ARTHUR S. GUARINO

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PROFESSIONAL EXPERIENCE

FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA), New York City, New York, December 2010 to present.

<u>Securities Arbitrator</u>. Responsible for hearing and judging disputes between clients and respondents in the securities industry (stock brokers, investment advisors, registered representatives). Responsibilities include case preparation, conducting a fair and impartial hearing, and rendering a verdict. Duties also include determining liability and awards for each party, managing the discovery process, reviewing case documentation, deliberating on specific motions, and case/hearing management.

RUTGERS UNIVERSITY, Newark, New Jersey, September 2008 to present.

Department of Finance and Economics

Associate Professor of Professional Practice in Finance

- Currently teaching MBA courses in Analysis of Fixed Income, Financial Statement Analysis, Investment Analysis and Management, Financial Management, Financial Institutions and Markets, and Portfolio Theory.
- Developed and taught on-line MBA course in Financial Management.
- Currently teaching undergraduate courses in Financial Institutions and Markets, Investments, Introduction to Finance, Finance, Analysis of Fixed Income, Corporate Finance, Financial Management, and Financial Statements.

STEVENS INSTITUTE OF TECHNOLOGY, Hoboken, New Jersey, January 1995 to August 2008. Wesley J. Howe School of Technology Management

Senior Lecturer of Management

- Taught graduate courses in Managerial Finance, Managerial Accounting, Macroeconomics, Microeconomics, and International Policy and Business.
- Taught undergraduate courses in Microeconomics and Macroeconomics.
- Developed, organized, and taught an advanced graduate level course in international policy and business, *Power, Politics, and Policy*.
- Developed, delivered, and enhanced Stevens' first graduate web-based courses in Managerial Accounting and Microeconomics.
- Taught total of 150 students in selected semesters in seven different sections in face-to-face and web-based courses.
- Rated "Excellent" in student evaluations in face-to-face and web-based courses.

Acting Program Director, Master of Science in Management Program Howe School (2007 to 2008)

- Head of a major program, with full budget, administrative, and academic responsibilities. School is organized by programs, not departments, so position is equal to Chairperson, with strong business management and revenue focus.
- Participated fully in leadership and strategic development of the Howe School as member of the Executive Committee, Graduate Curriculum Committee, and Marketing Committee.
- Integrated classroom and on-line courses in order to manage distribution of enrollments across all delivery sites whether on campus, off campus, and on-line.

- Scheduled courses for off campus corporate sites such as Schering Plough, Lockheed Martin, and Pfizer.
- Hired, supervised, and encouraged development of fulltime and adjunct faculty.
- Supervised course postings, advisement, student communications, and graduate applications to the Management program.
- Coordinated with corporate clients to plan and market off-campus and on-line courses at various locations.

Accomplishments

- Organized and managed *Law and Entrepreneurship Conference* for Stevens held in Newark, N.J., in December 2007 and due to its success, was repeated in June 2008.
- Member of Law and Entrepreneurship Advisory Committee.
- Program Director of Pharmaceutical Management Department.
- Initiated "Welcome Back Week" for returning graduate students at start of each semester.

USERTECH, Saddle Brook, New Jersey, September 1997 to June 1999.

<u>Consultant</u>. Responsible for developing training material for end users for software packages, such as PeopleSoft. Involved in writing, editing, design and layout of training material using Microsoft Word, PowerPoint, Excel, and Visio. Training materials developed for accounting and financial software packages. Prepared and delivered in-house training material for new employees on the accounting and finance principles at firm's training facilities.

THE BANK OF NEW YORK, New York City, New York, July 1993 to November 1994.

<u>Benefit Administrator</u>. Established new client accounts. Advised, informed and serviced clients regarding laws and rules for IRAs and SEPs. Oversaw asset transfer and rollovers to the Bank of New York IRAs. Reconciled proper share balance for client's accounts. Billed clients for services rendered. Received client bill payments. Handled special requests and inquiries.

METROPOLITAN LIFE INSURANCE COMPANY, New York City, New York, September 1988 to March 1992.

