


Instructor Profile				
Name	Jorge Ruiz Menjivar, Ph.D.	Gender	Male	
Nationality	USA	Birth Date	08/27/1988	
Postal Address	3025C McCarty Hall D, P.O. Box 110310, Gainesville, FL 32611-0310			
Phone No.	+1 (352) 294-1380	Fax No.	+1 (352) 392-8196	
Email	jorgerm@ufl.edu			
Academic Title	Assistant Professor of Consumer Economics			
Research Field	Consumer economics, environmental economics, behavioral economics			
Education Experience	Degree	Duration	Institute	Major
	Bachelor	4 years Aug. 2007-May 2011	The University of New Orleans, LA. USA	Accounting and Spanish Literature
	Master	2 years Aug. 2011-July 2013	The University of Florida, Gainesville, FL USA	Financial Planning
	Doctor	3 years Aug. 2013-May 2016	Th University of Georgia, Athens, GA. USA	Consumer Economics
Working Experience	Time	Institute		Position
	3.5 years May 2016-Present	The University of Florida, USA		Assistant professor of consumer economics
	3 years Aug. 2013-May 2016	The University of Georgia, USA		Lecturer and Research Assistant
	2 years Aug. 2011-July 2013	The University of Florida, USA		Research Assistant
	2 years Aug. 2009-May	The University of New Orleans, USA		Math, Accounting and Spanish

	2011		Academic Tutor
Major Achievements (Publications)	<p>My research aims to examine the internal and external factors (e.g., self-efficacy, financial knowledge and education, health status, community and support network, socio-cultural beliefs and norms, climate change) that impact individuals' economic decision-making and subsequent behaviors. Within this main line of inquiry, my research branches into two main areas of focus: (a) the study of behavioral and psychological predictors of financial well-being among households, consumers, and farmers; and (b) the application of quantitative and qualitative social and behavioral research methodologies to the context of production under risk and uncertainty in agricultural and food value chains. I primarily conduct research in the United States, Latin America, and South and East Asia. Particularly, my work contributes to the household economics literature by further expanding on the role of risk tolerance, financial education and disclosures and time perspective on individuals' financial investing behavior and well-being. In addition, my collaboration with scholars in the biological sciences provides a more holistic understanding on the social context, structures, and relationships that impede or foster the innovation process, adoption of sustainable technologies and behavior (e.g., use of low-carbon management practices, climate change mitigation and adaptation) in agricultural production and food systems in the U.S. and globally. My publications and presentations reflect my contribution to the field (see list of selected publications below).</p> <p>My approach to research is transdisciplinary and system-oriented, and thus I conduct much of my research as a member of multi-disciplinary teams with collaborators in management, economics, and agricultural and biological sciences. My work builds upon a range of economic, behavioral and measurement theories, including Economic Rational Choice Theory, Behavioral Economics frameworks (e.g., Prospect Theory, Hyperbolic discounting), Theory of Planned Behavior and its extensions, Trans-theoretical Model of Change, Bioecological Model, and Item Response Theory and Rasch Measurement Model. I maintain an active research program, resulting in peer reviewed publications in the leading journals in my field, including the <i>Journal of Financial Counseling and Planning</i> and <i>Renewable Agriculture and Food Systems</i>. The impact factors of the journals in which I publish range from 0.60 in <i>Financial Services Review</i> to 7.051 in the <i>Journal of Cleaner Production</i>. In addition, over the last 5 years, my research has been cited 52 times with an average of 10.4 times per year. Finally, my research work and collaborations have been supported by U.S. federal agencies (e.g., U.S. Department of Agriculture-Sustainable Agriculture Research and Education Program, USDA-Foreign Agricultural Services and U.S. Agency for International Development) and foreign governmental agencies (e.g., China Natural Science Foundation and Brazilian Ministry of Education).</p> <p>Books, Contributor of Chapter(s) Ruiz-Menjivar, J., Heo, W., & Grable, J. E. (2018). The effects of situational and dispositional factors on the change in financial risk tolerance. In <i>Risk and Contingency Management: Breakthroughs in Research and Practice</i> (pp. 190-210). IGI Global</p>		

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.

