

## *Curriculum Vitae*

Yuval Dan Bar-Or, Ph.D.

Associate Professor of Practice  
Academic Program Director of Flex MBA and Dual-Degree Programs  
Carey Business School  
Johns Hopkins University  
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### CAREER INTERESTS

- Financial and investing literacy, wealth management
- Venture capital and real estate investments
- Leadership development and risk management

## 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 Nonfiction Writing***

**December 2018**, Baltimore, MD

GPA 4.0

## ACADEMIC WORK EXPERIENCE

### Johns Hopkins University Carey Business School

Associate Professor	2018 – 2021
Assistant Professor	2014 – 2017
Adjunct Professor	2009 – 2013

### Wharton School Of Business, Financial Institutions Center

Senior Analyst - Risk Management Project	1995 – 2000
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## ACADEMIC LEADERSHIP ROLES

### **Academic Program Director, Flex MBA and Dual-Degree Programs** **2018 – present**

- Manage all academic aspects of the business school's largest program, in coordination with many internal stakeholders including registrar, communications, advisory services, marketing, admissions, and instructional teaching support
- Co-manage dual-degree relationships with other Johns Hopkins schools, including School of Public Health and School of Nursing, as well as Maryland Institute College of Art (MICA) MAMBA program
- Assist in defining strategic direction for dual-degree, online, and part-time MBA programs
- Participate in admissions decisions and town halls with existing students
- Provide teaching best-practices guidance to faculty involved with part-time MBA students
- Provide teaching best-practices guidance to faculty teaching online
- Oversaw complete revamp of core curriculum, including competitive analysis of peer institutions
- Recommended creation of Quantitative Basics (QuB) course to replace MBA Math, and participated in course design
- Recommended creation of the Hopkins/Carey Leadership Challenge – a signature leadership development collaboration across Johns Hopkins Schools
- Over my three-year tenure enrollment increased from 900 to 1,500 students

### **Academic Program Director, Executive MBA Program** **2016 – 2017**

- Defined program curriculum and assisted with recruiting faculty and students
- Built momentum and scale for program
- Participated in admissions decisions

### **Faculty Director of Executive Development Programs** **2015 – 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

## NON-ACADEMIC ACTIVITIES

**The Light Brigade LLC** **June 2008 – present**  
Founder and President

**Chestnut Street Ventures Fund** **2018 – present**  
Principal and Member of Investment Committee

**Algorithmics, Inc.** **March 2006 - March 2008**  
Managing Director, Credit & Operational Risk Content and Analytics  
January 2007 – March 2008, New York, NY  
Global Head of Market Strategy and Business Development  
March 2006 – December 2006, New York, NY

**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  
**Managing Director and Global Practice Leader, Product Management & Development**  
June 2004 – August 2005, New York, NY

**Moody's Corporation (my roles were outside the Ratings area)** 2002 –2004  
**Director – Head of Product Strategy Group**

**KMV LLC** (Acquired by Moody's Corp. in 2002) March 2001 – June 2002  
**Manager – Client Services Group**  
April 2001 – June 2002, San Francisco, CA  
**Associate – Portfolio Group**  
May 2000 – March 2001, , San Francisco, CA

**Miyuki Corporation** April – July 1994  
**Computer Engineer**  
Osaka, Japan

## PUBLICATIONS

- Bar-Or, Yuval. [\*Pillars of Wealth: Personal Finance Essentials for Doctors\*](#), Audible Audiobook. TLB Publishing: Ellicott City, Maryland, April 2021.
- Bar-Or, Yuval. [\*Pillars of Wealth: Personal Finance Essentials for Doctors\*](#), 2020 Edition. TLB Publishing: Ellicott City, Maryland, July 2020.
- Bar-Or, Yuval, "[Unbiased education in personal finance should start early in a doctor's training](#)," *Hopkins Medicine Magazine*, Winter 2019, 47.
- 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*, 6-9.
- 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.com*, 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.com*, Yuval Bar-Or
- "[The Wrong Conversation About Credit Ratings Agencies](#)" (August 8, 2011), *Forbes.com*, Yuval Bar-Or
- "[A Financial Advisory Model For Small Investors](#)" (July 21, 2011) *Forbes.com*, Yuval Bar-Or
- "[Kroll Gets Into Bond Gumshoe Biz, Faces Sticky Issues](#)" (June 10, 2011), *Forbes.com*, Yuval Bar-Or
- "[Launch Sequence For Human Genome Stocks](#)" (June 7, 2011) *Forbes.com*, Yuval Bar-Or
- "[LinkedIn's 1999-Style IPO Rekindles Questions About Leaving Money On The Table](#)" (May 19, 2011) *Forbes.com*, 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, 435-438.
- 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), 762-794.
- 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*, *Los Angeles Times*, *Consumers Digest*, *Treasury & Risk*, *Morningstar.com*, *RIABiz.com*, *WalletHub.com*, *Sweet Fish Media*, *cdtv.net*, and *The Washingtonian Magazine*.