Assistant Supervisor/Trainer. Group Health Insurance Department. October 1990 to March 1992. Responsible for managing a Customer Service Department including daily supervision of 16 customer service representatives, performance appraisals, staff training and monthly business reporting. Telemarketing Sales/Qualified Program Specialist. Pension Department. September 1988 to October 1990. Sold pension programs, IRAs, annuities, 401(k), and home mortgages to selected physicians nationwide.

TEACHERS INSURANCE AND ANNUITY ASSOCIATION-COLLEGE RETIREMENT EQUITY FUND (TIAA-CREF), New York City, New York, November 1986 to August 1988.

<u>Benefit Counselor</u>. Advised and counseled policy holders in financial planning for retirement. Identified needs of policyholders and analyzed, developed and implemented retirement programs. Extensive personal contact with high degree of human relation skills. Gave presentations to groups of policyholders nationwide including colleges, universities, hospitals, think-tanks and other non-profit organizations.

FIRST INVESTORS CORPORATION, New York City, New York March 1983 to November 1986.

<u>Director of Training</u>. December 1984 to November 1986. Promoted to develop and manage a Series 6 and 63 licensing programs and a sales training program for the corporation's most profitable division. Supervised a staff of 10 trainers and reported to Senior Vice President of division.

<u>Sales Supervisor</u>. November 1983 to November 1984. Supervised representatives, hired new representatives, established sales techniques and strategies with representatives, and conducted Series 6 and 63 training classes. Supervised and managed 15 representatives.

<u>Registered Representative</u>. March 1983 to November 1983. Sales/account representative position. Held Series 6 and 63 and life insurance licenses. Developed, serviced, and maintained clientele of over 100 individuals and small businesses.

GABRIEL J. BULLARO, ATTORNEY-AT-LAW, Paterson, New Jersey, May 1982 to March 1983. <u>Law Clerk</u>. Managed law office, including budgets, file keeping, and cash flow. Prepared reports and memoranda for use in litigation. Interviewed clients and prepared evaluations of meetings.

EDUCATION

RUTGERS UNIVERSITY SCHOOL OF LAW, Newark, New Jersey

Juris Doctor - Majors: Business and Commercial Law, 2003

SYRACUSE UNIVERSITY, Syracuse, New York

Masters in Social Science - Major: International Relations, 1998

SETON HALL UNIVERSITY, South Orange, New Jersey

Masters of Business Administration - Major: Finance, 1990

Certificate in International Business, 1990

SETON HALL UNIVERSITY, South Orange, New Jersey

Bachelors of Arts - Major: Political Science Minors: English and Legal History, 1981

ARTICLE PUBLICATIONS

"The Heavy Cost of Obesity" by Arthur S. Guarino, **Inside Business**, Volume 13, Number 7, July 2010, p. 7.

"To Raise or Not to Raise – What the National Debt Ceiling Means to the U.S.A. and American Business" by Arthur S. Guarino, <u>Inside Business</u>, Volume 14, Number 6, June 2011, p. 7.

"Why Social Security is so Insecure" by Arthur S. Guarino, <u>Inside Business</u>, Volume 14, Number 10, October 2011, p. 7.

"Interest-only mortgages – Benefits, Risks and Impacts" by Arthur S. Guarino, <u>Inside Business</u>, Volume 15, Number 4, April 2012, p. 7.

"The Impact, Risks and Benefits of Interest-Only Mortgages on the American Housing Market" by Arthur S. Guarino, **Advances in Management**, Volume 5, Number 4, April 2012, pp. 7-12.

"Student Loans: The Next Financial Crisis" by Arthur S. Guarino, <u>New Jersey Business</u>, Volume 58, Number 7, July 2012, p. 18.

"Credit rating dip may take toll on N.J." by Arthur S. Guarino, <u>The Record</u>, Volume 118, Number 111, September 23, 2012, pp. O-1-4.

"The Good and The Bad — The Impact of Governor Christie's Budget on New Jersey Businesses" by Arthur S. Guarino, **Inside Business**, Volume 16, Number 4, April 2013, p. 7.

"An American Dilemma: The Financial Costs and Economic Impact of Obesity in the United States" by Arthur S. Guarino, <u>Advances in Management</u>, Volume 6, Number 7, July 2013, pp. 3-7.

