

Jorge Ruiz-Menjivar, Ph.D.

Assistant Professor, Family and Consumer Economics
State Specialist, Family Financial Management
University of Florida, Institute of Food and Agricultural Sciences
Department of Family, Youth and Community Sciences
PO Box 110310, Gainesville, FL 32611-03130
(352) 273-3529, Fax: (352) 392-8196
jhruiz@ufl.edu

EDUCATION

May 2016	Ph.D. in Financial Planning, Housing and Consumer Economics University of Georgia Doctoral dissertation: <i>Using Rasch Measurement Theory to evaluate the psychometric quality of a financial risk tolerance scale.</i>
June 2013	M.S. with emphasis in Personal and Family Financial Planning University of Florida Certified Financial Planner (CFP [®]) Board eligible
May 2011	B.S. in Accounting and Minor in Spanish, Cum Laude University of New Orleans-LSU System Certified Public Accountant (CPA) Board eligible

ACADEMIC EXPERIENCE

Assistant Professor Dept. of Family, Youth and Community Sciences University of Florida, Gainesville, FL	June 2016-Present
Lecturer Office of International Education University of Georgia-Costa Rica Campus, San Luis, Costa Rica	August 2014-August 2016
Lecturer and Graduate Teaching Assistant Dept. of Financial Planning, Housing and Consumer Economics University of Georgia, Athens, GA	August 2015-May 2016
Graduate Research Assistant Dept. of Financial Planning, Housing and Consumer Economics University of Georgia, Athens, GA	August 2013-July 2015
Graduate Research and Teaching Assistant Dept. of Family, Youth and Community Sciences University of Florida, Gainesville, FL	August 2011-June 2013

PUBLICATIONS

Refereed Journals

- Heo, W., Nobre, L., **Ruiz-Menjivar, J.**, & Grable, J. E. (Forthcoming). *Risk Tolerance as Mediator Among Gender, Marital Status, and Investing: A path model analysis.*
- Heo, W., Nobre, L., **Ruiz-Menjivar, J.**, & Grable, J. E. (Forthcoming). *Risk Tolerance as a Mediation factor on Investing Behavior: Evidence from a Sobel test.*
- Kuzniak, S., Rabbani, A., Heo, W., **Ruiz-Menjivar, J.**, & Grable, J. E. (2015). The Grable & Lytton risk tolerance scale: A 15-year retrospective. *Financial Services Review, 24*(2), 177-192.
- Ruiz-Menjivar, J.**, Blanco, A., Çopur, Z., Gutter, M. S., & Gillen, M. (2014). A cross-cultural comparison of three risk tolerance measures: Turkey and the United States case. *International Journal of Research in Business and Social Science, 3*(1), 1-14.

Book Chapters

- Gillen, M., Gutter, M. S., & **Ruiz-Menjivar, J.** (2015). Financing strategies. In C. R. Chaffin (Ed.), *Financial Planning Competency Handbook* (2nd ed., pp. 81-88). Hoboken, NJ: John Wiley & Sons, Inc.
- Ruiz-Menjivar, J.**, Gillen, M., & Gutter, M. S. (2015). Time value of money. In C. R. Chaffin (Ed.), *Financial Planning Competency Handbook* (2nd ed., 97-106). Hoboken, NJ: John Wiley & Sons, Inc.
- Ruiz-Menjivar, J.**, Heo, W., & Grable, J. E. (2015). The effects of situational and dispositional factors on the change in risk aversion: An attribution theory perspective Z. Çopur (Ed.), *Handbook of Research on Behavioral Finance and Investment Strategies: Decision Making in the Financial Industry.* Hershey, PA: IGI Global.
- Wynn, K., Gillen, M., Gutter, M. S., & **Ruiz-Menjivar, J.** (2013). Financing strategies. In C. R. Chaffin (Ed.), *Financial Planning Competency Handbook* (pp. 43-48). Hoboken, NJ: John Wiley & Sons, Inc.
- Ruiz-Menjivar, J.**, Gillen, M., Gutter, M. S., & Wynn, K. (2013). Time value of money. In C. R. Chaffin (Ed.), *Financial Planning Competency Handbook* (pp. 79-86). Hoboken, NJ: John Wiley & Sons, Inc.
- Ruiz-Menjivar, J.** & Gillen, M., (2013). Standards of professional conduct. In C.R. Chaffin (Ed.), *Financial Planning Competency Handbook* (pp. 599-608). Hoboken, NJ: John Wiley & Sons, Inc.

Encyclopedia Entries

- Ruiz-Menjivar, J.**, & Nielsen, R. B. (2016). Consumer Credit Scores. In F. F. Wherry (Ed.) *The Sage Encyclopedia of Economics and Society.* Sage Publications, Inc.
- Ruiz-Menjivar, J.**, & Nielsen, R. B. (2016). The Survey of Consumer Finances. In F. F. Wherry (Ed.) *The Sage Encyclopedia of Economics and Society.* Sage Publications, Inc.