Refereed Journals

Zhang, L., **Ruiz-Menjivar**, Li, W., L., Luo, B. (2019). Predicting climate change mitigation and adaptation behaviors in agricultural production: A comparison of the Theory of Planned Behavior and the Value-Belief-Norm Theory. *Environmental Psychology*.

Liu, Y.,g **Ruiz-Menjivar, J.**, Zhang, L.,p Zhang, J., & Swisher, M. E. (2019). Technical training and rice farmers' adoption of low-carbon management practices: The case of soil testing and formulated fertilization technologies in Hubei, China. *Journal of Cleaner Production*, 226, 454-462.

Liang, Z., Zhang, L.,p Zhang, J., **Ruiz-Menjivar, J.**, Liu, Y.g (2019). Improving efficiency and costs in developing Climate-Smart agriculture by smallholder farmers: Enhancing land transfer or socialization services? *Resources and Environment in the Yangtze Basin*, 28 (5), 1164-1175.

Zhang, L.,p Yan, C., Guo, Q., Zhang, J., & **Ruiz-Menjivar, J.** (2018). The impact of agricultural chemical inputs on the environment: global evidence from informetrics analysis and visualization. *International Journal of Low-Carbon Technologies*, 13(4), 338-352.

Swisher, M. E., **Ruiz-Menjivar, J.**, & Koenig, R. (2017). Value chains in renewable and sustainable food systems. *Renewable Agriculture and Food Systems*, 1-4. <https://doi.org/10.1017/S1742170517000667>.

Mountain, T. P., Gutter, M. S., **Ruiz-Menjivar, J.** & Çopur, Z. (2017). Exploring the Role of Financial Disclosure Forms in Mortgage Type Selection. *Journal of Financial Counseling and Planning*, 28(2), 285-299.

