Valerie Ballesteros

McCoy College of Business
Dept. of Finance and Economics
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EDUCATION:

Doctor of Business Administration (DBA), University of the Incarnate Word, Inaugural Cohort, 2017

Master of Science, Finance and Economics (MSFE), West Texas A&M University, 2021
Master of Business Administration (MBA), General Business, University of the Incarnate Word, 2004
Bachelor of Business Administration (BBA), Cum Laude, General Business, University of the Incarnate Word, 2002

PROFESSIONAL LICENSES HELD:

FINRA Series 7/63/66 *General Securities Registered Representative*, *Registered Investment Adviser Agent (inactive since 2014)*
Texas Department of Insurance *General Lines Agent (inactive since 2018)*

PROFESSIONAL EXPERIENCE:

Higher Education

Texas State University
Senior Lecturer McCoy College of Business, Finance and Economics **1/2025-Pres**
Undergraduate lecturer in Finance and Economics at a public, Hispanic-serving institution. Courses taught include Principles of Economics and Business finance via online, hybrid, and face-to-face modalities.
Senior Lecturer, College of Applied Arts, Consumer Affairs **2017-2021**
Undergraduate instructor in Consumer Affairs at a public, Hispanic-serving institution. Lecture and lab courses taught include Consumer Economics, Consumer (Family) Policy, Introduction to Merchandising Technologies, Digital Applications in Consumer Finance, Family and Personal Resource Management, Personal and Family Finance, Financial Counseling to traditional, main campus diverse students from varied disciplines including applied arts, business, and education. Teaching methods include traditional classroom lectures, web-based applications, and multicultural perspectives.

University of London, **2022-Present**
Associate Program Instructor, (2U) London School of Economics and Political Science Undergraduate instructor in finance, economics, statistics, and management for the online undergraduate programmes in economics, management, finance, and the social sciences at world-leading social science institution**.**

St Mary's University **2022-2024**

Instructor of Finance, Greehey School of Business, Dept of Finance and Quantitative Management

Undergraduate and graduate instructor of finance in an AACSB-accredited school of business at a traditional Catholic Marianist institution. Courses taught include Principles of Finance, Financial Counseling, Financial Institutions, Intermediate Corporate Finance, Investments and Financial Management for traditional undergraduate students in the (BBA) finance and risk management program as well as traditional graduate and professional graduate students in the MBA and JD-MBA programs.

Pepperdine University **2021-2023**

Adjunct Faculty, Graziadio School of Business and Management, Dept of Accounting, Finance, and Real Estate

Adjunct professor of finance for Finance and Economics MBA students at a leading private, AACSB-accredited business school in a leading AACSB-accredited MBA program (FEMBA) at a private, faith-based institution. Currently teaching Financial Management of the Firm utilizing a synchronous online modality for both FEMBA and online undergraduate students.

Texas A&M-San Antonio **2021-2023**

Part-time Faculty, College of Business, Dept of Accounting and Finance

Part-time undergraduate instructor in College of Business for a public, Hispanic-serving institution that serves a diverse population of students including traditional, dual-credit, first-generation, and adult learners. Currently teaching QMBS courses, Quantitative Skills in Business, Business Statistics I and II, and Principles of Microeconomics via traditional lectures, synchronous and asynchronous online modalities.

Our Lady of the Lake University **2021-2022**

Visiting Assistant Professor of Finance, School of Business and Leadership

Visiting assistant professor of finance for traditional and international undergraduate and graduate students of private, Catholic institution in the ACSB-accredited School of Business and Leadership. Courses taught include Investment Analysis, Financial Statement Analysis, Business Finance, and Selected Issues in Finance (Fixed Income Securities).

University of the Incarnate Word **2011-2017**

Part-Time Faculty (HEB School of Business and Administration, Economics -and Finance)

Undergraduate instructor in Economics and Finance at private, AACSB-International member institution. Lecture courses taught include Principles of Macro/ Microeconomics, Principles of Financial Management, Intermediate Financial Management, Management of Financial Institutions, and Investment Planning for traditional main campus diverse student population (including

international) utilizing classroom lecture and web-based learning tools.

Economics/Finance SME (Contractor)

EmployStats **10/2024-Presesnt**
Academic Affiliate and Associate Economist
Provide subject-matter expertise and financial and economic data analysis for client litigation firms' expert witnesses.

Contract Subject-Matter Expert **11/2024-Present**
AI Content Specialist in Finance and Economics
Research, write, and review AI content in the subject matter area of specialization/expertise (finance/economics) for various AI platform and project clients.

