Curriculum Vitae

Yuval Dan Bar-Or, Ph.D.

Full Professor of Practice
Carey Business School
Johns Hopkins University
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pillarsofwealth.com

CAREER INTERESTS

- Financial and investing literacy
- Wealth management
- Venture capital and real estate investments
- Leadership development and risk management
- 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 Nonfiction Writing*
December 2018, Baltimore, MD
GPA 4.0

ACADEMIC WORK EXPERIENCE

Johns Hopkins University Carey Business School

Full Professor — 2022 – present

Associate Professor — 2018 – 2022

Assistant Professor — 2014 – 2017

Adjunct Professor — 2009 – 2013

Wharton School Of Business, Financial Institutions Center

Senior Analyst - Risk Management Project — 1995 – 2000

ACADEMIC LEADERSHIP ROLES

Co-Chair, Carey Faculty Advisory Council (CFAC) 2023 – present

Chair, Faculty Advisory Board for the Student-Managed Investment Fund (SMIF) 2023 – present
- Set guidelines for fund governance, trading rules, and student transitions
- Assist in design of coursework accompanying the fund
- Participate in admission of student applicants

Chair, Student-Managed Investment Fund Taskforce 2022 – 2023
- Lead team of faculty and staff in design of a SMIF program for Carey students, considering structure, guidelines, and governance
- Identify and collaborate with stakeholders within Carey and JHU
- Report to Dean's Office

Academic Program Director, Flexible-MBA and Dual-Degree Programs 2018 – 2021
- Managed 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-managed 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
- Assisted in defining strategic direction for dual-degree, online, and part-time MBA programs
- Participated in admissions decisions and town halls with existing students
- Provided teaching best-practices guidance to faculty involved with part-time MBA students
- Provided 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

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

The Light Brigade LLC June 2008 – present
Founder and President
Financial literacy education for professional households. Founder of *Pillars of Wealth* personal financial literacy initiative.

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

- Shahriari M, Hesami M, Bar-Or YD, Davoudmanesh Z, Franck B, Yousem DM. Radiology trainee retirement programs: Options and participation. *Curr Probl Diagn Radiol*. 2024. doi: 10.1067/j.cpradiol.2024.01.020.
- Igu JA, Zakaria S, Bar-Or YD. Systematic review of personal finance training for physicians and a proposed curriculum, *BMJ Open*, 2022;12:e064733. doi: 10.1136/bmjopen-2022-064733.
- 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*.

- "Who should purchase Umbrella Insurance?" (February 8, 2024) *WalletHub.com*
- "Empowering Young Doctors with Financial Wellness to End the Primary Care Physician Shortage." (Nov. 9, 2023) *The Business of Caring with Dr. Christine Meyer* podcast
- "Why Doctors are (Mostly) Bad at Business and Finance." (Aug. 30, 2023) *The Business of Caring with Dr.* Christine Meyer podcast
- Bar-Or, Y. "Investing Basics for Faculty and Retirement Planning." (March 3, 2023) podcast hosted by Dr. Kimberly Skarupski, *Faculty Factory Podcast*
- "Why financial illiteracy is bad for doctors' health." Johns Hopkins Carey Business School Research Highlight, February 8, 2023
- Bar-Or, Y. "Financial Literacy Habits and Hacks for Faculty with Yuval Bar-Or, PhD." eBook chapter episode in Faculty Factory: Habits and Hacks from Hopkins (H^3) (editors: Callanan CJ, Skarupski, KA). 2022. https://facultyfactory.org/ebook#habits
- Bar-Or, Y. "Snippets for Success from the Faculty Factory." eBook segment 2022. https://facultyfactory.org/ebook#snippet
- "What Do Venture Capital Investors Look for When Evaluating a Startup?" (January 24, 2022) *Merage Talk offered by the Merage Institute, UCI*
- "Personal Finance in the Covid era" (October 12, 2021) podcast hosted by Dr. Kimberly Skarupski, *Faculty Factory Podcast*
- 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) podcast 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.
- "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)

COMMITTEES

Practice Track Promotion – Q&A Panel	2023
Carey Faculty Advisory Council, CFAC, co-chair	2023 – 2024
Student Managed Investment Fund (Chairman of Faculty Board)	2023 – 2024
Carey Accessibility Committee	2022 – 2024
EMBA Task Force	2023
Carey Faculty Advisory Council	2023 – 2025
Committee for revising the Flex-MBA curriculum (Chair)	2020
Committee interviewing APM candidates	2020
Working Committee for Engaging Online Students	2019
Content Sharing Group	2018
Course Lead Focus Group	2018
Working group to assist T&L with New Online Student Orientation policies & processes	2018