	<p>Park, N., Heo, W., Ruiz-Menjivar, J., & Grable, J. E. (2017). Financial Hardship, Social Support, and Perceived Stress. <i>Journal of Financial Counseling and Planning</i>, 28(2), 322-332.</p> <p>Heo, W., Grable, J. E., Nobre, L. & Ruiz-Menjivar, J. (2016). An Estimate of the Mediation Effect of Risk Tolerance among Marital Status, Gender, and Investing Behavior. <i>International Journal of Human Ecology</i>, 17(1), 1-14.</p> <p>Heo, W., Nobre, L., Ruiz-Menjivar, J., & Grable, J. E. (2016). What Role Does Financial Risk Tolerance Play in Mediating Investing Behavior? <i>Journal of Financial Service Professionals</i>, 70(5), 42-52.</p> <p>Kuzniak, S., Rabbani, A., Heo, W., Ruiz-Menjivar, J., & Grable, J. E. (2015). The Grable & Lytton risk tolerance scale: A 15-year retrospective. <i>Financial Services Review</i>, 24(2), 177-192.</p> <p>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. <i>International Journal of Research in Business and Social Science</i>, 3(1), 1-14.</p> <p>Refereed Proceedings</p> <p>Ellis, S. M.,^g Ruiz-Menjivar, J., Gillen, M., & Mountain, T. P. (2018, November). <i>Poverty status of single mothers in the United States: An application of a bioecological systems approach. Proceedings of the 2018 Association for Financial Counseling and Planning Education.</i></p> <p>Ruiz-Menjivar, J., & Hamilton, L (2018, November). <i>Exploring the effects of financial counseling interventions on client's subsequent outcomes and behaviors. Proceedings of the 2018 Association for Financial Counseling and Planning Education.</i></p> <p>Ruiz-Menjivar, J. & Çopur, Z. (2018; July). Gender based differences in financial socialization and financial knowledge: An exploratory study in Turkey. <i>Proceedings for the 12th Biennial Conference of Asian Consumer and Family Economics Association.</i></p> <p>Ruiz-Menjivar, J. & Çopur, Z. (2018; May). Exploring the relationship between time perspective and financial well-being: An empirical study in Turkey. <i>Consumer Interests Annual</i>, 64.</p> <p>Ruiz-Menjivar, J. (2017, November). <i>Determining the baseline of activities and services for AFCPE® professional. Proceedings of the 2017 Association for Financial Counseling and Planning Education.</i></p> <p>Babiarz, P., & Ruiz-Menjivar, J. (2016, May). <i>What Explains the Gap Between Retirement Expectations and Realizations? Evidence from the Health and Retirement Study. Consumer Interests Annual</i>, 62.</p> <p>Chalise, L., Zhao, H., Heo, W., Zhang, L., & Ruiz-Menjivar, J. (2015, May). Analysis of Risky Financial Behaviors of Consumers. <i>Consumer Interests Annual</i>, 62.</p> <p>Carswell, A.T., Ruiz-Menjivar, J., Jacobs, B., & Bolton, B., & Chau, R., & Ernst, S., & Johnson, W., & Kaur, D., & Tante, J., & Vargas, A.P. & (2015, October). Using a Habitat International Build experience as the cornerstone to a housing-related study abroad and service-learning</p>
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	<p>program. <i>Proceedings for the 2015 Housing Education and Research Association Conference.</i></p> <p>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. <i>Proceedings for the 2013 International Istanbul Finance Congress.</i></p> <p>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? <i>Consumer Interests Annual</i>, 59.</p> <p>Ruiz-Menjivar, J., Gutter, M. & Gillen, M. (2012, November). The impact of mortgage interest and property tax deductibility on homeownership decision. <i>Proceedings for the 2012 Association for Financial Counseling and Planning Education Conference</i>, 11.</p> <p>Blanco, A., Gutter, M. S., Ruiz-Menjivar, J., Spangler, T., & Wynn, K. (2012, April). A comparison of three measures of risk tolerance. <i>Consumer Interests Annual</i>, 58.</p>
Others	<p><u>Part 1. Language Proficiency (ILR Scale)</u></p> <ul style="list-style-type: none"> English: Native or bilingual proficiency Spanish: Native or bilingual proficiency Portuguese: Professional working proficiency <p><u>Part 2. International Teaching Experience</u></p> <p>China</p> <ul style="list-style-type: none"> Financial Resource Management (Huazhong Agricultural University)-Summer 2017 Social assessments and indexes (Huazhong Agricultural University)-Summer 2018. <p>Costa Rica</p> <ul style="list-style-type: none"> Financial Resource Management (University of Georgia-Costa Rica)-Summer 2015 and 2016. <p>Indonesia</p> <ul style="list-style-type: none"> Scientific Thinking: Research Design and Methods (Indonesia University and Udayana University)-Spring 2019 <p>Brazil</p> <ul style="list-style-type: none"> Applied quantitative methods in Sustainable Agriculture Research (Federal University of Santa Maria)-Fall 2019 <p><u>Part 3. Overall International Experience</u></p> <p>The overarching goal of my international engagements is to advance UF's global mission by creating high impact knowledge and technologies in response to pressing global issues, preparing the next generation of global researchers and citizens, and increasing the visibility of UF as global leader among research universities. Below, I elaborate on the specific goals, activities and outputs derived from my international engagements in research, teaching and extension.</p> <p><i>Research</i></p> <p>Goals. The main objectives of my international research agenda are: a) to establish and foster multidisciplinary research collaborations with scholars affiliated with international higher education institutions and research think</p>

