

Joe Rodriguez

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EDUCATION

Ph.D. in Finance, Florida International University, 2016

Dissertation: “Essays on the Effect of Board Gender Diversity on Firm Risk, Performance, and Institutions’ Ownership Preference”

M.S. in Finance, Florida International University, 2012

M.A. in International Business, University of Florida, 2010

B.A. in Business Administration, University of Florida, 2009

Minor in French

ACADEMIC APPOINTMENTS

Eastern Michigan University, Department of Accounting, Finance, and Information Systems

Associate Professor of Finance, Eastern Michigan University

August 2021–Present

Assistant Professor of Finance, Eastern Michigan University

August 2016–August 2021

RESEARCH

Peer-Reviewed Publications

1. **Rodriguez, J.**, & Saunoris, J. (2025). The influence of macro-financial conditions on consumer spending through sentiment. *Journal of Economics and Finance*, 49, 963–985. <https://doi.org/10.1007/s12197-025-09731-z>. ABDC: B.
2. Jones, M., **Rodriguez, J.**, & Stype, A. (2025). Gender and racial gaps in student shadow debts. *Journal of Student Financial Aid*, 54(1), Article 4. <https://doi.org/10.55504/0884-9153.1835>. ABDC: not listed.
3. **Rodriguez, J.**, Dandapani, K., & Lawrence, E. R. (2024). Does board gender diversity affect firms’ expected risk? *Studies in Economics and Finance*, 41(2), 389–409. <https://doi.org/10.1108/SEF-05-2023-0245>. ABDC: B.
4. **Rodriguez, J.**, & Lawrence, E. R. (2019). Institutional investment patterns in gender-diverse firms. *Journal of Behavioral Finance*, 20(4), 437–450. <https://doi.org/10.1080/15427560.2019.1554574>. ABDC: A.
5. Dandapani, K., Lawrence, E. R., & **Rodriguez, J.** (2018). Determinants of transactional internet banking. *Journal of Financial Services Research*, 54(2), 243–267. <https://doi.org/10.1007/s10693-016-0268-8>. ABDC: A.
6. **Rodriguez, J.** (2018). Have U.S. and ASEAN equity markets become more integrated? *Journal of Finance Issues*, 17(1), Article 1. <https://doi.org/10.58886/jfi.v17i1.2271>. ABDC: not listed.

Manuscripts Under Review

7. **Rodriguez, J.** Credit tightening and racial disparities at the mortgage approval margin. *Under Review, Journal of Financial Services Research*. ABDC: A.
8. **Rodriguez, J.** Lender type and racial and ethnic gaps in the U.S. mortgage market. *Under Review, Journal of Housing Economics*. ABDC: A.
9. **Rodriguez, J.** A tiered academic performance index for early student risk identification. *Under Review, Journal of College Student Retention: Research, Theory, & Practice*. ABDC: not listed.
10. **Rodriguez, J.**, Teague, C., Zhang, Y., and Ali, F. The conditional value of machine learning in revenue forecasting. *Under Review, Intelligent Systems in Accounting, Finance, & Management*. ABDC: B.

Working Papers

11. **Rodriguez, J.** and Ross, B. Teaching responsible generative AI use in AIS and audit education.

Research in Progress

12. **Rodriguez, J.** Why aren't they saving? State-level determinants of ABLE account adoption among disability-eligible populations.

This study will examine why ABLE account adoption varies dramatically across states despite nearly universal program availability since 2016. Using a state-year panel of enrollment data, policy features, and demographic controls, it will test whether program design choices such as state tax deductions, matching contributions, and investment options predict higher adoption rates among disability-eligible populations. The study is currently in the data collection phase, with enrollment and asset data being gathered directly from state ABLE programs across the country.

13. **Rodriguez, J.** Racial disparities in tax-advantaged disability savings.

Despite the ABLE Act's promise of expanding financial inclusion for people with disabilities, access to these tax-advantaged savings accounts may not be equitable across racial and ethnic groups. This study will investigate whether states with larger Black and Hispanic shares of the disability population exhibit lower ABLE adoption rates, using Census disability data by race alongside state-level enrollment figures. The study is currently in the data collection phase, with state-level enrollment data being compiled alongside American Community Survey disability estimates by race and ethnicity.

14. **Rodriguez, J.**, Teague, C. Assessing the effects of generative AI on academic performance across course modalities and disciplines.