Manuscripts under Review

- Mountain, T. P., Gutter, M. S., & **Ruiz-Menjivar, J.** (under review). *Exploring the role of financial information mortgage decision process using scenarios.*
- Park, N., Heo, W., **Ruiz-Menjivar, J.**, & Grable, J. E. (under review). *Financial Hardship, Social Support, and Stress: The Consumer Perspective.*

Working papers

- Grable, J. E., & **Ruiz-Menjivar, J.** *Financial planning journal rankings using patterns of authorship and the Author Affiliation Index.*
- Babiarz, P., & **Ruiz-Menjivar, J.** *What Explains the Gap Between Retirement Expectations and Realizations? Evidence from the Health and Retirement Study.*
- Heo, W., Mauldin, T., & **Ruiz-Menjivar, J.** *Determinants of consumer financial vulnerability among low-and moderate-income households.*
- Ruiz-Menjivar, J.**, & Nielsen, B. B. *Determinants of financial well being among Latinos/Hispanics in the U.S: A comparison between native and foreign-born Latinos/Hispanics.*
- Ruiz-Menjivar, J.**, Engelhard Jr., G., & Grable, G. E. *Evaluating the Psychometric Quality of the Grable and Lytton's Financial Risk Tolerance Scale Using Rasch Measurement Theory.*
- Ruiz-Menjivar, J.**, Carter, N., & Grable, J. E. *Modeling The Latent Construct of Financial Risk Tolerance: An application of Item Response Theory.*
- Ruiz-Menjivar, J.**, Stahl, B., & Gutter, M. S. *Homeownership among low to moderate-income households: An exploration of psycho-socio-economic factors.*

Electronic Data Information Source (EDIS) Publications

- Ruiz-Menjivar, J.**, & Gillen, M. (2013). Retirement need analysis: How much of my current income will I need for retirement? 3 pages. FCS7251. EDIS <http://edis.ifas.ufl.edu/fy1355>

NATIONALS AND INTERNATIONAL CONFERENCES/PRESENTATIONS

- Park, N., Park, H.J., Ruiz-Menjivar, J., & Grable, G. E. (2016, June). *The effect of Financial Literacy on Investment Behavior.* Paper presented at the Asian Consumer and Family Economics Association, Hong Kong, People's Rep. of China.
- Babiarz, P., & **Ruiz-Menjivar, J.** (2016, May). *What Explains the Gap Between Retirement Expectations and Realizations? Evidence from the Health and Retirement Study.* Paper presented at the American Council on Consumer Interest Annual Conference, Arlington, VA.
- Ruiz-Menjivar, J.**, Engelhard Jr., G., & Grable, G. E. (2015, November). *Evaluating the Psychometric Quality of the Grable and Lytton's Financial Risk Tolerance Scale Using Rasch Measurement Theory.* Paper presented at the Association for Financial Counseling, Planning and Education Annual Conference, Jacksonville, FL.
- Carswell, A.T., **Ruiz-Menjivar, J.**, Jacobs, B., Bolton, B., Chau, R., Ernst, S., Johnson, W., Kaur, D., Tante, J., & Vargas, A.P. (October, 2015). *Using a Habitat International Build experience as the cornerstone to a housing-related study abroad and service-learning program.* Poster presented at the Housing Education and Research Association Conference. Springfield, IL.
- Heo, W., Nobre, L., **Ruiz-Menjivar, J.**, & Grable, J. E. (2015, September). *Risk Tolerance as a Mediation factor on Investing Behavior: Evidence from a Sobel test.* Paper to be presented at the Academy of Behavioral Finance and Economics Conference, Philadelphia, PA.
- Ruiz-Menjivar, J.**, Engelhard Jr., G., & Grable, G. E. (2015, August). *Evaluating the Psychometric Quality of the Grable and Lytton's Financial Risk Tolerance Scale Using Rasch Measurement Theory.* Poster presented at CFP® Board Conference, Washington, D.C.