	<p>tanks in Latin America and South and East Asia; and b) to conduct, produce and deliver high-impact research with emphasis on the human dimensions of sustainable agriculture and climate change. The capacity of research R1 universities like UF and leading international institutions to create new knowledge through the scientific process and collaborations is essential to solving pressing global problems, such as climate change, food insecurity and poverty.</p> <p>Activities. I have completed four visiting scholar fellowships (3 in China and 1 in Brazil), which have facilitated and increased research collaborations with international scholars. In 2019, I will lead a group of FYCS faculty members to explore and create new research collaboration with Chinese scholars (i.e., Huazhong Agricultural University, Tongji University, Zhongnan University of Economics and Law, and South China Agricultural University). This project is funded by the UF international Center through the Collaborative Faculty Team Project Award.</p> <p>Outputs. Outputs derived my international research engagement include 11 publications co-authored with international scholars from China and Turkey; 9 oral presentations delivered in international scientific conferences (See section 17A); 3 funded projects (in cooperation with international scholars) supported by foreign research agencies (See section 18.A.1) and the collection of data in China (with samples over 1,000 individuals) in years 2017, 2018 and 2019.</p> <p>Outcomes. I have been successful in establishing sustainable research collaborations and partnerships with scholars in China (South China Agricultural University and Huazhong Agricultural University), Turkey (Hacettepe University), Brazil (Federal University of Santa Maria), Colombia (University of Antioquia), the U.K. (Newcastle University) and Indonesia (Udayana University and University of Indonesia).</p> <p><i>Teaching and Mentoring</i></p> <p>Goals. I aim to a) provide international and cross-cultural experiences for UF students and faculty members and international scholars that enhances the contributions to solving global problems; b) to develop skills and knowledge to effectively navigate international contexts and increase their competitiveness in the global market for talent.</p> <p>Activities. As part of my visiting scholar fellowships, I had the opportunity to teach two courses (i.e., “Family Resource Management” and “Social Assessment and Indices” and a short-workshop on research methods and design in the Social Sciences. I currently serve in graduate student committees for two students (Xue Shen and Ying Liu) at Huazhong Agricultural University and supervise two international visiting scholars/post-doctoral associates (Drs. Lu Zhang and Cuiqin Wang) at UF.</p> <p>Outputs. I have co-authored 4 manuscripts with my international mentees. Further, in collaboration with Drs. Lu Zhang and Jubiao Zhang, I have obtained funding from the China Scholarship Council to support an incoming doctoral student to the FYCS doctoral program.</p> <p>Outcomes.</p> <p>Through my international teaching engagement, I have been able to recruit a highly-qualified international student into the FYCS doctoral program. Additionally, the benefits of teaching collaborations and exchange visiting scholar programs have had positive externalities on the professional growth and experiences of members of my lab and faculty members in my department. For example, new research initiatives between FYCS graduate students and faculty members, and international scholars have resulted from these programs.</p> <p><i>Extension and Outreach</i></p>
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Goals. The main objectives of my international extension agenda are: a) to provide capacity building support and training to international academicians, especially those from developing nations; and b) to increase the international visibility of UF by developing an integrated network of UF and international scholars.

Activities. I am a co-leader and one of the founding members of the Land Grant University Consortium-Colombia (LGU-Colombia). The LGU-Colombia is a consortium of 8 leading LGU institutions from the U.S., including UF, U of California-Davis, Cornell University, Penn State, Texas A&M, Purdue and Michigan State. Created with the assistance of the U.S. Embassy in Colombia, the mission of the consortium is to leverage the Land Grant mission and expertise in applied agriculture and extension services to collaboratively help create a prosperous, inclusive and sustainable rural economy in support of Colombia's peace-building process. (To learn more about LGU-Colombia, visit <https://agsci.psu.edu/international/lgu-colombia>). As a member of the LGU-Colombia, I have primarily been involved in providing technical assistance to Colombian agricultural stakeholders, building capacity in higher education institutions to meet their educational needs, and assisting in the development of rural education and extension programs for rural leaders, young farmer and women.

Other examples of my international outreach activities include providing capacity building support to international higher education institutions. For example, I am currently involved in the development and implementation of an institutional internationalization model at the Federal University of Brazil—a project funded by the Brazilian Ministry of Education. In addition, I have delivered professional development training in research skills to faculty members with extension appointment in Indonesia.

In the summer of 2018, the UF International Center invited me to represent UF (along with Julie Fesenmaier, Associate Director in the Office for Global Research Engagement) for a visit to Chinese universities in Shanghai. During our trip, we visited several of our current partners (i.e., institutions with formal cooperative agreements with UF), met with universities that UF faculty had indicated interest in collaborating with, and, held meetings with international offices to promote UF as a destination and to increase the recruitment and enrollment of highly qualified Chinese students in UF graduate programs.

Outputs

The product of my outreach activities includes the establishment of a consortium in Colombia, 2 funded projects (in cooperation with international scholars) supported by foreign research agencies and a report from my visit to Shanghai that provides feedback and observations on new cooperative agreements for the use of UF Study Abroad and the Dean of the International Center, Dr. Leo Villalón.

Outcomes

I have participated in the establishment and execution of cooperative agreements and exchange visiting scholar programs with three foreign universities: Huazhong Agricultural University, Wuhan (P.R. China), Universidad Federal de Santa Maria, Rio Grande do Sul (Brazil), and the University of Johannesburg (South Africa).