Financial Services

Merrill Lynch (Bank of America Merrill Lynch) **2002- 2011**
Vice President, Financial Advisor, Senior Financial Advisor, International Financial Advisor, Certified Financial Manager (CFM), Certified Special Needs Advisor Investment and wealth management advisor for the retail high-net worth clients (US and non-US resident) of a global financial institution and investment bank. The products and services offered for comprehensive wealth management and financial planning to high- net worth individuals and businesses included traditional bank deposit products, cash management, money markets, CDs, credit cards, mortgage, and securities-based lending, and as needed, partner referrals to private banking and commercial lenders. Investment services offered included professional money management in fee-based, separately managed accounts, traditional stock, bond, mutual fund and ETF portfolios, and ongoing risk/return assessment and portfolio analysis. Products and services for international clients required specialized compliance training for marketing to and working with non-US residents and use of offshore investment vehicles. Retirement services including savings strategies, income planning and distribution, IRA (traditional, Roth and SEP), and employer-sponsored retirement plans for businesses and professional practices (401k, 403b, 457, and ORP). Insurance offerings and planning services include life products and strategies for asset protection, wealth transfer, and business continuation plans. For client tax-planning needs, portfolio management/ services in tax-free municipal bond portfolios, tax-deferred instruments, and implementation of tax strategies. As a private practitioner, developed a $30M book of business consisting of 80+ households with average portfolio size of $400,000 in investable assets. Business development of advisory practice and ongoing practice management required development and implementation of prospecting, client acquisition, and relationship management strategies. Successful events and referral marketing both at practice and at branch wide led to one of the highest ROI events in firm history. Market development focus was on traditionally underserved markets, particularly women and Hispanics. Participated in San Antonio branch Hispanic market initiative working with organizations like the Hispanic Chamber(s) of Commerce, Mexican American and Hispanic Physicians Association, Hispanic Dental Association, and Asociacion de Empresarios Mexicanos to build relationships and firm's presence within the Hispanic community.

CUNA Mutual Group **1999-2002**
MEMBERS Financial Services Representative
Investment representative working with three credit union communities within the educator, oil and gas refining, and public utilities industries to offer investment products and services to the broad membership. Specialization in the retirement programs unique to these industries, especially the Texas Teachers Retirement System and 403b marketplace. Conducted financial education events for community, member groups, as well as training events for credit union staff, management, and executives. Implemented marketing referral programs with credit union staff and also maintained three registered branch locations with compliance and staff supervision. Weekly planning and presentation to credit union executive board, annual presentation to Boards of Directors, and member wide events also conducted.

Banc One Securities **1993-1996**
Sales Specialist
Worked with Private Banking and International Investment VPs providing registered sales and operational support. Operational functions included all new account opening and client service, trade research and execution, specifically individual bonds and capital markets instruments for correspondent bank clients, and offshore products for international clients. Client service functions included preparation of total return statements and cash flow analysis for client reviews, travel planning (including international) for VPs, expense processing and various other clerical functions. Specialized training in Bloomberg terminal for investment research.

Bank of America **1991-1993**
Financial Services Officer, Personal Banker
Retail bank lobby representative offering deposit products and services to retail bank customers and small businesses, including new accounts, account service, and safe deposit. This position required specialized training in mortgage and small business lending as well as marketing activities and functions for local small businesses. In the absence of the Branch Manager, the FSO served as lobby supervisor and branch management for dual control and operational compliance purposes.

Retail Fashion/Management

24|Seven Talent (Contractor for Gucci America) **2017-2019**
Temporary (Contracted) Merchandising and Sales Associate
Temporary and seasonal contractor for luxury retail outlet division. Provide seasonal and on-call support for merchandising, stock operations, and sales and client service in the outlet division of multi-brand luxury goods company, Gucci America.

St John Knits **2014-2016**

Key Holder (Management Associate)/Wardrobe Specialist
Merchandise Coordinator
Client service, sales, merchandise, and management functions of upscale luxury fashion knitwear brand. Support Store and Assistant Manager in sales, human resources, inventory control, merchandising, and exceptional client service. Key holder responsibilities included recruiting, staffing, and staff development. Merchandise coordination responsibilities included all operational stock functions including management of customer stock orders, inventory receiving, markdowns, transfers, warehouse returns, supply orders, floor inventory merchandising, and stockroom/backstock organization.