- "Home Health Care Growing and Growing Faster" by Arthur S. Guarino, <u>Inside Business</u>, Volume 16, Number 8, August 2013, p. 7.
- "The Demise of Pensions in America" by Arthur S. Guarino, <u>The Arbitrader</u>, <u>http://arbitrader.org</u>, October 15, 2013.
- "Janet Yellen: New Job, Full Plate" by Arthur S. Guarino, <u>The Arbitrader</u>, http://arbitrader.org, November 6, 2013.
- "The American Middle Class: Going, Going. . ." by Arthur S. Guarino, <u>The Arbitrader</u>, http://arbitrader.org, October 15, 2013.
- "Consumer Credit and Credit Cards" by Arthur S. Guarino, <u>The Oxford Encyclopedia of American Business</u>, <u>Labor, and Economic History</u>, Volume 1, 2013, pp. 141- 143.
- "Dodd-Frank: Is It Working?" by Arthur S. Guarino, <u>Inside Business</u>, Volume 16, Number 11, November 2013, p. 7.
- "Economic and Financial Impact of Mass Transit in New Jersey" by Arthur S. Guarino, <u>Inside Business</u>, Volume 17, Number 4, April 2014, p. 7.
- "Time of Despair, Time of Hope: New Jersey in the Great Depression" by Arthur S. Guarino, <u>Garden State Legacy</u>, <u>www.GardenStateLegacy.com</u>, Number 24, June 24, 2014, pp. 1-15.
- "Philadelphia Stock Exchange" by Arthur S. Guarino, <u>The Encyclopedia of Greater Philadelphia</u>, http://philadelphiaencyclopedia.org/archive/philadelphia-stock-exchange/, March 2015.
- "Transportation at a crossroads" by Arthur S. Guarino, <u>The Record</u>, Volume 121, Number 164, November 15, 2015, pp. O-1-4.
- "Philadelphia Board of Trade" by Arthur S. Guarino, <u>The Encyclopedia of Greater Philadelphia</u>, http://philadelphiaencyclopedia.org/archive/philadelphia-board-of-trade/, January 2016.
- "Policy Considerations on EU-Brazil Future Scientific Cooperation" by Domenico DeMartinis, Maria DaGloria G. DeMelo, Lindalva C. J. Moraes, Elisa Natola, Arthur Guarino, <u>American Journal of Economics, Finance and Management</u>, Volume 2, Number 2, March 4, 2016, pp. 14-21.
- "Capital Investment Analysis: Roman Manufacturing Company Case Study" by Arthur S. Guarino, <u>International Research Journal of Applied Finance</u>, https://www.irjaf.com/case-studies-2016.html, Volume VII, Issue 8, August 2016, pp. 1-4.
- "Italy's Banking Problem: A Bigger Dilemma than Brexit" by Arthur Guarino, <u>Global Risk Insights</u>, <u>https://www.globalriskinsights.com/2016/09</u>, Issue 76, September 26, 2016. Republished in Issue 84, November 28, 2016.
- "The Financial Implications of Negative Interest Rates" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2016/10/financial-implications-negative-interest-rates, Issue 78, October 10, 2016.