Part 4. Summary of Lectures, Speeches, Posters Presented at Professional Conferences

Type	No. of Presentations
International	9
National	24
Regional	0
State	1
Local	5

Total	39
<p>Authorship key: Senior/principal author(s) = Underline; Self = bold; Graduate Student = g; Undergraduate Student (other) = &; Post-Doctoral Associate/Fellow = p</p> <p>A. International (Total=9)</p> <p>Invited (Total= 4)</p> <p><u>Ruiz-Menjivar, J.</u> (2019, March). <i>Advances in Social, Economic and Behavioral Indicators for Sustainability Research: Measures and Methodologies</i>. Research presented at Public Lecture Series, Bali, Indonesia. Invited to present by Udayana University and USAID.</p> <p><u>Ruiz-Menjivar, J.</u> (2018, June). <i>Financial well-being: cross-cultural measures and indicators</i>. Research presented at the International Visiting Scholar Public Lecture Series. Invited to present by the College of Humanities and Social Sciences, Huazhong Agricultural University</p> <p><u>Ruiz-Menjivar, J.</u> (2017, June). <i>Family resource management: the effect of climate change on households' well-being</i>. Research presented at the International Visiting Scholar Public Lecture Series. Invited to present by the College of Economics and Management, Huazhong Agricultural University</p> <p><u>Ruiz-Menjivar, J.</u> (2017, November). <i>Public and economic policies in Research and Extension for the agricultural sector in Colombia</i>. Research presented at the First International Meeting of Experts in Education, Research and Extension for the Agricultural Sector in Colombia, Bogota, Colombia. Invited to present by the Colombian Ministry of Education, the Ministry of Agriculture and Rural Development and the U.S. Embassy in Colombia.</p> <p>Selected (Total= 5)</p> <p><u>Ruiz-Menjivar, J.</u> & Çopur, Z. (2018, July). <i>Gender based differences in financial socialization and financial knowledge: An exploratory study in Turkey</i>. Paper presented at the 12th Biennial Conference of Asian Consumer and Family Economics Association, Fuzhou, P.R. of China</p> <p><u>Ruiz-Menjivar, J.</u>, Mountain, T. P., Çopur, Z. & Gutter, M. S. (2017, March). <i>Financial literacy impact on first generation immigrants' homeownership in the United States</i>. Paper presented at the Financial Literacy Conference 2017: Expanding Possibilities, Singapore, Singapore.</p> <p><u>Park, N.</u>, Park, H.J., <u>Ruiz-Menjivar, J.</u>, & Grable, G. E. (2016, June). <i>The effect of Financial Literacy on Investment Behavior</i>. Paper presented at the Asian Consumer and Family Economics Association, Hong Kong, People's Rep. of China.</p> <p><u>Heo, W.</u>, Nobre, L., <u>Ruiz-Menjivar, J.</u>, & Grable, J. E. (2015, June). <i>Risk Tolerance as Mediator Among Gender, Marital Status, and Investing: A path model analysis</i>. Paper presented at the Financial Therapy Association Conference, San Jose del Cabo, Mexico.</p> <p><u>Ruiz-Menjivar, J.</u>, Blanco, A., Copur, Z., & Gutter, M. S (2013, May). <i>A cross-cultural comparison of risk tolerance measures: The case of Turkey and The United States</i>. Paper presented at the International Istanbul</p>	