SELECTED SPEAKING ENGAGEMENTS & WORKSHOPS

- "Financial mistakes physicians make," Community Health Network Indianapolis, December 6, 2023
- "Leadership and Risk Management," National Institutes of Health (NIH) Cement Extramural Leadership Institute (CELI) training program, Nov. 17, 2023
- "Financial Wellness: Investing & Retirement Basics for Doctors," UCLA David Geffen School of Medicine, Department of Radiation Oncology, Chair's Course, Los Angeles, CA, October 27, 2023
- "Budgeting for Undergraduate Medical Students," Undergraduate Medical Education (UME) Faculty Advisors, Johns Hopkins University Medical Campus, October 16, 2023
- "Workshop 5: Blueprint for Successful Retirement Planning," A Personal Finance Workshop Series for PhDs offered through the Johns Hopkins University Phutures office, Oct 11, 2023
- "Workshop 4: Art of Contract and Salary Negotiation," A Personal Finance Workshop Series for PhDs offered through the Johns Hopkins University Phutures office, Sept 20, 2023
- "Workshop 3: Strategies for Reducing and Controlling Debt," A Personal Finance Workshop Series for PhDs offered through the Johns Hopkins University Phutures office, Aug 30, 2023
- "Financial overview of transition from fellowship to attending, and common financial mistakes physicians make," Child Psychiatry Fellowship Program, Johns Hopkins Hospital, August 25, 2023
- "Workshop 2: Decoding the Fundamentals of Investing," A Personal Finance Workshop Series for PhDs offered through the Johns Hopkins University Phutures office, Aug 2, 2023
- "Workshop 1: Essential Steps in Financial Planning: An Introduction," A Personal Finance Workshop Series for PhDs offered through the Johns Hopkins University Phutures office, July 19, 2023
- "Pivot from Training to First Job," Division of Pulmonary and Critical Care, University of California, June 8, 2023
- "Plan for Retirement," Educational Retreat 2023: Advanced Practice Provider Well-Being, Community Health Network, French Lick Springs Resort, French Lick, IN, May 6, 2023
- "Manage Debt," Educational Retreat 2023: Advanced Practice Provider Well-Being, Community Health Network, French Lick Springs Resort, French Lick, IN, May 5, 2023
- "Financial Planning," Educational Retreat 2023: Advanced Practice Provider Well-Being, Community Health Network, French Lick Springs Resort, French Lick, IN, May 5, 2023
- "Budgeting, Saving, and Debt Management," offered exclusively to JHU Vivien Thomas Scholars (STEM PhD students), Johns Hopkins University Office of the Provost, April 21, 2023
- "Budgeting, credit scores and responsible credit card use," Weill Cornell Medicine – Qatar, Transition to Residency program, April 18, 2023
- "Fundamentals of Investing and Financial Planning," offered to Johns Hopkins medical residents, by House Staff Executive Council, Johns Hopkins University School of Medicine, April 17, 2023.
- "Investing Basics," Undergraduate Medical Education (UME) Faculty Advisors, Johns Hopkins University School of Medicine, Baltimore, April 17, 2023
- "Prescription for Financial Wellness 2023," Transition to Residency and Internship and Preparation for Life (TRIPLE) program, delivered to all 4th year medical students at JHU School of Medicine, April 3, 2023
- "Prescription for Financial Wellness 2023," Transition to Residency and Internship and Preparation for Life (TRIPLE) program, delivered to all 4th year medical students at JHU School of Medicine. March 20, 2023
- "Beyond Stocks and Bonds - Alternative Assets," Whitecoat Investor WCICON2023, JW Marriott Desert Ridge Phoenix, Az, Mar 03, 2023
- "Formulating a financial plan: Dos and don'ts," offered exclusively to JHU Vivien Thomas Scholars (STEM PhD students), Johns Hopkins University Office of the Provost, Feb. 24, 2023

