Ryan Decker, PhD, CFP®

North Central College
School of Business and Entrepreneurship
30 North Brainard Street
Naperville, IL 60540

rmdecker@noctrl.edu https://www.northcentralcollege.edu/profile/rmdecker
(630) 637–5248 https://www.linkedin.com/in/ryandecker/

Education

Certified Financial Planner (CFP®) August 2022

Chartered Financial Analyst (CFA), Passed Level 1 June 2019

University of Illinois at Chicago, Chicago, IL August 2012

- Ph.D., Economics
  Dissertation: *Maternal Influences on Child Health Behaviors*
- M.A., Economics May 2009
- Certificate in the Teaching of Economics August 2008

North Central College, Naperville, IL June 2007

- B.S. Cum Laude, Economics and Finance, Math Minor

Academic Employment

North Central College, Naperville, IL September 2017 – Present
Assistant Professor of Economics and Finance

Courses taught:
Introductory Microeconomics Industrial Organization Econometrics
The Economics of Sports Wealth Management
Personal Finance (face-to-face and online)
International Trade, Taxes, and Transfer Pricing (graduate, online)

Center for Financial Literacy, Naperville, IL March 2018 – Present
Founder, Director

The Center for Financial Literacy was founded by its current Director, Ryan Decker. The Center seeks to empower individuals to make healthy financial decisions. The Center offers activities, speakers and workshops for high school and college students, as well as not–for–profit organizations and corporations. Education programs cover a range of financial topics such as budgeting, credit cards, saving, investing, student loans, debt management and planning for retirement.

More information can be found at https://www.northcentralcollege.edu/center-for-financial-literacy

Professional Experience

CentArbitrage, LLC, Aurora, IL March 2021 - Present
Founding Owner
CentArbitrage is the premier United States focused provider of sports betting odds information. We focus on finding arbitrage, positive expected value, middle, and conversion opportunities. We also specialize in statistically profitable sports betting information. For more information, visit our website: https://centarbitrage.com/

Wealthency, LLC, Aurora, IL January 2021 - Present

Founding Owner

Wealthency is a provider of financial education seminars, trainings, and programs for large and small corporations, not-for-profit organizations, and other community organizations. Our CFP® trained staff design and present customized discussions and materials for your company and staff. Topics range from saving, investing, retirement planning (with details the organizations financial benefit offerings) to credit scores and reports to executive compensation and stock-based compensation plans, and everything in between. We also offer specific cohort programs for interns, new hires, experienced professionals, and those approaching retirement.

PricewaterhouseCoopers LLP (PwC), Chicago, IL June 2012 – August 2017

Economist – Transfer Pricing

PwC Biography:

Dr. Ryan M. Decker is a Manager at PwC and works predominantly in the Financial Transactions Transfer Pricing practice. Ryan is becoming a national expert on treasury–related transfer pricing issues and has assisted treasury and tax teams in designing, pricing, documenting, and defending transactions including intercompany revolvers, loans, cash pooling, and other financial instruments.

Aside from focusing on financial transactions, Ryan works with clients in the consumer products, large manufacturing equipment, and web–based sectors. Ryan has considerable experience with intellectual property–related transfer pricing issues. Most recently, Ryan assisted a large multinational client (global revenue approx. $80B) strategically negotiate a series of bilateral and unilateral Advance Pricing Agreements in the US related to intellectual property licensing transactions in the consumer products industry.

Ryan is also experienced in performing macro– and microeconomic research and analyses relating to a variety of issues including transfer pricing adjustments in recessionary environments, the economic useful life of advertising, incentives within licensing arrangements, interest rates, and profit split methodologies encompassing multiple jurisdictions.

Additionally, Ryan is passionate about economic education and financial literacy at all levels of society. Ryan is an accomplished international public speaker on financial literacy and participates in organizations geared towards equipping educators, students, and employees with personal financial management skills. Ryan believes that every member of society should have an opportunity to be financially literate.