- Yuval Bar-Or provides [expert opinion on Covid-19 and auto insurance](#) (December 4, 2020) Wallethub.com
- [“Managing Your Personal Finances During the Covid-19 Crisis”](#) (August 17, 2020) Johns Hopkins University The HUB, interview by Pat Ercolano
- [“Stay the Course with Personal Finances during Pandemic, Carey Expert Advises”](#) (August 14, 2020) Johns Hopkins Carey Business School Expert series: COVID-19: Business and Economic Impact
- [“It’s National Financial Awareness Day. How’s your money game?”](#) (August 14, 2020) *Los Angeles Times*, David Lazarus
- [“Personal Finance Advice for Healthcare Providers”](#) (July 27, 2020) American Urological Association (AUA) *Inside Tract Podcast* hosted by Casey Callanan (Episode 133)
- [“Financial Basics for Medical Professionals”](#) (April 3, 2020) hosted by Dr. Kimberly Skarupski, *Faculty Factory Podcast* (episode 64)
- [“Importance of a Financial Plan”](#) (Feb. 17, 2020) *Dentistry Rising Podcast*, hosted by California-based dental podcaster Dr. Bette Robin, (episode 72)
- [“By the Numbers: Pension Headache”](#) (Fall 2019) *Carey Business 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.
- [“Advisors 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 \(August 2004\)](#)

## SELECTED SPEAKING ENGAGEMENTS & WORKSHOPS

- “Unbiased Personal Finance Essentials for Doctors,” offered to undergraduate medical students at Johns Hopkins School of Medicine, *Transition to Residency and Internship and Preparation for Life (TRIPLE) program*, March 29 and April 12, 2021
- “Giving and Receiving Feedback,” offered to Transformational Leadership students at Villanova University’s Doctor of Nursing Practice Program, February 25, 2021
- “Decision Making Biases,” offered to members of the Towson University Investment Group (TUIG), February 18, 2021
- “Debt Management: Student and Mortgage Loans,” offered to medical residents at the Wilmer Eye Institute, Feb. 10, 2021
- “Personal Finance Essentials for PhDs” (10 part series). Offered to PhD students across Johns Hopkins University, December 4, 2020 to February 26, 2021
- “Personal Finance Essentials - Introduction to Financial Planning,” offered by the Carey Executive Education department to Johns Hopkins University staff. (180 attendees). November 20, 2020
- “Budgeting & Retirement Planning,” offered to PhD students at the Johns Hopkins School of Nursing, October 27, 2020
- Financial Planning Basics for Johns Hopkins Medical Trainees (6 part series). Offered through the Johns Hopkins School of Medicine Office of Graduate Medical Education, October – November 2020
- “Personal Financial Planning - Introduction for OEM Residents,” Occupational and Environmental Medicine (OEM) residency program at Johns Hopkins University’s Bloomberg School of Public Health, October 5, 2020
- “Discussion of retirement and investing concepts,” Bell County, TX, Medical Society, Sept. 14, 2020.
- Initiatives of Change UK (<https://uk.iofc.org/>), Online Business Circle participant. Business leaders, consultants and academics share their experiences of Covid-19 related lockdown, as well as the role of leaders, initiated from Richmond, U.K., July 30, 2020
- “Personal Finance with Dr. Yuval Bar-Or and Dr. Rajaii,” Wilmer Professional Rounds (online), Wilmer Eye Institute, Johns Hopkins University, Baltimore, MD, April 22, 2020
- “Negotiating Fellowships: Life During, Life After,” Cardiovascular Research Technologies (CRT 2020) annual meeting, Gaylord National Convention Center, National Harbor, MD, February 23, 2020.
- “Personal Financial Planning for Fellows,” Infectious Disease Society of America (IDSA) Clinical Fellows’ Meeting, Naples Grande Beach Resort, 475 Seagate Dr, Naples, Florida, January 16-19, 2020.
- “Budgeting, income and expenses – Living within your means,” Johns Hopkins Carey Business School, offered to staff by Staff Council, Room 201, 100 International Drive, Baltimore, MD, December 10, 2019.
- “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) 2<sup>nd</sup> 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
- 6<sup>th</sup> 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 Challenges – A Marcus Evans Conference, presented "A Vision for Basel and Beyond," Singapore, November 12, 2002
- Association for Financial Professionals 23<sup>rd</sup> 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

