

# **Melissa C. Griswold, Ph.D.**

413 Cornell Hall  
University of Missouri  
Columbia, MO 65201  
(573) 882-9708  
mgriswold@missouri.edu

## **EDUCATION**

**PhD University of Nebraska-Lincoln**  
Finance 1996  
Concentrations: financial institutions, corporate finance, investments and econometrics

**MBA Western Illinois University**  
Master of Business Administration 1992

**BB Western Illinois University**  
Major: Finance 1991

## **AREAS OF INTEREST**

Teaching: Corporate Finance, Financial Policies, Investments, International Finance, Financial Institutions, Money and the Economy, Personal Finance, Entrepreneurship

Research: Financial Literacy, Pedagogy, Entrepreneurship

## **ACADEMIC EXPERIENCE**

**University of Missouri-Columbia, Associate Teaching Professor of Finance August 2019 to Present**

Teach 12 credit hours per semester in the undergraduate and MS Finance programs. Courses include financial management, corporate finance, investment banking, and capital budgeting.

**Maryville University, Associate Professor of Finance August 2012 to May 2019**

**Administrative Roles included Dean, John E. Simon School of Business and Program Director, Finance**

Served in a leadership and management capacity with duties including faculty hiring, budgeting, program review, assessment, curriculum development, program development, assessment and strategic planning.

Taught 12 credit hours per semester in the finance curriculum including undergraduate and MBA, online and on-ground formats.

Undergraduate online course development and teaching: Principles of Finance, Intermediate Finance, Corporate Financial Policies, Financial Institutions, Financial Technology

Graduate online course development and teaching: Financial Policies, Financial Institutions, Money and the Economy.

Development of a new financial services major (completed in April 2013) and the review and revision of the finance minor (completed in May 2013). Curriculum update to the major completed August, 2018.  
Academic advisor for financial services majors and finance minors.

Serve on departmental and university committees including School of Business Assessment and Curriculum Committee, President's Cabinet, Core Curriculum Committee and the Strategic Planning Innovative Partnership Communities Task Force and many search committees for various faculty positions.

Honorary member of Delta Mu Delta International Honor Society in Business, 2013

ACBSP Site Team Evaluator Training and Site Visits:

February, 2017

October, 2018

**Quincy University, Associate Professor of Finance**

**August 1998 to May 2012**

Teach 15-18 credit hours per semester in the business curriculum including undergraduate and MBA. Developed and taught two courses online.

Academic advisor for business majors (approximately 35 per year).

Serve on various departmental and university committees including Tenure and Promotion Committee, Academic Advising Council, HLC Criterion 4 Subcommittee, Faculty Development and Welfare Committee, Enrollment Management Committee, Finance Committee, Assessment Committee, University Grievance Review Board, University Judicial Board.

Elected as the faculty representative to the Board of Trustees for QU from 2007-2008,

Phi Eta Sigma "Faculty Member of the Year," May 2007.

Faculty advisor for Students in Free Enterprise (SIFE) and Sam Walton Fellow. Advisor to the Collegiate Entrepreneurship Organization (CEO).

**Quincy University, Dean, School of Business**

**August 2004 – May 2009**

Provided leadership to seven full time and nine adjunct faculty members with management duties including budgeting, program review, program development, assessment, evaluations, hiring and strategic planning.

Secured over \$75,000 in grant funding for the development of a minor in entrepreneurial studies.

Represent Quincy University on various community committees including the Quincy Area Chamber of Commerce Education Committee and the Tri State Summit Entrepreneurship Task Force.

**University of Nebraska-Lincoln**

**Spring 2008**

Adjunct Professor – Personal Finance (Online)

**University of Nebraska-Lincoln (Offutt AFB - MBA Program)**

**Spring 2003, Spring 2006**

Development and Teaching of MBA level Managerial Finance Online Course.

Team teach approximately 40 students on line. On line course development and maintenance, weekly chat sessions and video conferencing.

**Spoon River College, Macomb, IL**

**April 1997 to August 1998**

Dean of Business and Community Services

**University of Illinois Cooperative Extension Service**

**June 1996 to April 1997**

Unit Leader/Tri-County Administrator

**Western Illinois University, Macomb, IL**

**January 1995 to May 1996**

Instructor of Finance

**Spoon River College, Macomb, IL**

**August 1995 to Dec. 1995**

Adjunct Instructor

**University of Nebraska-Lincoln**

**August 1992 to Dec. 1994**

Course Instructor, Recitation Instructor, Teaching Assistant

Research Assistant, Computer Operator/Programmer

**Union National Bank (Previously Midwestern Saving & Loan), Macomb, IL**

**1987 – 1992**

Personal Banker and Assistant to the President, Macomb, IL

**BOOK PUBLICATION**

Griswold, Melissa C., (2018, May). Smart Bitch Dumb Dog: Make FINANCIAL SUCCESS a Walk in the Park!