Economic and Financial Week in Review Weekly Newsletter June 2008 – June 2012

Editor

- Compiled, organized, and edited weekly economic and financial news
- Analyzed and provided details of economic influences on monetary and fiscal policy
- Students, professors, business owners, financial experts, CFPs, and CFAs among recipients

UBS Financial Services, Oakbrook, IL January 2005 – February 2008

Investment Advisor Intern

- Reviewed and updated Portfolio Management Program worth 500 million dollars in assets
- Researched and analyzed securities and equities
- Counseled clients and prospects on personal financial matters and investment allocations
- Designed and implemented multi–week schedule of prospecting for fifty seminars a year
- Presented mission and strategy at career fairs while recruiting full– and part–time employees
- Trained and managed a revolving group of interns on procedures and investment vehicles

Adjunct Teaching Appointments

Department of Economics, North Central College, Naperville, IL Spring 2010 – Spring 2012

Visiting Lecturer

- Taught Economics 423 – Intermediate Microeconomics and Finance 350 – Corporate Finance
- Supervised two Enriched Courses through the Honors College

Department of Economics, University of Illinois at Chicago Fall 2007 – Spring 2012
Visiting Lecturer

- Taught Econ 120 – Principles of Microeconomics, Econ 218 – Intermediate Microeconomics, Econ 270 – Statistics for Economics, Econ 350 – The Economics of Sports and Entertainment

Teaching Assistant and Discussion Section Instructor

- Taught Introduction to Urban Real Estate and Principles of Economics for Business

Department of Economics, Loyola University Chicago, Chicago, IL Summer 2010
Visiting Lecturer

- Taught Economics 303 – Intermediate Microeconomics

Speaking Engagements and Community Involvement

For a list of Center for Financial Literacy activities and events, please contact me. Center for Financial Literacy Events include colleges, high schools, corporations, and community organizations. Center for Financial Literacy programming reaches thousands of individuals each year.

Speaker, Iowa Jump$tart 18th Annual Conference for Personal Financial Literacy, June 2018
Speech Subject: Money and the Biased Mind. Why do we misbehave financially? Are we doomed to repeat our mistakes? Our biases are here to stay but we can change our mind set and improve our decision–making. We'll discover the historic social, economic, and political factors that have influenced our money taboo.

Speaker, The Council for Economic Education's 56th Annual Financial Literacy and Economic Education, October 2017
Event: http://councilforeconed.org/events/cee–national–conference/
Speech Subject: Money and the Biased Mind. Why do we misbehave financially? Are we doomed to repeat our mistakes? Our biases are here to stay but we can change our mind set and improve our decision–making. I explain how, by understanding behavioral economics, why the subject of money is taboo, why it's so darn difficult to act on what we know is good for us, and how we can make our mental biases work for, not against, us.

TED Talk Speaker, TEDx North Central College, March 31, 2017
Event: https://tedxnorthcentralcollege.com/speakers/
Speech Topic: The Fallout of Financial Illiteracy

Plenary Session Speaker, Mastering Money Conference 2016 organized by CPA Canada, November 2016
Event: https://www.cpacanada.ca/en/career–and–professional–development/conferences/2016/november/mastering–money–conference–2016
Speech Subject: Why do we misbehave financially? Are we doomed to repeat our mistakes? Our biases are here to stay but we can change our mind set and improve our decision–making. We explain how, by understanding behavioral economics, why the subject of money is taboo, why it's so darn difficult to act on what we know is good for us, and how we can make our mental biases work for, not against, us.

Speaker, The Council for Economic Education's 55th Annual Financial Literacy and Economic Education, October 2016
Event: http://councilforeconed.org/events/cee–national–conference/
Speech Subject: Presentation explains how behavioral economics can be used to tackle the current state of Millennial and Youth personal financial education. Through interactive games and supporting literature, we present and propose choice architecture solutions to mental biases linked

to poor financial decision–making. Also provided are highlights of PwC's firm–wide youth education initiative, Earn Your Future, which includes curriculum that can be utilized by financial educators to educate youth and counter prevalent biases.