- Heo, W., Nobre, L., **Ruiz-Menjivar, J.**, & Grable, J. E. (2015, August). *Risk Tolerance as a Mediation factor on Investing Behavior: Evidence from a Sobel test*. Poster presented at CFP® Board Conference, Washington, D.C.
- Heo, W., Nobre, L., **Ruiz-Menjivar, J.**, & Grable, J. E. (2015, June). *Risk Tolerance as Mediator Among Gender, Marital Status, and Investing: A path model analysis*. Paper presented at the Financial Therapy Association Conference, San Jose del Cabo, Mexico.
- Park, N., Heo, W., **Ruiz-Menjivar, J.**, & Grable, J. E. (2015, May). *Financial Hardship, Social Support, and Stress: The Consumer Perspective*. Paper presented at the American Council on Consumer Interest Annual Conference, Clearwater Beach, FL.
- Kuzniak, S., Rabbani, A., Heo, W., **Ruiz-Menjivar, J.**, & Grable, J. E. (2014, October). *The Grable & Lytton risk tolerance scale: A 15-year retrospective*. Paper presented at the Academy of Financial Services Conference, Nashville, TN.
- Ruiz-Menjivar, J.**, Heo, W., & Grable, J. E. (2014, April). *The effects of situational and dispositional factors on the change in risk aversion: An attribution theory perspective*. Poster presented at the American Council on Consumer Interest Annual Conference, Milwaukee, WI.
- Ruiz-Menjivar, J.**, Stahl, B., Gutter, M. S., & Solheim, C. (2014, April). *Homeownership among low to moderate-income households: An exploration of psycho-socio-economic factors*. Poster presented at the American Council on Consumer Interest Annual Conference, Milwaukee, WI.
- Blanco, A., **Ruiz-Menjivar, J.**, Stahl, B., & Gutter, M. S. (2013, November). *Determinants of long-term care insurance decision-making*. Poster presented at the Association for Financial Counseling, Planning and Education Annual Conference, Greenville, SC.
- Ruiz-Menjivar, J.**, Gutter, M. S. & Gillen, M., (2013, October). *Housing Market Imperfections: The Life Cycle Hypothesis and Homeownership*. Paper presented at the Academy of Financial Services, Chicago, IL.
- Ruiz-Menjivar, J.**, Blanco, A., Copur, Z., & Gutter, M. S. (2013, May). *A cross-cultural comparison of risk tolerance measures: The case of Turkey and The United States*. Paper presented at the International Istanbul Finance Congress, Istanbul, Turkey.
- Mountain, T. P., Gutter, M. S., **Ruiz-Menjivar, J.**, & You, S. Y. (2013, April). *How good are consumers at choosing the most appropriate mortgage type?* Paper presented at the American Council on Consumer Interest Annual Conference, Portland, OR.
- Ruiz-Menjivar, J.**, Gutter, M. S., & Gillen, M. (2013, April). *Exploring the relationship of marginal tax rate and homeownership*. Poster presented at the American Council on Consumer Interest Annual Conference, Portland, OR.
- Ruiz-Menjivar, J.**, Gutter, M. S., & Gillen, M. (2012, November). *The impact of mortgage interest-and-property tax-deductibility on homeownership decision*. Poster presented at the Association for Financial Counseling, Planning and Education Annual Conference, St. Louis, MO.
- Blanco, A., Gutter, M. S., **Ruiz-Menjivar, J.**, Spangler, T., & Wynn, K. (2012, April). *A comparison of three measures of risk tolerance*. Poster presented at the American Council on Consumer Interests Annual Conference, Memphis, TN.

AWARDS AND RECOGNITIONS

- Departmental Assistantship, University of Georgia, Fall 2015-Present.
- The Louis Dowdle Cobb Scholarship, University of Georgia, 2015-2016.
- Ph.D. Scholars of Excellence Scholarship-Graduate School, University of Georgia, 2013-2015.
- Student/Young Professional Conference Scholarship-The American Council on Consumer Interests, Portland, OR, April 2013.
- Research and Teaching Assistantship, University of Florida, Fall 2011-Spring 2013.
- Travel Award, Office of Research, University of Florida, Summer 2013.
- Student/Young Professional Conference Scholarship-The American Council on Consumer Interests, Memphis, TN, April 2012.
- Financial Therapy Conference Scholarship-Financial Therapy Association, Athens, GA., August 2011.
- “Ericksen Krentel, CPA” Academic Excellence Award-Department of Accounting, University of New Orleans, Spring 2011.

MEMBERSHIP AND ACTIVITIES

- American Council on Consumer Interests, Member and Conference Submission Reviewer.
- Association for Financial Counseling Planning Education, Member and Conference Submission Reviewer.
- Financial Therapy Association, Member and Conference Submission Reviewer.
- Academy of Financial Services, Member and Conference Submission Reviewer.
- Beta Alpha Psi-Epsilon Chapter, University of Florida, Associate member.
- Association of Latino Professionals in Finance and Accounting-University of Florida, Member.
- Phi Kappa Phi Honor Society, National member.
- Beta Gamma Sigma Honor Society, National member.
- Latin American Student Association (LASA), National member.

LANGUAGES

Fluent/proficient in Spanish; intermediate level French skills.

SERVICE TO THE COMMUNITY

Grant Review Committee Member

January 2012-May 2013

Student Graduate Council, University of Florida

- Reviewed over 50 grants proposals submitted by graduate students from participating departments,
- Instructed about the code of ethics to new grant reviewers.

Spanish Conversation Group for Non-Native Speakers, General Coordinator January 2010-May 2012 University of New Orleans, New Orleans, LA.

- Assisted students in improving their Spanish communication skills,
- Discussed relevant cultural traditions about Latin America and Spain,
- Reviewed business jargon in Spanish.