellence in Teaching Award 2015,* Johns Hopkins University Carey Business School, May 20, 2015
- *Dean's Award for Faculty Excellence 2015*, Johns Hopkins University Carey Business School, August 20, 2015
- Certificate "How to Become a Director," National Association of Corporate Directors, 2015
- Executive Committee member, National Capitol Chapter, Society of Physician Entrepreneurs (2013-2014)
- Board Member of the Howard County, Maryland, Academy of Finance (2009-2011). The entity assists in the establishment of specialized economics and financial literacy curricula for County high school students.
- Member, Global Association of Risk Professionals – GARP
- Member, Professional Risk Managers' International Association – PRMIA
- Passed the Uniform Securities Agent State Law Examination (FINRA Series 63), December 2013 (license allowed to expire)
- Passed the General Securities Representative Examination (FINRA Series 7), November 2012, (license allowed to expire)
- Passed the Uniform Investment Adviser Law Examination (FINRA Series 65), May 2012, (license allowed to expire)
- State of Maryland Life and Health License, September, 2012 (license allowed to expire)
- The Penn Club of New York (2002-2003)
- Maryland Writers' Association (2009)
- Qualified for Black Belt in Tae Kwon Do (2011)
- Member of Wharton Rugby Club (1995-2000)
- Founding member and first Captain of Ancaster Loyalists Rugby Football Club (1994)
- Member of Varsity Wrestling and Rugby teams at McMaster University (1986-1991, 1994)
- Varsity Athlete of The Week Award (wrestling), McMaster University, October 31, 1988
- High School *Athlete of the Year* Award (1985), Ancaster High School, Ontario, Canada (Football; Rugby (MVP); gymnastics (MVP); Track & Field)