

## JOSE G. NAVARRETE CRUZ, MBA

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### EDUCATION

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#### California State University, San Bernardino

M.B.A. in Finance

December 2014

M.B.A. in Entrepreneurship

December 2014

#### California State University, San Bernardino (Cum Lade)

B.A., Administration in Finance

June 2013

B.A., Administration in Real Estate

June 2013

B.A., Administration in Entrepreneurial Management

June 2013

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### PROFESSIONAL APPOINTMENTS

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#### Lecturer

California State University, San Bernardino

2016 – Present

#### Adjunct Faculty

University of Redlands

2017 – Present

#### Visiting Professor

National Economics University, Vietnam

2018 – Present

#### Chief Financial Officer & Director of Operations

Kids That Code, Inc.

2015 – Present

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### TEACHING EXPERIENCE

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#### Lecturer: California State University, San Bernardino

2016 – Present

##### **Course:** Business Finance

**Responsibilities:** Delivered weekly lectures to up to 60 undergraduate students on topics related to the role of finance in the management, the analysis of financial statements, long-term financial planning and growth, the time value of the money, the valuation of bonds and stocks, and capital budgeting techniques applied to relevant cash flows. This course was delivered to students from various business administration concentrations which included marketing, management, information systems, among others. Increased student engagement and success in the course by regularly administering assessments along with in-class assignments and digital assignments using the McGraw Hill Connect platform and the available tools on Blackboard.

##### **Course:** Corporate Financial Management

**Responsibilities:** Delivered weekly lectures to up to 60 undergraduate students on topics related to capital budgeting, sources and forms of long-term financing, financial structure, cost of capital, equity management, and mergers and acquisitions. This course was an advanced study of internal business financial policies and decisions delivered to students from various business administration concentrations which included supply chain management, human resources, entrepreneurial management, among others. Being an extension of the course above, the same tools were used to increase student engagement and success.

##### **Course:** Financial Theory and Practice

**Responsibilities:** Delivered weekly lectures to up to 30 undergraduate students on topics related to financial management with application to capital markets, financial planning, capital budgeting, capital structure, portfolio selection and managerial problems. This course was an advanced study of practical financial analysis delivered primarily to students majoring in finance. Assessed student knowledge of the material through unannounced quizzes and handwritten exams. In addition,

students were given the opportunity to take part in case studies related to real-life financial issues in the economy/and or in a business. Student knowledge was enhanced through regular digital activities using Cengage's MindTap that in some cases required them to use tools such as Excel.

**Course:** International Business Finance

**Responsibilities:** Delivered weekly lectures to up to 30 undergraduate students on topics related to financial operations of multinational businesses with emphasis on foreign exchange mechanics, funds transmission, financing instruments, institutions and markets, capital investment decisions and special problems facing a firm in this unique environment. This course was an advanced study of international finance delivered primarily to students majoring in finance and global business. Student's knowledge was assessed using handwritten exams. Student knowledge was enhanced through regular in-class activities focused on the quantitative portion of the course. Digital activities were also administered through Cengage's MindTap to enhance student knowledge.

**Course:** Investment Analysis

**Responsibilities:** Delivered weekly lectures to up to 30 undergraduate students on topics related to the analysis and forecasting of security markets, industry studies, and portfolio construction. This course was an advanced study of financial markets and instruments delivered only to students in finance. Student's knowledge was regularly assessed using handwritten exams. Students gained a practical knowledge on investment analysis by conducting a group Financial Analysis Report on a dividend-paying public company. Through this report, students gained an in-depth knowledge of the process for conducting a fundamental analysis on a company. Digital activities were administered through McGraw Hill's Connect.

**Course:** Financial Analysis and Decision-Making

**Responsibilities:** Delivered weekly lectures and labs to up to 30 undergraduate students on topics related to the decision-making in financial management. Advanced financial applications and analysis, including reporting and presentations were covered in this course strictly using Excel. Students underwent a rigorous training on how to use Excel to conduct financial analysis using all the knowledge gained through previous courses. This course was strictly delivered only to finance students and served as a final practicum course with many of the previously listed courses as prerequisites. Student knowledge was enhanced through in-class activities on Excel and was assessed through exams that required the practical application of the Excel software.

**Course:** Financial Derivatives

**Responsibilities:** Delivered weekly lectures to up to 30 undergraduate and graduate students on topics related to managing individual stock and stock portfolio price risks, interest rate risk, currency exchange-rate risk, and other financial risks using options, futures, forwards, and swaps. The emphasis of this course was more on hedging risk than on speculative uses of financial derivatives. This course was strictly delivered only to finance students and served as a final course for the completion of a finance degree. Student engagement and success was enhanced by regularly administering assessments using the available tools on Blackboard.

**Course:** Administration Capstone

**Responsibilities:** Delivered weekly lectures to up to 60 graduating senior-level students. This course served as a capstone course that integrated knowledge from all business administration disciplines such as accounting, entrepreneurship, finance, human resources, information and decision sciences, management, marketing, public administration, and supply chain management. Students applied this knowledge in teams to complete a culminating project in administration. Students of diverse majors worked on a business plan that required them to complete an organizational plan, marketing plan, and financial plan for a business. Student engagement and success was enhanced through regular blackboard discussions and group meetings.