Dillard's `` **1990-1991**
Cosmetics Counter Manager (Clinique/Estee Lauder)
Head of Stock-Cosmetics (Area Sales Manager Assistant May 1986-August 1987 Mange sales activity and staff of retail cosmetics counter. Successfully execute counter and department level promotional activity and manage retail operational activities including staff training, merchandising, stock keeping duties-buying office stock level counts, reporting, receiving, and RTVs, counter sales activity reporting to all levels of management including department, store executive, buying office, and field level executive of both retailer and cosmetic vendor. As Head of Stock, assist Department Manager in all aspects of department's managerial and stock operational duties including stock receiving, merchandising, promotional display, returns, buying office order counts, count entry on stock keeping/ordering system, staff supervision, sales/stock reporting, and inventory functions.

Frost Bros. **1987-1988**
Department Manager/Sales Supervisor-Cosmetics
Responsibilities included supervision of sales activity and sales staff including commissioned sales and make-up artists and brand specialists in retail cosmetics department for an upscale boutique retailer. The department consisted over 12 luxury cosmetic brands and over 50+ luxury fragrance brands. The annual sales volume of the department was over $5M and a sales and sales support staff of >20.

SCHOLARLY ACTIVITY:

Ballesteros, Valerie (2024) "Poets, Quants, and Queries: Pilot Podcast, A Contemporary Spin on the Traditional Office Hour", EdX Educator Conference "IMPACTS of Online Educators".

Ballesteros, Valerie (2024) "Cultural Consciousness", Chapter Submission for Latina Entrepreneurs in "Engaging Latinas Through Entrepreneurial Education" (IGI Global, 2025), Our Lady of the Lake University (Publication in progress)

Ballesteros, Valerie, Madison, Thomas, & Padmanabhan, Prasad (2023) “Fostering Financial Capability within and through a VITA Program: A Proposed South-Central Texas Hispanic Community Study and Analysis to Inform and Build Financial Capability” (Publication in review and research in progress).

Ballesteros, Valerie, “Stock Exchange Travel through Time and Space: A History of the Women of Wall Street and the Market Exchanges of the World” (2023), GSB Open House, Research Showcase, St Mary’s University (Presentation). Ballesteros, Valerie, “First, Favored, Humbled, and Empowered” (2023), New Faculty Research, Research Showcase, St Mary’s University (Presentation).

Ballesteros, Valerie (2023) “History of Women of Wall Street”, Women’s History Month, Inaugural Event, Greehey School of Business, St Mary’s University (Presentation)

Ballesteros, Valerie (2022) “Underserved, underrepresented, and upwardly mobile: A triple helix approach to mediate representation of women and minorities in financial services and resource access in underserved markets”, New Faculty Debut, St Mary’s University (Presentation)

Ballesteros, Valerie. (2022) “What is Nash Equilibrium?”. Educational content, www.seekingalpha.com (Publication in progress).

Ballesteros, Valerie. (2022) “First, Favored, Humbled, and Empowered”. Hispanic Stars Rising, Volume III. (Publication).

Ballesteros, Valerie. (2022) “What are Capital Expenditures (capex)?”. Educational content, www.seekingalpha.com (Publication)

Ballesteros, V.V. (2019). Women and other minorities in financial services: A triple helix study. (Research in progress).

Ballesteros, V.V. (2019). Attitudes after the crisis: Advisor attitudes about what led to the 2008 financial crisis and its impact on trust in the financial services industry. (Research in progress).

Ballesteros, V.V. (December 2017). *The impact of culture on Hispanic entrepreneurs as mediated by motivation, challenge, and success.* Dissertation, University of the Incarnate Word. San Antonio, Texas.

Ballesteros, V.V. (November 2017). *The impact of culture on Hispanic entrepreneurs as mediated by motivation, challenge, and success.* Conference presentation, Academy of Business Research. San Antonio, Texas.

Ballesteros, V.V. (October 2017). *The impact of culture on Hispanic entrepreneurs as mediated by motivation, challenge, and success.* Presentation and panel discussion Hispanic Heritage Month event, School of Family and Consumer Science, Texas State University. San Marcos, Texas.

Ballesteros, V.V. (September 2017). *The impact of culture on Hispanic entrepreneurs as mediated by motivation, challenge, and success.* Roundtable presentation, Southwest Fulbright Symposium. San Antonio, Texas.

Ballesteros, V.V. (June 2016). *Enhancing international student engagement: Observations for improving the experience*. Roundtable presentation at the Southwest Fulbright Symposium**.** San Antonio, Texas.

Ballesteros, V.V. (December 2010). *Special needs planning*. Breakout session presented at Texas State Conference on Autism. Corpus Christi, Texas.