- "What Ails Italy: The Competitive Issue of the Italian State" by Arthur Guarino and Domenico DeMartinis, **American Journal of Economics, Finance and Management**, Volume 2, Number 5, November 21, 2016, pp. 49-57.
- "Italy and the consequences of the 'No' vote" by Arthur Guarino, <u>Global Risk Insights</u>, <u>http://globalriskinsights.com/2016/12/italy-implications-no-vote/?</u>, Issue 86, December 12, 2016.
- "The global implications of global water scarcity" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2016/12/economic-cost-global-water-scarcity/?, Issue 86, December 12, 2016.
- "Revolving Line of Credit: Mercury Electronics Corporation Case Study" by Ronald Richter and Arthur S. Guarino, <u>International Research Journal of Applied Finance</u>, https://www.irjaf.com/case-studies-2017.html, Volume VIII, Issue 1, January 2017, pp. 1-10.
- "Under Trump, the national debt has the potential to grow" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/01/u-s-national-debt-trump-potential-really-grow/, Issue 88, January 2, 2017. Republished in Issue 90, January 30, 2017.
- "An aging global population and its economic implications" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/02/aging-global-population-economic-implications/, Issue 92, February 13, 2017.
- "The Economic Implications of Global Water Scarcity" by Arthur S. Guarino, <u>Research in Economics and Management</u>, Volume 2, Number 1, February 16, 2017, pp. 51-63.
- "Immigrants: an economic necessity in the U.S." by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/02/immigrants-economic-necessity-u-s/, Issue 94, February 27, 2017.
- "Trump's budget proposal: Winners, losers, and economic ramifications" by Arthur Guarino, Global Risk Insights, http://globalriskinsights.com/2017/03/trump-budget-proposal-ramifications/, Issue 97, March 20, 2017.
- "What New Jersey Makes, the World Takes" by Arthur Guarino, <u>Daily Record</u>, Volume 30, Number 119, March 26, 2017, p. 2E.
- "What New Jersey Makes, the World Takes" by Arthur Guarino, <u>The Asbury Park Press</u>, March 24, 2017, http://www.app.com/story/opinion/columnists/2017/03/24/trade-new-jersey-trump/99584074/ Also, print edition: March 26, 2017, Volume 138, Number 72, p. 2AA.
- "Can U.S. manufacturing really become great again?" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/03/can-trump-really-revive-manufacturing/, Issue 98, March 27, 2017.
- "Financial Ratio Analysis: Milan Fashions Coat Company Case Study" by Ronald Richter and Arthur S. Guarino, <u>International Research Journal of Applied Finance</u>, https://www.irjaf.com/case-studies-2017.html, Volume VIII, Issue 4, April 2017, pp. 1-10.
- "Can Trump's infrastructure plan work?" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/04/can-trumps-infrastructure-plan-work/?, Issue 102, April 24, 2017.

- "The potentially problematic nature of Trump's tax plan" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/05/problematic-nature-trumps-tax-plan/, Issue 107, May 29, 2017.
- "The unions' dilemma in the US: Membership vs. leadership" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/06/the-unions-dilemma/, Issue 109, June 12, 2017.
- "China's Debt Situation: The next possible financial crisis?" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/06/chinas-debt-situation-next-possible-financial-crisis/?/, Issue 110, June 19, 2017.
- "Shadow banking in China: the potential for financial domino effect" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/07/shadow-banking-china/, Issue 112, July 3, 2017.
- "Banking reform in China: Too little, too late?" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/07/banking-reform-china-little-late/?, Issue 113, July 10, 2017.
- "Expert Take: Mueller's investigation of Trump and Family" by Arthur S. Guarino, <u>Global Risk Insights</u>, Issue 114, July 24, 2017.
- "Universal basic income: Can it work?" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/07/universal-basic-income/, Issue 114, July 24, 2017.
- "Activist investors: More harm than good" by Arthur Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2017/08/07/activist-investors-harm-good/, August 7, 2017.
- "Italy's banking dilemma: Improving, but still needing help" by Arthur Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2017/08/07/italys-banking-dilemma-improving-still-needing-help/, August 7, 2017.
- "Activist investors: More harm than good" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/08/activist-investors-harm-good/, Issue 117, August 8, 2017.
- "Italy's banking dilemma: Improving, but still needing help" by Arthur Guarino, <u>Global Risk Insights</u>, http://globalriskinsights.com/2017/08/italys-banking-dilemma-improving-still-needing-help/?utm, Issue 117, August 14, 2017.
- "The weak U.S. dollar: The good and the bad" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2017/08/25/weak-u-s-dollar-good-bad/, August 25, 2017.
- "Debt Ceiling Dilemma: This time it could be very serious" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2017/09/02/debt-ceiling-dilemma-time-serious/, September 2, 2017.
- "Labor shortage in the United States becoming an increasingly dire issue" by Arthur Guarino, Global Risk Insights, http://globalriskinsights.com/2017/09/labor-shortage-united-states-dire-issue/, Issue 119, September 5, 2017.
- "A Big Financial Mistake: The economic implications of repealing DACA" by Arthur Guarino, Global Risk Insights, http://globalriskinsights.com/2017/09/economic-implications-repealing-daca/?utm, Issue 121, September 15, 2017.

