

Dr. Terrance K. Martin Jr

Utah Valley University
Department of Finance & Economics
801-863-5682
Email: terrance.martin@uvu.edu

Education

PhD, Texas Tech University, 2013.
Major: Personal Financial Planning
Title: Three Essays on Planning for Retirement

MBA, Midwestern State University, 2008.
Major: Business Administration
Title: The economic impact of tax policy on tourism revenue

BBA, Midwestern State University, 2007.
Major: Economics

Employment History

Academic - Post-Secondary

Assistant Professor, Utah Valley University. (January 2018 - Present).

Assistant Professor, The University of Texas Rio Grande Valley. (September 2015 – December 2017).

Assistant Professor, University of Texas-Pan American. (September 2013 - August 2015).

Graduate Part-Student Instructor, Texas Tech University. (January 2010 - August 2013).

Licensures and Certifications

Series 65, NASAA. (July 2015 - Present).

Awards and Honors

CFP Board Best Paper Award ACCI, Certified Financial Planning Board. (May 2015).

2015 UTPA COBA Research Day Competition (1st Place), COBA Research & Faculty Development Committee. (April 2015).

Professional Memberships

Society of Financial Services Professionals. (August 2014 - Present).

Academy of Financial Services. (August 2012 - Present).

Financial Planning Association. (August 2012 - Present).

Financial Management Association. (July 2012 - Present).

Development Activities Attended

Continuing Education Program, "Oline Course Program-AP," Academic Partnerships and COLTT. (January 2016 - August 2016).

Workshop, "PFP Alum Research and Development Symposium." (February 2016).

Continuing Education Program, "Hybrid Exemplary Course Program." (January 2015 - December 2015).

Workshop, "PFP Alum Research and Development Symposium." (March 5, 2015 - March 6, 2015).

Workshop, "Quality Matters," COLTT. (February 2015).

Continuing Education Program, "Teaching Online Training," COLTT, Edinburg, Texas, United States. (October 2014 - December 2014).

Conference Attendance, "The Teaching Professor Conference," Boston, MA, USA. (May 29, 2014 - June 1, 2014).

Workshop, "New Faculty Support Program," Office of the Vice Provost for Faculty Affairs, Edinburg, Texas, USA. (September 3, 2013 - April 15, 2014).

Workshop, "Development and Research Symposium," Department of Personal Financial Planning, TTU, Lubbock, TX, USA. (February 21, 2014).

Workshop, "IRB Basics," Office of Research and Innovation, Edinburg, Texas, USA. (September 11, 2013).

TEACHING

Teaching Experience

Utah Valley University

FIN 3400, Intro to Investment Management, 1 course.

FIN 3060, Intro to PFP Profession, 1 course.

FIN 3200, Risk Management & Insurance, 1 course.

The University of Texas Rio Grande Valley

FINA 3380, Introduction to Finance, 2 courses.

FINA 3382, Investment Principles, 6 courses.

FINA 3388, Fundm of Fina Planning, 8 courses.

FINA 6303, Introduction to Finance, 4 courses.

FINA 6351, Financial Planning, 2 courses.

FINA 8341, Sem in Finance Topics, 1 course.

The University of Texas Pan American

FINA 2301, Life and Money, 1 course.
FINA 3383, Managerial Finance, 2 courses.
FINA 3385, Prin of Insurance, 1 course.
FINA 3388, Financial Planning, 4 courses.
FINA 3389, Retirement Planning, 2 courses.
FINA 4382, Portfolio Management, 1 course.

Directed Student Learning

Dissertation Committee Chair, (January 2015 - Present)
Kenny Ozuna

Undergraduate Honors Thesis, Economics and Finance (UTPA), (January 2015 - Present)
Jose Nunez

Undergraduate Supervised Research, "The Impact of Student Loans on Household Financial Decisions," Economics and Finance (UTPA), (January 2015 - Present)
Jose Nunez

Faculty Mentor URI, "Disability and Retirement Preparedness," Economics and Finance (UTPA), (September 2014 - August 2015)
Fabiola Urgel

RESEARCH

Published Intellectual Contributions

Journal Article, Academic Journal

Martin, T., Guillemette, M., Urgel, F.* (2018). Disability and Retirement Decisions. *Applied Economic Letters*.