**JOURNAL PUBLICATIONS**

Martinez, V., Palmer, J., and Griswold, M., (2016). "Predictors of Student Satisfaction with the Use of Simulation Training Aids in Post-Secondary Automotive Technician Programs," Journal of Business Research and Information Technology. Volume 3:1.

Griswold, M., Eidson, V., Bhayani, K., Martinez, V. and Palmer, J. (2016). "Antecedents of Entrepreneurial Intention: An Integrative Framework" International Journal of Business and Social Science, Volume 7: 6.

Griswold, Melissa., and Palmer, John. (2016). "Bailey's Fudge: Micro-Entrepreneur Enters Wal-Mart Distribution System," American Journal of Entrepreneurship. Volume 9 (1).

Palmer, John, Griswold, Melissa, Eison, Vicky, Wiewel, Pamela. (2015, Summer). "Entrepreneurial Intentions of Male and Female University Students", International Journal of Business and Public Administration, Volume 12, No. 1.

Palmer, John and Griswold, Melissa C. (2011, July). "Product and Service Innovation within Small Firms: An Exploratory Case Analysis of Firms in the Restaurant Industry." International Journal of Business and Social Science, Volume 2, No. 13.

Wright, Robert E., Palmer, John C., Eidson, Vicky, and Griswold, Melissa C. (2011, March). "Shopping Effort Classification: Implications for Segmenting the College Student Market." College Student Journal, Volume 45, Number 1, pp. 190-195.

Porras, David, Psihountas, Debbie, and Griswold, Melissa C. (2006). "The Long-term Performance of Diverse Firms." The International Journal of Diversity in Organizations, Communities and Nations, Volume 6, Issue 1, pp. 25-34.

Griswold, Melissa C., Porras, David, and Scott, Brad. (2005). "Fortune's 50 Best Companies for Minorities: Does Diversity Pay?" Corporate Governance: An International Review, Available at SSRN: <http://ssrn.com/abstract=657262>.

McClatchey, Chris, Moon, Ken, and Griswold, Melissa C. (2003, February). "Are There Diversification Benefits Among TIAA-CREF Retirement Funds?" Journal of Personal Finance.

Griswold, Melissa C. and Porras, David M., (2000). "The Value Line Enigma Revisited." Quarterly Journal of Business and Economics, Autumn, Vol. 39, No. 4, 39-50.

Griswold, Melissa C., Karels, Gordon V. and Lavin, Angeline M (1996, January). "Risk-Based Capital Standards or Bank Exams: Which Has More Effect on Bank Portfolios?" The Journal of Lending and Credit Risk Management.

## **PAPERS IN PROGRESS**

"The Use of Online Teaching Tools: A Case Study of Learning Outcome Achievements and Student Perceptions in Face-to-Face and Online Learning Environments," with Vicky Eidson.

## **PROCEEDINGS PUBLICATIONS and WORKING PAPER**

"Does Wall Street Pay for Diversity?" With David Porras, 2003 Association of Financial Services Annual Proceedings, October, 2003.

Griswold, Melissa C., "Implications of Owner Race on the Interracial Mix of Employees and Customers: The Case of Minority Owned Banks." Western Decision Sciences Institute Proceedings, March 1999.

Griswold, Melissa C., Gordon V. Karels, and Manfred O. Peterson. "Racial Characteristic of Employees and Customers at Minority Owned and Nonminority Owned Banks: Self Selection or Discrimination?" Western Decision Sciences Institute Proceedings, March 1999.

Griswold, Melissa C. and Gordon V. Karels, "Loan Applicant Characteristics at Minority Owned and

Nonminority Owned Banks,” Western Decision Sciences Institute Proceedings, March 1997.

“An Analysis of Minority CEO’s and Presidents in Minority Owned Banks,” The Center for Insurance and Risk Management Working Paper, University of Nebraska-Lincoln, December 1995.

### **PROFESSIONAL MEETING PRESENTATIONS**

“An Innovative Venture to Bring Financial and Entrepreneurial Concepts to the Under Dog.” Midwestern Council of Business Schools & Programs, Dakota State University, Madison, SD. October 10-12, 2018.

“The Use of Online Teaching Tools: A Case Study of Learning Outcome Achievements and Student Perceptions in Face-to-Face and Online Learning Environments,” with Vicky Eidson, International Academy of Business and Public Administration Disciplines (iabpad) conference, October 22-25, 2017.

“Entrepreneurial Intentions of Male and Female University Students,” with John Palmer, Vicky Eidson, and Pamela Wiewel at the IABPAD Conference, Orlando, Florida, January 4, 2015.