	<p>Finance Congress, Istanbul, Turkey.</p> <p>B. National (Total = 24)</p> <p>Invited (Total=2)</p> <p><u>Ruiz-Menjivar, J.</u>, & Hamilton, L (2018, November). <i>Exploring the effects of financial counseling interventions on client's subsequent outcomes and behaviors</i>. Paper presented at the Association for Financial Counseling, Planning and Education Annual Conference, Norfolk, VA. Invited to present by the Association for Financial Counseling and Planning Education.</p> <p><u>Ruiz-Menjivar, J.</u> (2017, November). <i>Determining the baseline of activities and services for AFCPE® professional</i>. Paper presented at the Association for Financial Counseling, Planning and Education Annual Conference, San Diego, CA. Invited to present by the Association for Financial Counseling and Planning Education.</p> <p>Selected (Total=22)</p> <p>Zhang, L.,^p <u>Ruiz-Menjivar, J.</u>, Li, W., Zhang, J. & Gillen, M. (2019, May). The effect of consumer trust on Green rice consumption in China: An application of Decomposed Theory of Planned Behavior. Poster presented at the American Council on Consumer Interest Annual Conference, Arlington, VA.</p> <p>Ellis, S. M.,^g <u>Ruiz-Menjivar, J.</u>, Gillen, M., & Mountain, T. P. (2018, November). <i>Poverty status of single mothers in the United States: An application of a bioecological systems approach</i>. Poster presented at the Association for Financial Counseling, Planning and Education Annual Conference, Norfolk, VA.</p> <p>Çopur, Z. & <u>Ruiz-Menjivar, J.</u> (2018, May). <i>Exploring the relationship between time perspective and financial well-being: An empirical study in Turkey</i>. Paper presented at the American Council on Consumer Interest Annual Conference, Clearwater Beach, FL.</p> <p><u>Ruiz-Menjivar, J.</u> & Çopur, Z. (2018, May). <i>Examining the relationship between Times perspective and Financial Capability</i>. Paper presented at the Biennial Family Economics Resource Management Association Conference, Clearwater Beach, FL.</p> <p>Radunovich, H. & <u>Ruiz-Menjivar, J.</u> (2017, April). <i>Parent Perception of University Student Financial Competence and Other Life Skills</i>. Paper presented at the American Association of Family & Consumer Sciences, Dallas, TX.</p> <p>Musgrove, C., <u>Ruiz-Menjivar, J.</u>, Spangler, T., Copeland, H., Janney, H., Scarrow, A., Price, R., Hubbard, R. (2017, April). <i>Using Alternative Communication Methods and Multi-County Partnerships to Enhance Extension Outreach: A virtual VITA example</i>. Poster presented at the Joint Council on Extension Professionals Leadership Conference. Orlando, FL.</p> <p><u>Babiarz, P.</u>, & <u>Ruiz-Menjivar, J.</u> (2016, May). <i>What Explains the Gap Between Retirement Expectations and Realizations? Evidence from the Health and Retirement Study</i>. Paper presented at the American Council on</p>
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	<p>Consumer Interest Annual Conference, Arlington, VA.</p> <p>Ruiz-Menjivar, J., Engelhard Jr., G., & Grable, G. E. (2015, November). <i>Evaluating the Psychometric Quality of the Grable and Lytton's Financial Risk Tolerance Scale Using Rasch Measurement Theory</i>. Paper presented at the Association for Financial Counseling, Planning and Education Annual Conference, Jacksonville, FL.</p> <p>Carswell, A.T., Ruiz-Menjivar, J., Jacobs, B. & Bolton, B. & Chau, R. & Ernst, S. & Johnson, W. & Kaur, D. & Tante, J. & Vargas, A.P. & (2015, October). <i>Using a Habitat International Build experience as the cornerstone to a housing-related study abroad and service-learning program</i>. Poster presented at the Housing Education and Research Association Conference. Springfield, IL.</p> <p>Heo, W., Nobre, L., Ruiz-Menjivar, J., & Grable, J. E. (2015, September). <i>Risk Tolerance as a Mediation factor on Investing Behavior: Evidence from a Sobel test</i>. Paper presented at the Academy of Behavioral Finance and Economics Conference, Philadelphia, PA.</p> <p>Ruiz-Menjivar, J., Engelhard Jr., G., & Grable, G. E. (2015, August). <i>Evaluating the Psychometric Quality of the Grable and Lytton's Financial Risk Tolerance Scale Using Rasch Measurement Theory</i>. Poster presented at CFP® Board Conference, Washington, D.C.</p> <p>Heo, W., Nobre, L., Ruiz-Menjivar, J., & Grable, J. E. (2015, August). <i>Risk Tolerance as a Mediation factor on Investing Behavior: Evidence from a Sobel test</i>. Poster presented at CFP® Board Conference, Washington, D.C.