Martin, T., Guillemette, M., Browning, C. (2016). Time Preference and Retirement Strategies. *Applied Economics Letters*.

Guillemette, M., Martin, T., Cummings, B., James, R. (2016). Determinants of the stated probability of purchase for longevity insurance. *Geneva Papers on Risk and Insurance: Issues and Practice*.

Guillemette, M., Martin, T., Gibson, P. (2015). Investor Sophistication and Target-Date Fund Investing. *Journal of Retirement*.

Guillemette, M., Hussein, M., Phillips, G. Michael, Martin, T. (2015). Minority household size and the life insurance purchase decision. *Financial Services Review*.

Martin, T., Finke, M. (2014). A comparison of retirement strategies and advisory value. *Journal of Financial Planning*.

Martin, T., Flnke, M., Gibson, P. (2014). Race, Trust, and Retirement Decisions. *Journal of Personal Finance*.

Journal Article, In-House Journal

Martin, T., Ray, S. K. (2014). Meeting the Financial Literacy Challenge. *Border Business Briefs*.

Martin, T., Ray, S. (2014). Financial Literacy in the Rio Grande Valley. *Border Business Briefs*.

Presentations Given

Martin, T., Scott, J., Gibson, P., (October 2017). *Financial literacy to prevent poor boring decisions*, Academy of Financial Services Academy of Financial Services in Nashville, TN.

Martin, T., (November 2016). *Financial Sophistication and Retirement Plan Leakage*, Southern Finance Association in SanDestin, FL.

Martin, T., Guillemette, M., James III, R., Cummings, B., (October 2016). *Financial Advice and the Demand for Flood Insurance*, Academy of Financial Services Academy of Financial Services in Las Vegas, NV.

Nanigian, D., Martin, T., Gibson, P., (October 2016). *Mutual Fund Closures: A Method to Sustain Outperformance?*, Academy of Financial Services Academy of Financial Services in Las Vegas, NV.

Martin, T., Nunez, J.*, (October 2016). *Student Loans and Their Effect on Parental Views of Education Financing*, Academy of Financial Services Academy of Financial Services in Las Vegas, NV.

Martin, T., Guillemette, M., Browning, C., (June 2016). *Do Retirement Planning Strategies Alter the Effect of Time Preference on Retirement Wealth?*, in Crystal City, VA.

Guillemette, M., Martin, T., Cummings, B., James, R., (June 2016). *Financial Advice and the Stated Demand for Flood Insurance*, in Crystal City VA.

Vianna, A. C.** , Gutierrez, J.** , Kwon, C.** , Martin, T., (February 2016). *Does Stock Market Participation Differ Within and Across Minorities in the U.S.?*, Academy of Economics and Finance 2016 Conference in Pensacola Beach, FL.

Ozuna, K.** , Nanigian, D., Martin, T., (November 19, 2015). *A Study of CEO Inside Debt Compensation on Bank Risk and Performance*, Southern Finance Association in Captiva Island Florida.

Guillemette, M., Martin, T., Cummings, B., James, R., (October 2015). *Determinants of the stated probability of purchase for longevity insurance*, Academy of Financial Services Annual Conference The Academy of Financial Services in Orlando, FL.

Martin, T., Urgel, F.* , (October 2015). *Disability and retirement decision making: Evidence from the NLSY*, Academy of Financial Services Annual Conference The Academy of Financial Services in Orlando, FL.

Augustin, L.** , Finke, M., Martin, T., (October 2015). *Does financial literacy increase demand for financial planners?*, Academy of Financial Services Annual Conference The Academy of Financial Services in Orlando, FL.