“The Use of Online Teaching Tools: A Case Study of Learning Outcome Achievements and Student Perceptions in Face-to-Face and Online Learning Environments,” with Vicky Eidson. Presented at the Maryville University Center for Teaching and Learning Annual Conference, St. Louis, MO. October 11, 2014.

“Predictors of Entrepreneurial Intention: Influences of Gender Role Orientation,” with John Palmer, Pamela Wiewel and Vicky Eidson. Presented at the 2013 Association for Small Business & Entrepreneurship, New Orleans, LA, October 2 -4, 2013.

“Micro-Entrepreneur Falls into Wal-Mart Distribution: A Case Study” with John Palmer, presented at the 2013 United States Association of Small Business Entrepreneurs Annual Conference, San Francisco, CA, January, 2013.

“Shopping Effort Classifications: Implications for Segmenting the College Student Market.” With Robert E. Wright, John C. Palmer, and Vicky Eidson, Allied Academies International Conference in New Orleans, April 2010.

“Product and Service Innovation within Small Firms: An Exploratory Case Analysis of Firms in the Restaurant Industry.” Presented as a research round-table at the 2009 SBI Conference. February, 2009.

“Implementation of Cross Campus Entrepreneurship.” Panelist, The Academy of Entrepreneurial Leadership Retreat, University of Illinois, December, 2007.

“The long-term performance of diverse firms”, with David Porras and Debbie Psihountas, International Conference on Diversity in Organizations, Communities and Nations 2006.

“Does wall street pay for diversity?” with David Porras and Debbie Psihountas, American Academy of Accounting and Finance Annual Meeting, 2003.

“Does Wall Street Pay for Diversity?” with David Porras, Presented at the 2003 Association of Financial Services Annual Meeting, October, 2003.

“Does Cultural Diversity Help the Bottom Line? A Look at Fortune’s 50 Best Companies for Minorities.” With David Porras and Brad Scott. Accepted for presentation at the 2002 Financial Management Association Annual Meeting, October, 2002.

“Are There Diversification Benefits Among TIAA-CREF Retirement Funds?” with Christine A. McClatchey and Kenneth P. Moon, presented at the 2001 Academy of Financial Services Annual Meeting, October, 2001.

“Does Cultural Diversity Help the Bottom Line? A Look at Fortune’s 50 Best Companies for Minorities,” with David M. Porras, presented at the 2001 Southwest Finance Association meeting.

“Cultural Affinity and Self-Selection in Banking: Employment, Lending, and Performance Characteristics of Minority and Nonminority Owned Banks,” with Gordon V. Karels and William Sackley, presented at the Financial Management Association’s 2000 Annual Meeting, October 2000.

“The Value Line Enigma Revisited,” with David M. Porras, presented at the Southwest Finance Association Annual Meeting, March, 2000.

“Bank Performance and Efficiency: A Comparison of Minority Owned and Nonminority Owned Banks,” with Gordon V. Karels and Arun Prakash, presented at the Financial Management Association’s 1999 Annual Meeting, October 1999.

“Racial Characteristics of Employees and Customers at Minority Owned and Nonminority Owned Banks: Self Selection or Discrimination?” with Gordon V. Karels and Manfred O. Peterson, presented at the Western Decision Sciences Institute Twenty-Eighth Annual Meeting, April, 1999.

“Evidence of Self Selection in Banking and the Impact on Bank Performance,” with Gordon V. Karels and Manfred O. Peterson, presented at the Financial Management Association Annual Meeting October, 1998.

“Loan Applicant Characteristics at Minority Owned and Nonminority Owned Banks,” with Gordon V. Karels, presented at Western Decision Sciences Institute’s 1997 Annual Meeting, Waikoloa Village, HI.

“A Comparative Analysis of Lending Patterns in Minority Owned and Nonminority Owned Commercial Banks,” with Gordon V. Karels, Financial Management Association’s 1996 Annual Meeting, New Orleans.

“Performance Measures of Minority Owned and Nonminority Owned Commercial Banks,” with Gordon Karels, presented at the Financial Management Association’s 1996 Annual Meeting, New Orleans, LA.

“An Analysis of Minority CEO’s and Presidents in Minority Owned Banks,” presented at the Financial Management Association’s 1995 Annual Meeting, New York, New York.

“Risk-Based Capital Standards, Regulatory Examinations and the Credit Crunch of the Early 1990’s,” with Gordon V. Karels and Angeline M. Lavin, presented at the Midwest Finance Association’s 1996 Annual Meeting, Chicago, Illinois.

## **PROFESSIONAL MEETINGS, COMMUNITY PRESENTATIONS, & OTHER ACTIVITIES**

Key Note Speaker for “Econ Day: University of Nebraska College of Business, November 9, 2018.