All teaching in-person unless stated otherwise

### **Johns Hopkins (Baltimore, MD and Washington, DC)**

Corporate Finance (in-person and online), MSF, Flex MBA, GMBA	2014 to 2021
Financial Resources II, GMBA	2014 to 2017
Financial Institutions, MSF	2016 to 2020
Investments (in-person and online), Flex MBA, MSF	2013 to 2021
Project Management Basics, Executive Education	2017 to 2021
Personal Finance Essentials, Executive Education	2021
Global Immersion: Finance in Europe (Frankfurt, Germany), Flex MBA	2018 to 2019
Personal Finance Essentials for Staff and faculty Physicians	2018 to 2019
Investing basics for Staff and faculty Physicians	2018 to 2019
Advanced Portfolio Management (in-person and online), Flex MBA	2009, 2015 to 2018
Fixed Income, MSF	2015 to 2017
Risk & Accountability, Executive MBA Program	2013 to 2017
Wealth Management, MBA, MSF	2013
Investment Analysis and Portfolio Management, MBA, MSF, Booz Allen Hamilton (Virginia)	2009 to 2012
Investment and Portfolio Analysis, MBA, MSF	2010 to 2012
Finance Capstone Advanced Topics, MBA, MSF	2010 to 2011
Developing a Business Mindset, Exec Ed, offered to Office of Naval Intelligence (ONI)	2015
Pillars of Wealth: Personal Finance Essentials for Medical Professionals Johns Hopkins School of Medicine, Cardiology, Pulmonary Care, and Infectious Disease Fellows	2014

### **Other Teaching**

Financial Decision Making for Managers (hybrid: in-person and online) University of Maryland University College, Graduate School of Management & Technology	2011 to 2012
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Financial Modeling Using Excel (online) DeGroot School of Business, McMaster University, Canada	2010
Financial engineering: Default Probability Modeling Risk management practitioners in New York, London, Toronto, Sydney, Melbourne	2003 to 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

### Course Design

- Quantitative Basics course (collaboration with Carey faculty), Flex MBA program
- Investments (online), Flex MBA program
- Advanced Portfolio Management (online), Flex MBA program
- Risk and Accountability, Executive MBA program
- Introduction to Project Management, Executive Education program
- DeGroot School of Business, McMaster University. Contracted to design two graduate level distance learning courses, Hamilton, Ontario, Canada, 2010

### Teaching Assistantships

- 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



## AWARDS, ASSOCIATIONS, CERTIFICATIONS, MISCELLANEOUS

- Faculty Excellence bonus, July 31, 2020
- Ph.D. Innovation Initiative Award*, Johns Hopkins University Office of the Vice-Provost for Graduate and Professional Education, March 6, 2020
- Dean's Award for Faculty Excellence 2019*, Johns Hopkins 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 Carey Business School, August 6, 2018
- Dean's Award for Faculty Excellence 2017*, Johns Hopkins Carey Business School, August 14, 2017
- Dean's Award for Faculty Excellence 2016*, Johns Hopkins 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 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)
- Social Sciences & Humanities Research Council of Canada Doctoral Fellowship (1995)
- Ontario Graduate Scholarship (1993)