- "Is cryptocurrency here to stay?" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2017/09/24/is-cryptocurrency-here-to-stay/, September 24, 2017.
- "What a fall in China's stock market means to global markets" By Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2017/10/23/fall-chinas-stock-market-means-global-markets/, October 23, 2017.
- "Trump's tax plan: Who wins, who pays" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2017/11/14/trumps-tax-plan-wins-pays/, November 14, 2017.
- "5 reasons Russia's banking system is heading for trouble" by Arthur Guarino, <u>Global Risk Insights</u>, https://globalriskinsights.com/2017/12/russia-banking-system-risks/, Issue 134, December 18, 2017.
- "Full plate awaits Jerome Powell at the Federal Reserve" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2018/01/01/full-plate-awaits-jerome-powell-federal-reserve/, January 1, 2018.
- "The Republican Party splitting apart? The Democrats should be worried" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2018/01/08/republican-party-splitting-apart-democrats-worried/, January 8, 2018.
- "The modern worker's dilemma: Why are wages falling" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2018/01/22/modern-workers-dilemma-wages-falling/, January 22, 2018.
- "The modern worker's dilemma: Why are wages falling?" by Arthur Guarino, <u>Global Risk Insights</u>, https://globalriskinsights.com/2018/01/us-economy-workers-dilemma-declining-wages/, January 26, 2018.
- "The perfect storm in the Dow's big drop" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2018/02/07/perfect-storm-dows-big-drop/, February 7, 2018.
- "Believe it or not, the United States really needs NAFTA" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2018/02/22/believe-not-united-states-really-needs-nafta/, February 22, 2018.
- "The Economic Effects of Trade Protectionism" by Arthur Guarino, <u>FocusEconomics</u>, https://www.focus-economics.com/blog/effects-of-trade-protectionism-on-economy, March 1, 2018.
- "Trump tariffs on steel and aluminum: Serious implications for the U.S. economy" by Arthur S. Guarino, **Foreign Policy News**,
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- "Trump steel tariffs: Causes and concerns" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2018/03/21/trump-steel-tariffs-causes-and-concerns/, March 2, 2018.
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- "An Analysis of the Concept of Guaranteed Basic Income" by Arthur S. Guarino, <u>FocusEconomics</u>, <u>https://www.focus-economics.com/blog/universal-basic-income-and-the-economy</u>, May 22, 2018.

- "Is Coal Economically Viable?" by Arthur Guarino, <u>Global Risk Insights</u>, https://globalriskinsights.com/2018/06/is-coal-economically-viable/, June 5, 2018.
- "A prize masking a dilemma: the problem with stock buybacks" by Arthur S. Guarino, <u>Foreign Policy News</u>, <u>http://foreignpolicynews.org/2018/06/09/a-prize-masking-a-dilemma-the-problem-with-stock-buybacks/</u>June 9, 2018.
- "Dividend Policy Case Study: Q&H Consumer Products, Inc." by Ronald Richter and Arthur S. Guarino, **International Research Journal of Applied Finance**, https://www.irjaf.com/case-studies-2018.html, Volume IX, Issue 7, July 2018, pp. 1-7.
- "The Economic Implications of an Aging Global Population" by Arthur S. Guarino, <u>FocusEconomics</u>, <u>https://www.focus-economics.com/blog/economic-implications-of-an-aging-global-population</u>, August 2, 2018.
- "How and when will the next financial crisis happen? 26 experts weigh in" <u>FocusEconomics</u>, <u>https://www.focus-economics.com/blog/the-next-financial-crisis-how-when-it-will-happen-according-to-26-experts</u>, October 30, 2018.
- "The Four Financial Bubbles and Their Impact on the U.S. Economy" by Arthur S. Guarino, <u>FocusEconomics</u>, <u>https://www.focus-economics.com/blog/four-financial-bubbles-and-their-impact-on-the-us-economy</u>, November 30, 2018.
- "Worrisome Holiday Season: Examining the reasons for the market downslide" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2018/12/27/worrisome-holiday-season-examining-the-reasons-for-the-market-downslide/, December 27, 2018.
- "Curbing Immigration is Bad Policy" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2019/01/23/curbing-immigration-is-bad-policy/, January 23, 2019.
- "Could China's economy collapse?" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2019/03/20/could-chinas-economy-collapse/, March 20, 2019.
- "An Analysis of President Trump's 2020 Budget" by Arthur S. Guarino, <u>Focus Economics</u>, https://www.focus-economics.com/blog/an-analysis-of-president-trumps-2020-budget, March 22, 2019.
- "Lease or Buy Decision: Apollo Manufacturing Corporation Case Study" by Ronald Richter and Arthur S. Guarino, <u>International Research Journal of Applied Finance</u>, https://www.irjaf.com/case-studies-2019.html, Volume X, Issue 3, March 2019, pp. 1-7.
- "The slowing global economy and its impact on three key regions" by Arthur S. Guarino, <u>Foreign Policy News</u>, <u>http://foreignpolicynews.org/2019/04/01/the-slowing-global-economy-and-its-impact-on-three-key-regions/</u>, April 1, 2019.
- "Why Trump's tax cut is not working" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2019/04/06/why-trumps-tax-cut-is-not-working/, April 6, 2019.