“Smart Bitch Dumb Dog: Make FINANCIAL SUCCESS a Walk in the Park!” University of Nebraska - Lincoln, November, 2018.

“Smart Bitch Dumb Dog: Make FINANCIAL SUCCESS a Walk in the Park!” North West Missouri State University, November, 2018.

“College Bound: A Practical Financial Tips for Students and Parents.” Quincy Notre Dame High School, October, 2018.

Speaker/Guest, “Entrepreneurial Finance.” guest speaker in entrepreneurial capstone, University of Missouri St. Louis, September, 2018.

“College Bound: A Practical Financial Tips for Students and Parents.” West Prairie High School, September, 2018.

Speaker/Guest, “The Mary Griffith Show,” WTAD Radio, Quincy, IL, August, 2018.

“Ask the Experts: Best First Credit Cards” Wallet Hub. (May, 2018)  
[https://wallethub.com/credit-cards/first/#expert=Melissa\\_C\\_Griswold](https://wallethub.com/credit-cards/first/#expert=Melissa_C_Griswold).

“Tale of Two Dogs Reveals Financial Realities”, November, 2018. [https://business.unl.edu/news/tale-of-two-dogs-reveals-financial-realities-nov-8/?contentGroup=finance&regionName=news\\_feed](https://business.unl.edu/news/tale-of-two-dogs-reveals-financial-realities-nov-8/?contentGroup=finance&regionName=news_feed).

“Small Entrepreneur Falls Into Wal-Mart: A Case Study.” guest speaker in entrepreneurial capstone, University of Missouri St. Louis, September, 2017.

“Maryville University...Are you Ready?” 150 high school students in Allen, TX, March, 2012.

“Financial Services at Maryville University,” presentation for the Presidents Dinner, February, 2012.

“Good to Great” for Gardner Denver, February 2010.

Educational Summit: Impact of a New Economy, Panelist, April 2010.

“Keeping Morale UP When the Economy is Down” Center for Effective Non-profits, June 29, 2010

“Mercantile Leadership Academy,” for Mercantile Bancorp, 2008-2010.

“Diversity Awareness” for Vatterott College, June, 2009.

“Diversity Training,” Manchester Tank in Quincy, IL, May 2008.

“Introduction to Leadership” Guest Speaker for Quincy Area Chamber of Commerce Leadership Academy, Fall 2006, 2007, 2008.

2010 Education Summit: Impact of a New Economy (April, 2010)

USASBE (United States Association of Small Business Entrepreneurs) January 2006, 2007, 2008, 2009

CEO (Collegiate Entrepreneurship Organization) November 2005, 2006, 2007

SEA (Self Employment in the Arts) February 2006, 2007, 2008

Manuscript Review for the Journal of Applied Management and Entrepreneurship. April, 2000.

Manuscript Review for the Western Decision Sciences Institute Annual Meetings, April, 1998, 1999, 2000, 2001.

Manuscript Review for the Southwestern Finance Association, September, 2001, 2002.

Session Chair, Southwestern Finance Association, March, 2002.

Session Chair, Western Decision Sciences Institute, October 1997.

Discussant, Southwest Finance Association, February, 2001.

Discussant, FMA, October 2000, October 1996 and October 1997 and MBAA, March 1995.

## **HONORS AND AWARDS**

Faculty Spotlight Award. Maryville University, February, 2019. Recognition for outstanding contribution as a Maryville Faculty Member.

Maryville Student Government, Outstanding Faculty Award, Spring 2019.

“Best of Region Award,” ACBSP Region 5, October 12, 2018. “An Innovative Venture to Bring Financial and Entrepreneurial Concepts to the Under Dog.” Midwestern Council of Business Schools & Programs, Dakota State University, Madison, SD. October 10-12, 2018.

“Entrepreneurial Intentions of Male and Female University Students” Outstanding Paper Award: 2015 IABPAD Winter Conference in Orlando.

Faculty Advisor of the Year, Maryville University John E. Simon School of Business, May 2014.

Honorary member of Delta Mu Delta International Honor Society in Business, Kappa Theta Chapter, Maryville University, 2013.

Recipient of Quincy's "20 under 40" award for outstanding contribution to the Quincy Community, 2008.

Phi Eta Sigma, FACULTY OF THE YEAR award and invitation to membership, May, 2007.

Sigma Beta Delta international honors society in business, management and administration, May, 2007.

Nominated for the "Outstanding Doctoral Dissertation" at the University of Nebraska-Lincoln by the College of Business faculty, January, 1998.

Recipient of the Golden Apple Award for outstanding contributions to the students of Western Illinois University, February, 1996.

Recipient of the Business and Professional Women, Woman of the Year Award, Colchester Chapter, April, 1996.

Faculty Advisor for the Students in Free Enterprise (SIFE) 2000 Regional Champions. Sam Walton Fellow