Applied Learning Session Leader, PwC–KWHS Seminar for High School Educators on Business and Financial Responsibility, August 2016
Event: http://kw.wharton.upenn.edu/chicago–teachers–seminar–2016/
Speech Subject: Importance of, and how to teach, building wealth to high school students

Speaker, Institute for Financial Literacy's the Annual Conference on Financial Education, April 2016
Event: https://acfeonline.org/2016–conference/
Speech Subject: Presentation defines behavioral economics and how it can be used to tackle the current state of Millennial and Youth personal financial education. Through interactive games and supporting academic literature, I demonstrate three central biases (exponential, procrastination, and myopic) linked to financial decision–making. I conclude by demonstrating that countering prevalent biases offers opportunities for improving the present and future financial state of our youth.

Applied Learning Session Leader, PwC–KWHS Seminar for High School Educators on Business and Financial Responsibility, October 2015
Event: http://kw.wharton.upenn.edu/chicago–teachers–seminar–2015/
Speech Subject: Importance of, and how to teach, saving and investing to high school students

Founder and Presenter, PwC's Personal Financial Education Initiative, August 2015 – August 2017
Initiative: We seek to educate PwC's workforce on the importance of saving, financial concepts and investment vehicles, and PwC's financial benefits by providing internal seminars and resources.

Small Business Finance Speaker, The Mandela Washington Fellowship program at the University of Notre Dame, July 2015
Event/Fellowship: http://yali.nd.edu/about/
Speech Subject: Entrepreneurship and personal finance for small business owners

Essay Judge, InvestWrite essay competition for The Stock Market Game, November 2014 – Present
Event: http://www.econed–il.org/icee/smg_iw.shtml

Professional Mentor, DePaul Professional Mentor Program, January 2014 – August 2017
Event Details: Act as professional mentor to students in ACC250 Career Management for Accountants

Nomination Judge, Award Presenter, 3M Outstanding Economic Educator Award, Econ Illinois, September 2014
Event: http://www.econed–il.org/icee/3m.shtml
Publicity and picture: http://econed–il.org/icee/3m_outstanding.shtml

Keynote Speaker, Econ Illinois Economics Challenge State Finals, April 2014
Event and pictures: http://www.econed–il.org/icee/econchal_14.shtml
Speech Subject: Careers in Economics and Finance, including pursuing graduate degrees

Publications

Decker, R., Dadzie, R., Beavers, R. (2022). Financial Literacy and Behaviors of Private College Undergraduates. *Journal for Research and Practice in College Teaching*, 7(1), 18-42.

Decker, R., & Gray, D. (2021). Transfer Pricing Case Study: Computing Devices, Inc. Intercompany Loan, *Journal of Financial Education*.

Decker, R., Chandrasekhar, K., and Rostagno, M. (December 29, 2016). Negative Interest Rates: A Transfer Pricing Perspective, *Tax Management Transfer Pricing Report*, Vol. 25.

Decker, R., Lozano, A., Sun, K., and Wilcke, D. (2016). Multinational Enterprise Characterization: Global Perspective on Risk. Working Paper.

Decker, R., Dadzie, R., Dust, A., and Lostumbo, N. (November 23, 2015). Profit Splits Post–BEPS: Quantifying an MNE's Intangibles, *Tax Notes International*, Volume 80:8.

Decker, R., Dust, A., Lostumbo, N., and Sengupta, A. (2014). TCDR Economic Issues: The Useful Life of Marketing Intangibles. PwC Internal Publication.

Decker, R., Dust, A., and Lostumbo, N. (2014). The Economic Useful Life of Advertising, Ford Taurus: A natural experiment case study. Working Paper.

Decker, Ryan (2013). Maternal Influences on Child Health Behaviors, ProQuest LLC.