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- "Indexed Annuity Case Study: An Analysis of Growth and Income Return" by Kim W. Ng and Arthur S. Guarino, <u>International Research Journal of Applied Finance</u>, https://www.irjaf.com/case-studies-2019.html, Volume X, Issue 5, May 2019, pp. 1-7.
- "Deficits as far as the eye can see" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2019/06/17/deficits-as-far-as-the-eye-can-see/, June 17, 2019.
- "An analysis of Modern Monetary Theory" by Arthur S. Guarino, <u>Foreign Policy News</u>, http://foreignpolicynews.org/2019/07/29/an-analysis-of-modern-monetary-theory/, July 29, 2019.
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- "Ultralong bonds: Can they work?" by Arthur S. Guarino, <u>Foreign Policy News</u>, https://foreignpolicynews.org/2019/11/26/ultralong-bonds-can-they-work/, November 26, 2019.
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- "The Impact of the Covid-19 Crisis on Common Stock Dividend Payout Policy" by Wenjing Wang and Arthur Guarino, **Research in Economics and Management**, http://www.scholink.org/ojs/index.php/rem/article/view/3235, Volume 5, Number 4, 2020, pp. 68-91.
- "The economic implications of the global fertility crisis" by Arthur S. Guarino, <u>Foreign Policy News</u>, <u>https://foreignpolicynews.org/2020/11/05/the-economic-implications-of-the-global-fertility-crisis/</u> November 5, 2020.
- "Mounting Debts, Less Dividend Payouts? The More Loans Companies Have, The More Dividends They Pay" by Wenjing Wang and Arthur Guarino, <u>Archives of Business Review</u>, https://drive.google.com/file/d/1A3jXwmakqNBDNe8_LVF1f-5HBafULhow/view, Volume 8, Number 10, October 25, 2020, pp. 113-120.
- "Biden's economic challenges" by Arthur S. Guarino, <u>Foreign Policy News</u>, https://foreignpolicynews.org/2021/01/04/bidens-economic-challenges/, January 4, 2021.
- "The economic impact of climate change" by Arthur S. Guarino, <u>Foreign Policy News</u>, https://foreignpolicynews.org/2021/01/19/the-economic-impact-of-climate-change/, January 19, 2021.
- "The Potential of China's Bond Market" by Wenjing Wand and Arthur Guarino, <u>International Journal of Applied Economics, Finance, and Accounting</u>, http://onlineacademicpress.com/index.php/IJAEFA/article/view/371, Volume 9, Number 10, January 27, 2021, pp. 28-39.
- "Can wealth taxes solve economic inequality?" by Arthur S. Guarino, <u>Foreign Policy News</u>, https://foreignpolicynews.org/2021/02/09/can-wealth-taxes-solve-economic-inequality/, February 9, 2021.
- "Is a \$15 per hour minimum wage feasible?" by Arthur S. Guarino, <u>Foreign Policy News</u>, https://foreignpolicynews.org/2021/02/24/is-a-15-per-hour-minimum-wage-feasible/, February 25, 2021.
- "Can SPACs work?" by Arthur S. Guarino, <u>Foreign Policy News</u>, https://foreignpolicynews.org/2021/03/29/can-spacs-work/, March 29, 2021.