</p> <p>Park, N., Heo, W., Ruiz-Menjivar, J., & Grable, J. E. (2015, May). <i>Financial Hardship, Social Support, and Stress: The Consumer Perspective</i>. Paper presented at the American Council on Consumer Interest Annual Conference, Clearwater Beach, FL.</p> <p>Kuzniak, S., Rabbani, A., Heo, W., Ruiz-Menjivar, J., & Grable, J. E. (2014, October). <i>The Grable & Lytton risk tolerance scale: A 15-year retrospective</i>. Paper presented at the Academy of Financial Services Conference, Nashville, TN.</p> <p>Ruiz-Menjivar, J., Heo, W., & Grable, J. E. (2014, April). <i>The effects of situational and dispositional factors on the change in risk aversion: An attribution theory perspective</i>. Poster presented at the American Council on Consumer Interest Annual Conference, Milwaukee, WI.</p> <p>Ruiz-Menjivar, J., Stahl, B., Gutter, M. S., & Solheim, C. (2014, April). <i>Homeownership among low to moderate-income households: An exploration of psycho-socio-economic factors</i>. Poster presented at the American Council on Consumer Interest Annual Conference, Milwaukee, WI.</p> <p>Blanco, A., Ruiz-Menjivar, J., Stahl, B., & Gutter, M. S (2013, November). <i>Determinants of long-term care insurance decision-making</i>. Poster presented at the Association for Financial Counseling, Planning and Education Annual Conference, Greenville, SC.</p>
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	<p>Ruiz-Menjivar, J., Gutter, M. S. & Gillen, M., (2013, October). <i>Housing Market Imperfections: The Life Cycle Hypothesis and Homeownership</i>. Paper presented at the Academy of Financial Services, Chicago, IL.</p> <p>Mountain, T. P., Gutter, M. S., Ruiz-Menjivar, J., & You, S. Y. (2013, April). <i>How good are consumers at choosing the most appropriate mortgage type?</i> Paper presented at the American Council on Consumer Interest Annual Conference, Portland, OR.</p> <p>Ruiz-Menjivar, J., Gutter, M. S., & Gillen, M. (2013, April). <i>Exploring the relationship of marginal tax rate and homeownership</i>. Poster presented at the American Council on Consumer Interest Annual Conference, Portland, OR.</p> <p>Ruiz-Menjivar, J., Gutter, M. S., & Gillen, M. (2012, November). <i>The impact of mortgage interest-and- property tax-deductibility on homeownership decision</i>. Poster presented at the Association for Financial Counseling, Planning and Education Annual Conference, St. Louis, MO.</p> <p>Blanco, A., Gutter, M. S., Ruiz-Menjivar, J., Spangler, T., & Wynn, K. (2012, April). <i>A comparison of three measures of risk tolerance</i>. Poster presented at the American Council on Consumer Interests Annual Conference, Memphis, TN.</p> <p>C. Regional – None</p> <p>D. State (Total= 1)</p> <p>Invited (Total=1)</p> <p>Ruiz-Menjivar, J., Spangler, T. & Cantrell, R. (2016, August). Family resource management initiatives and programming. Oral presentation delivered at the <i>Extension Professional Association of Florida</i>, Daytona Beach, FL.</p> <p>E. Local (Total=5)</p> <p>Invited (Total=3)</p> <p>Ruiz-Menjivar, J. & Spangler, T. (2017, 2018, September). Protecting taxpayer's confidentiality: Ethics and professional standards in tax research, two presentations, local Extension offices.</p> <p>Ruiz-Menjivar, J. & Spangler, T. (2017, 2018, January). <i>Financial well-being: theory based-measures and indicators</i>, two presentations, local Extension offices.</p> <p>Cantrell, R., Ruiz-Menjivar, J., Hamilton, L., & Ramirez, J. (2017, May). Homeflow to HUD: Housing Education for Everyone. Oral presentation delivered at the <i>UF/IFAS Family Consumer Sciences Summit</i>, Gainesville, FL.</p> <p>Selected (Total=2)</p> <p>Francois, J. R., Swisher, M. E., Ruiz-Menjivar, J., & Paul, B. (2019, August; accepted). <i>From a Rural Background: Differences in Future Aspirations of Haitian American Emerging Adults</i>. Poster to be presented at the 31st Annual Haitian Studies Association conference, "Haitian Studies in</p>
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	<p>Changing Climates.” Gainesville, FL.</p> <p>Ellis, S. M.,g Ramirez, J., & Ruiz-Menjivar, J. (2018, May). <i>Breaking Down the Barriers: Using Technology for Extension Program Delivery</i>. Poster presented at the UF/IFAS Family and Consumer Sciences Symposium, Gainesville, FL.</p>
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