Cummings, B., Guillemette, M., Martin, T., James, R., (October 2015). *Results from the Survey of Household Financial and Risk Management*, Academy of Financial Services Annual Conference The Academy of Financial Services in Orlando, FL.

- Martin, T., (October 2015). *Time Preference and Retirement Planning Strategies*, Academy of Financial Services Annual Conference The Academy of Financial Services in Orlando, FL.
- Guillemette, M., Martin, T., Cummings, B., James, R., (July 2015). *Determinants of the stated probability of purchase for longevity insurance*, 2015 World Finance Conference in Buenos Aires, Argentina.
- Ozuna, K.**, Nanigian, D., Martin, T., (June 2015). *A Study of CEO Inside Debt Compensation on Bank Risk and Performance*, 22nd Annual Conference of the Multinational Finance Society Multinational Finance Society in Halkidiki, Greece.
- Guillemette, M., Martin, T., Cummings, B., James, R., (May 2015). *Determinants of the stated probability of purchase for longevity insurance*, ACCI 2015 American Council on Consumer Interests in Clearwater Beach, FL.
- Martin, T., Gibson, P., Scott, J., (October 2014). *Withdrawals, Plan Loans and Financial Sophistication*, Academy of Financial Services in Nashville, TN.
- Guillemette, M., Martin, T., Cummings, B., (September 2014). *Who Demands Longevity Insurance?*, Financial Planning Association Academic Conference in Seattle, Washington.
- Martin, T., Ray, S., (June 2014). *Personal Financial Literacy Curriculum*, Smarter Texas Conference Texas Council for Economic Education in San Antonio, Texas.
- Martin, T., Finke, M., (October 2013). *Race, Trust, and Retirement Decisions*, Academy of Financial Services in Chicago.
- Martin, T., (October 2013). *More is Better: A comparison of retirement strategies*, Financial Planning Association Academic Conference FPA in Orlando, FL.
- Martin, T., (August 2013). *Time preference and Retirement Strategies*, CFP Program Directors Conference CFP Board in Washington D.C.
- Martin, T., (March 2013). *Planning for Retirement*, National Black Graduate Student Conference in Dearborn, Michigan.

Media Contributions

Internet

- Yahoo Finance. (February 2016).
- Grow. (January 2016).
- Wallet Hub. (December 2015).
- KVEO. (March 2015).

Magazine

- Kiplinger. (February 2016).

Radio

- KURV Radio 710 AM. (March 2015).

TV

KLUJ Interview. (July 2015).

KRGV Interview. (June 2015).

KFXV-LD Interview. (April 2015).

KVEO Interview. (February 2015).

Contracts, Grants and Sponsored Research

Funded Grant

Martin, T., "Financial Literacy Challenge," Sponsored by Wells Fargo, Private, \$15,000.00. (August 2015 - August 2017).

Martin, T., "Financial Literacy Challenge," Sponsored by State Farm, Private, \$25,000.00. (April 2016 - March 2017).

Martin, T., Nunez, J., "Undergraduate Research Initiative," The University of Texas Rio Grande Valley, \$2,000.00. (January 2016 - August 2016).

Martin, T., "Financial Literacy Challenge," Sponsored by Capital ONE, Private, \$2,500.00. (April 2015 - March 2016).

Martin, T., "Financial Literacy Challenge," Sponsored by State Farm, Private, \$20,000.00. (April 2015 - March 2016).

Martin, T., Urgel, F., "Undergraduate Research Initiative," The University of Texas Rio Grande Valley, \$2,000.00. (October 2014 - August 2015).

Martin, T., Sponsored by State Farm, Private, \$25,000.00. (July 2014 - July 2015).

Martin, T., Sponsored by State Farm, Private, \$10,000.00. (September 2013 - July 2014).

Martin, T., "Faculty Development Grant," The University of Texas Rio Grande Valley, \$2,000.00. (May 2014 - June 2014).

Martin, T., "Junior Faculty Travel Grant," Sponsored by Office of Faculty Affairs, The University of Texas Rio Grande Valley, \$500.00. (October 2013).