- "Biden's infrastructure plan: Why it can work" by Arthur S. Guarino, <u>Foreign Policy News</u>, https://foreignpolicynews.org/2021/06/08/bidens-infrastructure-plan-why-it-can-work/, June 8, 2021.
- "Inflation is here. at last" by Arthur S. Guarino, <u>Foreign Policy News</u>, https://foreignpolicynews.org/2021/06/15/inflation-is-here-at-last/, June 15, 2021.
- "The case for capitalism" by Arthur S. Guarino, <u>Foreign Policy News</u>, https://foreignpolicynews.org/2021/07/02/the-case-for-capitalism/, July 2, 2021.
- "A Case Study in Crisis Management in the Digital Transformation Era: Wells Fargo & Company" by Wenjing Wang and Arthur Guarino, <u>European Journal of Business and Management Research</u>, http://www.ejbmr.org/index.php/ejbmr/article/view/911, Volume 6, Issue 4, July 20, 2021, pp. 127-130.
- "What President Biden's budget means" by Arthur S. Guarino, <u>Foreign Policy News</u>, https://foreignpolicynews.org/2021/07/23/what-president-bidens-budget-means/, July 23, 2021.

PRESENTATIONS

- "How Companies Can Manage Healthcare Costs" Presented to The CFO Alliance in Woodbridge, New Jersey, on February 17, 2011
- "The Dangers of Credit Card Debt to Teenagers and Young Adults" Presented as part of a joint program between Rutgers Business School and TD Bank in Newark, New Jersey, on March 3, 2012
- "Globalization: The Good, The Bad, The Realities" Presented as part of The American Labor Museum Teacher's Workshop: "The Global Economy and New Jersey Workers" in Haledon, New Jersey, on March 18, 2015
- "An Analysis of the Current State of the Global Economy" Presented as part of the Academic Forum Series at Cook/Douglass College, Rutgers University, on December 9, 2015
- "An Analysis of the Current State of the U.S. Economy" Presented at The Institute of New Dimensions Lecture Series on October 31, 2016
- "An Analysis of the Current State of the Chinese Economy" Presented at The Institute of New Dimensions Lecture Series on November 7, 2016
- "Globalization: The Pros and The Cons" Presented at The Institute of New Dimensions Lecture Series on November 14, 2016
- "Practical Investing: How to Perform a Company and Stock Analysis" Presented at The Institute of New Dimensions Lecture Series on November 28, 2016
- "Preparing New Jersey's Youth for Success in The Workplace" Presented as part of The American Labor Museum Teacher's Workshop: "Preparing Our Youth for Work" in Haledon, New Jersey, on March 1, 2017
- "An Analysis of the Current State of the U.S. Economy 2017" Presented to the AP Economics class at Passaic County Technical Institute, in Wayne, New Jersey, on May 4, 2017

