

# Jorge Ruiz-Menjivar, Ph.D.

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## EDUCATION

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

## ACADEMIC EXPERIENCE

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