Ballesteros, V.V. (2015). *Women and other minorities in financial services: A triple helix study. (*Research in progress*).*

Ballesteros, V.V. (2013). *Attitudes after the crisis: Advisor attitudes about what led to the crisis and its impact on trust in the financial services industry*. (Research in progress).

PROFESSIONAL DEVELOPMENT

CFP Exam Review, Dalton Education, CERFI, 2024

CFP Capstone, University of Texas at Austin via Dalton Education, CERFI, 2024

FYE Faculty Workshop St Mary's University**,** 2023

State of Latino Entrepreneurship Summit, Attendee, Stanford University**,** 2023

VITA (Volunteer Income Tax Assistance) Advanced Training St Mary's University, 2023

Financial Executives International (FEI), Member, GSB Representative, 2023

Hispanic Leadership Summit 2022, Attendee, 2022

Women in Economics Symposium, Attendee, Cleveland Federal Reserve, 2022

San Antonio Business and Economic Society, Member, 2022

New Faculty Orientation St Mary's University**,** 2022

New Faculty Academy OLLU**,** 2022

CFP® Board, Diversity Summit 2021, Attendee, 2021

Hispanic Leadership Summit 21, Attendee, 2021

CFA Institute, CFA Society of San Antonio Chapter, Member, 2021

Faculty Immersion Program (Spring 2021) Texas A&M University-San Antonio**,** 2021

American Society of Hispanic Economists, Member, 2021

Master Teacher Certification, Schreiner University, 2019

CoSEARCH, C3 Research Center Texas State University, 2018

Texas Department of Insurance General Lines Agent (inactive), 1988-2018

University Seminar 101, Texas State University, 2018.

Multicultural Curriculum Transformation and Research Institute (MCTRI), Texas State University, 2018.

Foundations of Online Course Design and Development, Texas State University, 2017.

FINRA Series 24 General Securities Principal (Exam, Dec 2014)

Investment Planning Certificate, University of Texas-San Antonio, Center for Professional Excellence, 2002

Retirement Planning Certificate, University of Texas-San Antonio, Center for Professional Excellence, 2002

Merrill Lynch: POA Excellence 2003, Executive Club 2004, Focus on Growth Award 2007, 2008, 2010; Hispanic Financial Advisor Symposium, 2003,2007; Women's Financial Advisor Symposium, 2004

Financial Services Industry: Advisory Council-Pacific Life 2007, 2008, 2009, Masters Council-Prudential Securities 2010; Schweser Award, CFA Society of San Antonio, 2014

PROFESSIONAL AND COMMUNITY SERVICE:

RAICES, Refugee and Immigrant Center for Education and Legal Services, 2018, *Volunteer*

New Student Orientation-Spanish Q & A, 2018, *Session Leader*

US-Mexico Summit, Texas State University, 2018, *Volunteer*

Research Week Career Panel, University of the Incarnate Word, 2017, *Panelist*

3MT Competition, University of the Incarnate Word, 2017, *Judge*

Woodlawn Theatre, 2017, *Board Member*

Business Plan Competition, University of the Incarnate Word, 2016, *Judge*

Fulbright Association, San Antonio Chapter, 2016-present, *Student Member*

National Association of Insurance and Financial Advisors (NAIFA), 2015-present, *Member*

Any Baby Can, 2010 *Volunteer (Walk for Autism, Parent programs)*
San Antonio Hispanic Chamber of Commerce, 2005-present, *Embajador/Sponsor/Member*

Corpus Christi Hispanic Chamber of Commerce, 1999-2005, *Past Embajador/Sponsor*

Texas Association of Mexican American Chambers of Commerce, 2002-2011, *Past Member, Volunteer/Sponsor*

Asociacion de Empresarios Mexicanos (AEM), San Antonio and Corpus Christi, 2002- 2011, *Past Member/Sponsor*

Pan American Round Table-San Antonio, 2005-2011, *Past Member/Sponsor*

Hispanic Women's Network, San Antonio and Corpus Christi Chapters, 2005-2011,
Past Member/Sponsor

Instituto de Cultura Hispanica de Corpus Christi, 2003-2011, *Former Board Member/Sponsor (Secretary and Vice President of Development)*

Corpus Christi Symphony, 2003-2005, *Former Board Member/Sponsor*

Dress for Success South Texas, 2003-2005, *Former Board Member*

Sister City Committee, City of Corpus Christi, 2003-2005, *Former Board Member, Former Chair-Monterey, Mexico*

YWCA-Corpus Christi, 2000-2005, *Committee Member/Volunteer/Sponsor (BayFest- Children's Island, Yuletide Market and Style Show)*