- "The Implications of the Trump Presidency on the U.S. Economy" Presented at The Institute of New Dimensions Lecture Series on May 22, 2017
- "Conscientious Investing: The Concept of Socially Responsible Investing" Presented at The Institute of New Dimensions Lecture Series on June 5, 2017
- "An Analysis of the Russian Economy and its Impact on the United States" Presented at The Institute of New Dimensions Lecture Series on October 17, 2017
- "The Future of the European Union and Impact of Brexit" Presented at The Institute of New Dimensions Lecture Series on March 13, 2018
- "The Economic Impact on the U.S. of Protectionism and Trade Barriers" Presented at DWS (subsidiary of Deutsche Bank) in New York City, on September 24, 2018
- "The Economic Impact on the Global Economy of Protectionism and Trade Barriers" Presented at Montbello Institutional Dialogue for Institutional Investors in Montbello, Quebec on October 2, 2018
- "The Four Financial Bubbles and Their Impact on the U.S. Economy" Presented at Rutgers University for Delta Sigma Pi in Newark, New Jersey on November 14, 2018
- "An Examination of the U.S. Capital Markets and The American Economy" Presented to officials from Financial Work Office of Jinan Province, China, through the Rutgers Global-Professional Development and Training Department in New Brunswick, New Jersey on January 15, 2019
- "Starting a Business: From Initial Funding to Listing on Stock Exchanges" Presented to officials from the Department of Science and Technology of Henan Province, China, through Sunels International Incorporated in Totowa, New Jersey on February 27, 2019
- "Basics of Intellectual Property" Presented to officials from the Department of Science and Technology of Henan Province, China, through Sunels International Incorporated in Totowa, New Jersey on February 27, 2019
- "How Trade Conflicts Between the United States and China can affect their Economies" Presented at The Institute of New Dimensions Lecture Series on May 14, 2019
- "An Economic Forecast for U.S. Infrastructure Policy Development" Presented at the US P3 Infrastructure Forum 2019 in New York City, on June 12, 2019
- "An Examination of the U.S. Capital Markets" Presented to students from the Central University of Finance and Economics of Beijing, China, through the Rutgers Global-Professional Development and Training Department in New Brunswick, New Jersey on July 25, 2019
- "The Four Debt Bubbles and Their Impact on the U.S. Economy" Presented at The Institute of New Dimensions Lecture Series on October 15, 2019
- "The Impact of America's Economy Upon Workers" Presented as part of The American Labor Museum Teacher's Workshop: "People's History: America's Untold Stories" in West New York, New Jersey, on November 5, 2019

"The effects of increasing protectionism in global trade" Presented as part of the 46th Annual National High School Model United Nations Conference in New York City at the Hilton Hotel on March 1, 2020

"The economic and financial implications of the Covid-19 pandemic" Presented at The Institute of New Dimensions Lecture Series on November 9, 2020

"The Impact of the 2008-2009 Financial Crisis on American Workers" Presented at The Institute of New Dimensions Lecture Series on January 27, 2021

"Is a \$15 per hour minimum wage feasible?" Presented at The Institute of New Dimensions Lecture Series on May 24, 2021

MEDIA APPEARANCES

NJTV News, "NJ Tops Nation in Young People Living with Parents", December 9, 2014, http://www.njtvonline.org/news/video/nj-tops-nation-in-young-people-living-with-parents/

NJTV News, "Etsy's IPO for Investors and ROI for Artists", April 27, 2015, http://www.njtvonline.org/news/video/etsys-ipo-for-investors-and-roi-for-artists/

NJEA Close-Up New Jersey, "Globalization and Job Loss", April 2015, http://classroomcloseup.org/segments/globalization-job-loss/

NJ12 News, "Report on Atlantic City Profitability", January 12, 2017, http://newjersey.news12.com/news/internet-gambling-helps-atlantic-city-casinos-post-first-revenue-hike-in-10-years-1.12947965?pts=475737

NJ12 News, "Christie urges Trump, Congress not to ban internet gambling", July 21, 2017, http://connecticut.news12.com/story/35945039/christie-urges-trump-congress-not-to-ban-internet-gambling

NJTV News, "NJ would be impacted if China makes good on its threat of tariffs on the U.S.", April 4, 2018, https://www.facebook.com/NJTVonline/videos/1684519018296071/

<u>AWARDS</u>

Recipient of the 2012 Professor Polls Award by The Dean's Advisory Council and Rutgers Accounting Society Voted by students as

• Most Sociable Professor in the Department of Finance and Economics

Recipient of the 2013 Professor Polls Award by The Dean's Advisory Council and Rutgers Accounting Society Voted by students as

- Most Engaging Professor in the Department of Finance and Economics
- Most Motivational Professor in the Department of Finance and Economics
- Most Knowledgeable Professor in the Department of Finance and Economics

Recipient of the American Labor Museum/Botto National Landmark 2016 Special Recognition Award on November 17, 2016

RESEARCH INTERESTS

• The impact of economics and finance on public policy

PERSONAL

- President of Cypress Court Townhouse Association, 2007 to present
- Board member as Treasurer of Pompton Lakes Senior Housing Board of Directors
- Extensive travel to Italy and in-depth study of Italy's current economic and political situation
- Fluent in Italian
- Completed New York City Marathon in 1994 and 1995