This study will examine how the widespread adoption of generative AI tools affected academic performance across course modalities, disciplines, and student levels at Eastern Michigan University. Using a panel of course-section observations spanning Fall 2018 through Winter 2025, it will test whether AI availability predicts higher GPAs and whether that effect differs between online and face-to-face courses or between graduate and undergraduate levels. The study is currently in the data collection and analysis phase, with section-level grade distributions being compiled across 20 academic terms.

CONFERENCE PRESENTATIONS

2023: General Education, Pedagogy, and Assessment Conference (discussant).

2019: Eastern Finance Association (discussant); World Finance Conference (co-author presented).

2017: Southwestern Finance Association; Eastern Finance Association (co-author presented); Global Finance Conference (co-author presented).

2016: Academy of Behavioral Finance (co-author presented).

2015: Southern Finance Association; Academy of Behavioral Finance (co-author presented); Southwestern Finance Association.

2014: World Finance and Banking Symposium (co-author presented); Global Finance Conference (co-author presented).

GRANTS AND EXTERNAL FUNDING

1. Huntington Bank, funded grant, 2024. *Breaking Financial Choices for Non-Returning Students*. Award amount: \$37,000. Team: **Jodonnis Rodriguez** (Lead PI), Melissa Jones (Co-PI), Amanda Stype (Co-PI).
2. Michigan Department of Transportation (MDOT), unfunded proposal, 2023. *Revenue Opportunities from MDOT Fiber Infrastructure and Other Utility Types*. Team: Raed El-Jarrah (Lead PI), Kasim Korkmaz (Co-PI), **Jodonnis Rodriguez** (Co-PI).
3. Ann Arbor Area Community Foundation (AAACF), unfunded proposal, 2023. *Finish Line*. Team: **Jodonnis Rodriguez** (Lead PI), Melissa Jones (Lead PI), Jieron Robinson (Co-PI).
4. National Endowment for the Humanities (NEH), unfunded proposal, 2023. *Tightening the Core: Interdisciplinary Within the Humanities*. Team: Melissa Jones (Lead PI), William Koolage (Co-PI), **Jodonnis Rodriguez** (Co-PI).
5. FINRA Investor Education Foundation, unfunded proposal, 2023. *Financial Empowerment and Equity Center Project*. Team: **Jodonnis Rodriguez** (Lead PI), Melissa Jones (Co-PI).

HONORS AND AWARDS

Faculty Research Fellowship Award, 2024–2025.

Michigan Association of State Universities (MASU) Distinguished Professor of the Year nominee, 2024.

James H. Brickley Award, 2022–2023.

Faculty Research Fellowship Award, 2021–2022.

Summer Research Award, 2020.

Faculty Research Fellowship Award, 2019–2020.

Academic Service Learning Award, 2018.

Faculty Research Fellowship Award, 2017–2018.

Summer Research Award, 2017.

TEACHING

Courses Taught

FIN 354 — Investments (Undergraduate)

Sections: 13

Modalities: In-person, Online Asynchronous, Hybrid

Mean evaluation: 4.51/5.0

FIN 350 — Principles of Finance (Undergraduate)

Sections: 10

Modalities: In-person, Online Asynchronous, Hybrid

Mean evaluation: 4.52/5.0

FIN 451 — Introduction to Financial Risk Management (Undergraduate)

Sections: 9

Modalities: In-person, Online Asynchronous, Hybrid

Mean evaluation: 4.68/5.0

FIN 457 — International Finance (Undergraduate)

Sections: 5

Modalities: In-person, Online Asynchronous, Hybrid

Mean evaluation: 4.76/5.0

FIN 540 — International Finance (MBA)

Sections: 4

Modalities: In-person, Online Asynchronous

Mean evaluation: 4.88/5.0

FIN 501 — Quantitative Methods in Finance (MSFA)

Sections: 3

Modalities: In-person, Online Asynchronous, Online Synchronous

Mean evaluation: 4.75/5.0

FIN 479 — Special Topics (Undergraduate)

Sections: 1

Modalities: In-person

Mean evaluation: 5.00/5.0

FIN 502 — Financial Principles (MBA)

Sections: 3

Modalities: In-person, Online Asynchronous

Mean evaluation: 4.46/5.0

FIN 570 — Risk Management with Derivatives (MBA)

Sections: 3

Modalities: In-person, Online Asynchronous

Mean evaluation: 4.94/5.0

FIN 671 — Risk Management with Derivatives (MSFA)

Sections: 2

Modalities: Online Asynchronous

Mean evaluation: 4.80/5.0

FIN 358 — Financial Statement Analysis (Undergraduate)

Sections: 2

Modalities: Online Asynchronous

Mean evaluation: 4.41/5.0

FIN 621 — Securities Analysis (MSFA)

Sections: 1

Modalities: Online Asynchronous

Mean evaluation: 5.00/5.0

FIN 625 — Securities Analysis (MBA)

Sections: 1

Modalities: Online Asynchronous

Mean evaluation: 4.50/5.0

Overall weighted average teaching evaluation: 4.63/5.0 across 881 evaluations.