Working Papers

Decker, R. Landscape of Financial Education in Illinois

Decker, R., Dadzie, R., Fritz, J. (student). Profit Splits: International Value Drivers

Decker, R. and Dadzie, R. The State of Sub–Saharan Africa Transfer Pricing Regulations

Decker, R. and Celik, N. The Impact of Public and Private Student Loans on Credit Card Behavior

Book Chapters

Decker, R., & Glibkowski, B. (2021). Wealth Management AQ. In *Answer Intelligence: Raise Your AQ*. Emerald Publishing.

Decker, R., Fijol, D., Ilic, I. (2016). Chapter 6: Resale Price Method (RPM) and Alternatives to Traditional Buy–Sell Distributors. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Decker, R., Fijol, D., Ilic, I. (2016). Chapter 4: Finding and Selecting Comparables. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Decker, R., Dahnert, J., Stone, G., and Syed, R. (2015). Chapter 6: Resale Price Method (RPM) and Alternatives to Traditional Buy–Sell Distributors. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Decker, R., Dahnert, J., Stone, G., and Syed, R. (2015). Chapter 4: Finding and Selecting Comparables. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition,* LexisNexis Group.

Decker, R., Dahnert, J., Stone, G., and Syed, R. (2014). Chapter 6: Resale Price Method (RPM) and Alternatives to Traditional Buy–Sell Distributors. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Decker, R., Dahnert, J., Jankowski, D., and Syed, R. (2014). Chapter 4: Finding and Selecting Comparables. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Decker, R., Dahnert, J., Jankowski, D., and Syed, R. (2013). Chapter 4: Finding and Selecting Comparables. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Live TV Appearances

WGN Live News "Stock markets and your money" August 1, 2022, https://youtu.be/xIC-eWEJYrM

WGN Live News "North Central College professor on the risk of recession" June 17, 2022, https://youtu.be/7OkJQx1C9DQ

WGN Live News "Local professor discusses turbulent stock market" May 20, 2022, https://youtu.be/y4AGn1Hoq1s

WGN Live News "Dr. Ryan Decker talks about the state of the economy" May 13, 2022, https://youtu.be/HnZiuWv2Y7w

Print Media Mentions

USA Today "Use your tax refund or save it? Tax refunds are delayed but plan now to invest or splurge" April 8, 2022. https://www.usatoday.com/story/money/taxes/2022/04/07/irs-tax-refund-status/7269739001/

Chicago Tribune - Naperville Sun "North Central College program for first-generation students paying off with big retention numbers, national recognition" December 1, 2021. https://www.chicagotribune.com/suburbs/naperville-sun/ct-nvs-north-central-cardinal-first-generation-st-1128-20211201-mnslmqdbwnhcrj5kgd7c3oetra-story.html

U.S. News and World Report "12 Smart Ways to Spend Your Tax Refund" July 28, 2020. https://money.usnews.com/money/personal-finance/taxes/slideshows/smart-ways-to-spend-your-tax-refund?slide=9

MoneyGeek.com "7 Money Tips for Parents of First-Year College Students", July 22, 2020. https://www.moneygeek.com/financial-planning/paying-for-college/freshman-finance-checklist/

Wallethub.com "No Credit" Credit Card Expert, Fall 2019. https://wallethub.com/credit-cards/no-credit/#expert=Ryan_Decker

NPR Financial Literacy in High Education (forthcoming, Spring 2019)

Hegarty, Erin. "Only 20 percent of Naperville's city employees live in town, data shows." Chicago Tribune – Naperville Sun. Jan 03, 2019. https://www.chicagotribune.com/suburbs/naperville–sun/ct–nvs–naperville–employees–residents–st–0104–story.html

Wallethub.com "Best Credit Cards" Expert, Fall 2018. https://wallethub.com/best–cash–back–credit–card#experts=Ryan_Decker

Sloan, Lisa, "The Future of Business." West Suburban Living, July–August 2018. http://www.westsuburbanliving.net/July–August–2018/The–Future–of–Business/