**Adjunct Faculty: University of Redlands**

2017 – Present

**Course:** Financial and Managerial Accounting

**Responsibilities:** Delivered weekly lectures to up to 20 undergraduate students on topics that examine accounting information as an economic decision-making tool. This course presented the concepts, policies, and procedures that govern accounting information systems. This course emphasized the understanding of how to use accounting information to improve resource allocation by managers, owners, and creditors of an organization. This course was delivered to students returning to college after an extended break and to students transferring from junior colleges majoring in Business Administration. Student engagement and success was increased through homework assignments and in-class activities. The Moodle platform was used to compliment these activities. In-class exams were used to assess student knowledge.

**Course:** Financial Management

**Responsibilities:** Delivered weekly lectures to up to 30 undergraduate students on topics related to principles of financial planning, control, and analysis of the firm and the role of the financial manager within the firm. This course was also delivered to returning and transfer students majoring in Business Administration. Exams and activities were administered through Moodle to enhance and assess student knowledge.

**Course:** Managerial Finance

**Responsibilities:** Delivered weekly lectures to up to 30 graduate students on topics related to the financial management tools used in analyzing and developing strategies for making business decisions. Some of the topics included time value of money, bond and stock valuation, risk and return, capital budgeting, capital structure and dividend policy, working capital management, options, and their applications in corporate finance. Student engagement and success was complimented primarily using the Moodle platform to administer exams, homework assignments, and discussions.

**Visiting Professor: National Economics University, Vietnam**

2018 – Present

**Courses:** Managerial Finance, Financial Management, International Business Finance

**Responsibilities:** Delivered weekly lectures to up to 90 undergraduate students in intensive 3-hour sessions, 5 days a week, for three consecutive weeks. The three listed courses were taught separately in this intensive manner with similar curriculum to courses in the beforementioned universities. Weekly case studies were added to enhance the intensity of the curriculum. The Moodle platform was used to supplement student engagement and to keep the course better organized and clear to the students.

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**MENTORING EXPERIENCE**

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**California State University, San Bernardino**

Advisor for the International Collegiate Business Strategy Competition

Spring 2020, 2021, &amp; 2022

Advised students in an intensive 3-month business simulation competition where they operated an international manufacturing company. Students competed against students from other colleges and universities around the world. Students were required to make business decisions related to production, pricing, marketing, training, capacity, and other operational factors of a business.

Advisor to the Financial Management Association

2017 – Present

Mentored and advised undergraduate students who had an emphasis in advancing their career opportunities in the field of finance. Attended weekly meetings and helped organize events that included fundraisers, competitions, guest speakers, and networking events.

Co-Advisor to the Masters in Accounting and Finance Association

2017 – Present

Mentored and advised graduate students who had an emphasis in advancing their career opportunities in the field of finance and accounting. Helped organize quarterly networking events.

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## HONORS AND AWARDS

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### California State University, San Bernardino

<b>Spirit of the Entrepreneur Scholarship Recipient</b>	2013 & 2014
<b>Outstanding Student Award in Real Estate</b>	2013
Received this award for being the top student in the field of Real Estate upon graduation.	
<b>Financial Management Association National Honor Society</b>	2013
Inducted for being amongst the top finance students in the College of Business and Public Administration	
<b>Beta Gamma Sigma</b>	2011
Inducted into this Scholastic Honor Society Recognized by AACSB, for being amongst the top 5% of undergraduate business students	
<b>Phi Kappa Phi</b>	2011
Inducted into this Collegiate Honor Society, for being amongst the top 7.5% of Juniors in all academic disciplines	
<b>Sigma Nu Tau</b>	2011
Inducted as a chartered member of this Entrepreneurship Honor Society, for being amongst the top Entrepreneurial Management students in the College of Business and Public Administration	
<b>Golden Key International Honour Society</b>	2010
Inducted for being amongst the top 15% of Juniors in all academic disciplines	

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## PUBLICATIONS

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### Published in peer-reviewed journals

**Navarrete**, Son, Yang, and Yoon. Vol.9, No.1, Spring 2018, pp 1-16 1. "Accrual Based Earnings Management and Stock Returns in Mergers and Acquisitions in the pre and post Sarbanes-Oxley and Dodd-Frank periods." Retrieved from <http://ppbri.org/accrual-based-earnings-management-and-stock-returns-in-mergers-and-acquisitions-in-the-pre-and-post-sarbanes-oxley-periods-and-dodd-frank-periods>.

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## PRESENTATIONS

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### Oral Presentations

**Navarrete**, Son, Yang, and Yoon. "Earnings Management and Mergers: 1985 -2015" at Pan-Pacific Business Research Conference, Feb 23rd – 25th, 2017. The abstract is in the proceeding. (<http://www.ppbri.org/conferences/conference-2017>).

Navarrete & Anaya. "Applying the financial textbook theory and concept of capital budgeting in a startup company; How applicable is it? An insider's perspective on the application of this theory" at Pan-Pacific Business Research Conference, Feb 21st – 23rd, 2019. The abstract is in the proceeding. (<http://www.ppbri.org/conferences/conference-2019>).

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## PROFESSIONAL MEMBERSHIPS

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<b>CalCPA</b>	2019 – Present
Inland Empire Chapter	
<b>MBA Alumni Advisory</b>	2017 – Present
California State University, San Bernardino	
<b>Finance Advisory Board</b>	2017 – Present
California State University, San Bernardino	