- “Financial Planning and Asset Acquisition,” Undergraduate Medical Education (UME) Faculty Advisors, Johns Hopkins University School of Medicine, Baltimore, January 30, 2023
- “Roth IRA and 403b Investments,” Main Line Health System, Continuing Medical Education, Faculty Development/Core Curriculum Conference, Jan 4, 2023
- “Top Financial Mistakes Physicians Make,” Stanford WellMD, Stanford Medicine, December 9, 2022
- “Stock Market Investing and Rent vs Buy in Training,” Main Line Health System, Continuing Medical Education, Faculty Development/Core Curriculum Conference, Nov 7, 2022
- “Budgeting for Undergraduate Medical Students,” Undergraduate Medical Education (UME) Faculty Advisors, Johns Hopkins University Medical Campus, October 17, 2022
- “Personal Financial Planning,” Alpha Phi Omega public service fraternity, Johns Hopkins University Homewood Campus, October 17, 2022
- “Manage Debt,” Educational Retreat 2022: Advanced Practice Provider Well-Being, Community Health Network, French Lick Springs Resort, French Lick, IN, September 10, 2022
- “Financial Planning,” Educational Retreat 2022: Advanced Practice Provider Well-Being, Community Health Network, French Lick Springs Resort, French Lick, IN, September 9, 2022
- “Plan for Retirement,” Educational Retreat 2022: Advanced Practice Provider Well-Being, Community Health Network, French Lick Springs Resort, French Lick, IN, September 9, 2022
- “Budgeting, credit scores and responsible credit card use,” Weill Cornell Medicine – Qatar, Transition to Residency program, April 26, 2022
- “What Can I Invest In? Traditional and Alternative choices,” Educational Retreat 2022: Center for Physician Well-Being and Professional Development, Community Physicians Network, French Lick Springs Resort, French Lick, IN, April 23, 2022
- “Financial Mistakes Physicians Make,” Educational Retreat 2022: Center for Physician Well-Being and Professional Development, Community Physicians Network, French Lick Springs Resort, French Lick, IN, April 22, 2022
- “Budgeting and Retirement Planning” offered to members of Alpha Phi Omega JHU student community service organization, Johns Hopkins University, April 19, 2022
- “Contract Negotiations,” offered to Cardiology Fellows, Indiana University School of Medicine, April 19, 2022
- "Prescription for Financial Wellness 2023," Transition to Residency and Internship and Preparation for Life (TRIPLE) program, delivered to all 4th year medical students at JHU School of Medicine. April 4, 2022
- "Prescription for Financial Wellness 2023," Transition to Residency and Internship and Preparation for Life (TRIPLE) program, delivered to all 4th year medical students at JHU School of Medicine. March 21, 2022
- “Minimizing Debt,” offered to Cardiology Fellows, Indiana University School of Medicine, March 11, 2022
- “Personal Finance Essentials: Top Mistakes Physicians Make,” Offered to Johns Hopkins Senior Internal Medicine Fellows, Mount Washington Conference Center, Baltimore, Feb. 25, 2022
- “Basics of Formulating a Financial Plan,” offered to Cardiology Fellows, Indiana University School of Medicine, February 11, 2022
- “Investing Basics,” offered to School of Advanced International Studies (SAIS) students, Johns Hopkins University, February 11, 2022
- “Debt Management,” offered to second and third year medical students, Johns Hopkins School of Medicine, January 31, 2022
- “Retirement Planning,” offered to JHU Flex MBA students and their families, Johns Hopkins Carey Business School, November 13, 2021

- "Net Worth and Budgeting," offered to first and second year JHU Medical Students, JHU School of Medicine, , October 21, 2021
- "Investing Basics," offered to JHU Flex MBA students and their families, Johns Hopkins Carey Business School, October 9, 2021
- "Asset Accumulation and Budgeting," offered to JHU Flex MBA students and their families, Johns Hopkins Carey Business School, October 2, 2021
- "Corporate Income Statement Basics: Cashflow & Accounting," Stanley A. Klatsky, MD, Business of Healthcare Endowed Lectureship (Grand Rounds), Plastic Surgery Department, JHU School of Medicine, September 30, 2021
- "Project Management Basics," offered to JHU PhD students, PHD-LEAD program funded through a grant from the Office of the Vice Provost for Professional Development, September 29, 2021
- "Salary Negotiation," offered to JHU PhD students through the *JHU PHutures - Integrative Learning and Life Design office*, September 28, 2021
- "Financial Planning and Net Worth," offered to JHU Flex MBA students, September 25, 2021
- "Asset Accumulation and Investing for Mid-Career Employees," offered to JHU staff and faculty through the *JHU Benefits and Worklife Pre-retirement Program*, September 23, 2021
- "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) 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

All teaching in-person unless stated otherwise

Johns Hopkins (Baltimore, MD and Washington, DC)

Investments (in-person and online), Flex MBA, MSF 2013 to 2024

Global Immersion: Finance in Europe (Frankfurt, Germany), Flex MBA 2018 to 2024

Project Management Basics, SAIS 2021 to 2024

Wealth Management, MBA, MSF 2013 to 2024

Corporate Finance (in-person and online), MSF, Flex MBA, GMBA 2014 to 2022

Financial Resources II, GMBA 2014 to 2017

Financial Institutions, MSF 2016 to 2020

Project Management Basics, Executive Education 2017 to 2022

Personal Finance Essentials, Executive Education 2021

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

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 2014
Johns Hopkins School of Medicine, Cardiology, Pulmonary Care, and Infectious Disease Fellows

Other Teaching

Financial Decision Making for Managers (hybrid: in-person and online) 2011 to 2012
University of Maryland University College, Graduate School of Management & Technology

Financial Modeling Using Excel (online) 2010
DeGroote School of Business, McMaster University, Canada

Financial engineering: Default Probability Modeling 2003 to 2008
Risk management practitioners in New York, London, Toronto, Sydney, Melbourne

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
- DeGroote 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

- Certificate of Appreciation, Weill-Cornell Medicine—Qatar, April 19, 2023
- Certificate of Appreciation, Weill-Cornell Medicine—Qatar, April 28, 2022
- Student Organization Advisor, Ballroom Dance Club at Johns Hopkins University, 2022 to present
- Faculty Excellence bonus, July 15, 2021
- 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)