Satov, Tamara, "Battling Investment Bias." CPA Magazine, January 2018. https://content.yudu.com/web/2jtqq/0A2ltlp/january2018e/html/index.html?origin=reader

Academic Service

Cardinal Operation Hope and Help Committee – Fall 2020 - Present
Outstanding Senior Award Committee – Spring 2020
College Graduate Studies Committee – Fall 2018 – Present
School of Business and Entrepreneurship ("SBE") Scholarship and Research Committee – Fall 2017 – Present
SBE Graduate Program Offering Design Committee – Summer 2018 (only period of existence)
SBE Graduate Studies Committee – Fall 2018 – Present
Principal Contact for the CFA Institute regarding North Central College's CFA University Affiliation – August 2018 (inception) – Present

Student Service

Student Organization Faculty Advisor
- Invisible Hand Economics Association – Fall 2018 – Present
- Financial Literacy Club – Spring 2018 – Present
- Student Managed Investment Fund – Spring 2018 – Present

Honors Thesis Second Reader for J.B. – "Pet Insurance" – Summer 2019
Honors Day Poster Presentation, Independent Study Advisor, for J.F. – "The Value of Intangibles Assets to a Firm" – Spring 2019
Internship Advisor – Tax Analyst – J.R. – Spring 2019
Honors Thesis Second Reader for A.W. – "Corporate Tax Cut: Where Has the Money Gone?" – Winter 2019
Internship Advisor – Wealth Management – K.K. – Summer 2018

Grants

Center for Financial Literacy, DuPage Foundation Community Needs Grant High School Financial Literacy Programming – Winter 2019 – $1,000

North Central College 2019 Summer Research Grant, "Profit Splits: International Value Drivers" – $2,250

North Central College 2019 Summer Online Pedagogy Institute – $750

NAC&U Collaboration, Growth, and Innovation grant to collaborate on a financial literacy project, with Amira Annabi and Aileen Lowry–Farrelly at Manhattan College – Spring 2019 – $1,800

Center for Financial Literacy, DuPage Foundation donor–advised fund. High School Financial Literacy Programming – Winter 2018 – $2,500

North Central College 2018 Summer Research Grant, "Maternal Influences on Child Health Behaviors" – $750

North Central College 2018 Summer Blended Course Teaching Technology Grant – $1,250

Additional Presentations

"Profit Splits Post–BEPS: Quantifying Intangibles in an MNE" Illinois Economics Association, 2015
"Cash Pooling – An Overview" PwC Chicago Transfer Pricing Group, 2014
"Transfer Pricing and Cash Pool Arrangements: Case Studies" PwC National Financial Transaction Training, 2013
"What is Transfer Pricing?" UIC Undergraduate and Graduate Economics Club, 2013

"Maternal Influences on Their Children's Smoking Behavior" Illinois Economic Association, 2012
"Maternal Influences on Their Children's Health Behaviors" Illinois Economic Association, 2011
"Economics and Sports" UIC Undergraduate Economics Club, 2011

Honors

Harold R. Wilde Distinguished Faculty Award, 2018–2019 Academic Year

One faculty member is awarded this prestigious honor each year. Recipients are nominated and voted by the student body for substantial and long–lasting impact by a faculty member.

Approved Member of Transfer Pricing ("TP") Lab

The TP lab is intended as a virtual research laboratory, made up of high performing Economics PhD members of the Global PwC Transfer Pricing Network nominated and approved by the Global Transfer Pricing Executive Leadership Team.

Lead Recruiter for PwC Chicago Transfer Pricing from the University of Illinois at Chicago, 2015
Sole UIC Graduate College nominee for the Midwestern Association of Graduate Schools (MAGS) Excellence in Teaching Award
2011 Illinois Economic Association Ph.D. Paper Competition: 3rd Place
Oscar Miller Award for Teaching Excellence – received as a graduate student in Fall 2009
Cofounder and past board member of the UIC Graduate Economics Association
North Central College Outstanding Finance Major, Presidential Scholar, Presidential and Deans List