Intellectual Contributions under Submission

Journal Articles

Martin, T., Gibson, P., Scott, J. Financial Literacy and Retirement Account Withdrawals. *Journal of Consumer Affairs*.

Research Currently in Progress

"Financial Advisors and Life Insurance Demand: A human capital framework" (Writing Results).

"Financial Literacy and Advisory Choice" (On-Going).

"Personal Finance Course: Timing is everything" (On-Going).

"Small Businesses and missed opportunities: the need for Financial Advice" (Planning).

"The role of golden parachutes on executive compensation and risk management." (On-Going).
We wish to examine how triggers in golden parachutes impact systematic risk, idiosyncratic risk, interest rate risk and total risk. We believe that the triggers are an important yet often overlooked aspect of executive compensation packages.

"What effect do CFP's have on disability insurance demand?" (On-Going).

SERVICE

Department Service

Committee Member, Finance Search. (September 1, 2016 - Present).

Committee Member, Annual Review. (September 1, 2015 - August 2016).

Committee Member, Finance Comprehensive Examination Committee. (September 1, 2015 - August 2016).

Committee Member, Finance Search. (September 1, 2015 - August 2016).

Faculty Advisor, Financial Management Association. (September 1, 2015 - August 31, 2016).

Committee Member, Assurances of Learning Reviewer. (June 2016 - July 2016).

Faculty Advisor, Insurance and Financial Planning Association. (November 2014 - August 2015).

Faculty Advisor, Financial Management Association. (August 2014 - August 2015).

Committee Member, Performance Appraisal. (August 2014 - May 2015).

Committee Member, Finance search committee. (September 2013 - May 2015).

Committee Member, Comprehensive Examination. (June 2014 - August 2014).

Faculty Advisor, Financial Management Association. (October 2013 - August 2014).

College Service

Committee Chair, State Farm Financial Literacy Project. (September 1, 2015 - August 2016).

Committee Member, UTRGV COBE Key Policies Taskforce. (September 1, 2015 - August 2016).

Committee Member, UTRGV COBE Key Policies Taskforce. (March 2015 - August 2015).

Committee Chair, State Farm Financial Literacy Project. (September 2014 - August 2015).

Committee Chair, Undergraduate Curriculum. (September 2014 - August 2015).

Committee Chair, State Farm Financial Literacy Project. (September 2013 - August 2014).

Undergraduate Curriculum Committee. (September 2013 - August 2014).

Committee Member, Assessment Week. (December 2013).

University Service

Committee Member, Default Management Task Force. (September 1, 2015 - August 2016).

Committee Member, Default Management Task Force. (September 1, 2014 - August 2015).

Committee Member, Default Management Task Force. (December 2013 - August 2014).

Professional Service

Session Chair, Financial Management Association, Nashville, Tennessee. (October 2014).

Ad-Hoc Committee

Reviewer, Conference Paper, Academy of Financial Services. (May 2016 - June 2016).

Reviewer, Conference Paper, Academy of Financial Services. (May 2015 - June 2015).

Other

Reviewer, Journal Article, Financial Services Review. (October 2014 - Present).

Public Service

Member, Deep South Texas Financial Literacy Alliance, Edinburg, TX. (August 2015 - August 2016).

Committee Member, State Board of Education's Texas Essential Knowledge and Skills Writing Committee, Austin, Texas. (August 2015 - August 2016).

Committee Member, State Board of Education's Texas Essential Knowledge and Skills Writing Committee, Austin, Texas. (May 2015 - August 2015).

Member, Deep South Texas Financial Literacy Alliance, Edinburg, TX. (August 2014 - August 2015).

Member, Deep South Texas Financial Literacy Alliance, Edinburg, TX. (October 2013 - August 2014).

Guest Speaker, Southern Careers Institute, Pharr, Texas. (June 2014).

Guest Speaker, Palmview High School, Palmview, Texas. (April 2014).

* indicates undergraduate student

** indicates graduate student