Curriculum Development

Program Proposals

Bachelor of Business Administration (BBA) in Financial Planning and Wealth Management.

Completed full curriculum proposal including program learning outcomes, required and elective course sequencing, assessment plan, and resource projections.

Master of Science in Financial Analytics. Completed full curriculum proposal for a new STEM-designated graduate program integrating finance theory, statistical methods, and applied data analytics. Scope included program learning outcomes, core and elective course architecture, applied capstone requirement, admissions criteria, market and competitor analysis, and faculty staffing model.

BBA Completion Program in General Business. Developed proposal for a degree-completion pathway serving transfer students and returning adult learners in business disciplines; approval process ongoing.

BBA Business Analytics. Co-developed proposal for an interdisciplinary business analytics program spanning accounting, finance, marketing, and management, with core curriculum in data analytics, statistical modeling, and applied business problem-solving; approval process ongoing.

Student Mentoring

Honors Thesis Advising. Advise undergraduate honors students through original research projects in finance, including thesis design, methodology, and empirical analysis.

Independent Study Supervision. Supervise individualized advanced study at the undergraduate and graduate levels, with topics including financial modeling, portfolio management, machine learning in finance, and quantitative research methods.

Student Research Mentorship. Mentor undergraduate and graduate students on research projects extending beyond coursework, including manuscripts under review.

Business Professionals of America. Faculty Advisor, Winter 2017–Winter 2019.

SERVICE

University Service

EMU-AAUP Executive Committee, Vice President, Summer 2025–Present.

EMU-AAUP Executive Committee, Member-at-Large, Winter 2023–Winter 2025.

HLC Accreditation Committee, Fall 2025–Present.

School of Health Sciences Search Committee, Ex-Officio Member, Fall 2023.

School of Engineering Search Committee, Ex-Officio Member, Winter 2023.

EMU Strategic Planning Committee, Member, Winter 2019–Fall 2019.

College and Department Service

Personnel Committee, chair, Fall 2023–Present; member, Fall 2016–Present.

Curriculum Committee, member, Fall 2016–Present.

Finance Committee, member, Fall 2016–Present.

Faculty Advisory Council, member, Fall 2023–Fall 2024.

COB Dean Search Committee, Winter 2025.

International Business Committee, member, Fall 2017–Winter 2019.

College of Business Strategic Planning Committee, member, Fall 2024–Present and Fall 2018–Fall 2019.

Community Engagement

Faculty Associate for Engage@EMU, Fall 2024–Present.

Co-Founder, Financial Wellness and Equity Center, Fall 2022–Present.

Service to the Profession

Global Finance Conference Program Committee, Member, Fall 2017–Present.

MEDIA

Rueger, A. (2025, January 23). Trump's tariffs will probably hurt your wallet. How much remains a mystery. *Fortune*. <https://fortune.com/article/trump-tariff-impact-on-your-wallet/>

Stanek, B. (2025, February 10). What product prices could tariffs affect? *The Week*. <https://theweek.com/personal-finance/tariffs-product-prices-affected>

PROFESSIONAL MEMBERSHIPS

Financial Management Association

Eastern Finance Association

Ph.D. Project

SKILLS AND LANGUAGES

Relevant Skills: Python, SQL, SAS, R

Languages: Spanish (native), French (intermediate)

REFERENCES

Dr. Edward R. Lawrence

Florida International Bankers Association Professor and Chair, Department of Finance

Florida International University

Modesto A. Maidique Campus, RB 209

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Miami, FL 33199

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PhD advisor and co-author

Dr. Charles Teague III

Department Head, Department of Accounting, Finance, and Information Systems

Eastern Michigan University

414 Hill Hall

Ypsilanti, MI 48197

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Co-author and department head

Jessica Alexander

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Professor, Applied Theatre

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Community engagement collaborator