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Researcher Profile: An Interview with Jorge Ruiz-Menjivar

Jorge Ruiz-Menjivar
University of Florida

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Researcher Profile

An Interview with Jorge Ruiz-Menjivar, Ph.D.

Jorge Ruiz-Menjivar is originally from San Salvador, El Salvador, but has had the privilege to live in several Latin American countries (e.g., Nicaragua, Costa Rica, among others), and to travel through many other regions in the world. He obtained a Bachelor's degree in Accounting at the University of New Orleans-Louisiana State University. Then, he went on to earn a Master's degree in Personal and Family Financial Planning at the University of Florida under the supervision of Drs. Michael S. Gutter and Martie Gillen. Recently, Jorge finished his Doctoral degree in Financial Planning, Housing and Consumer Economics from the University of Georgia under the supervision of Drs. John E. Grable and George Engelhard, Jr.



Q. Define what you do professionally.

A. I am an assistant professor of Family and Consumer Economics at the University of Florida.

Q. What activities encompass your professional responsibilities?

A. As part of a land grant university, my job has three main components: research, teaching and outreach (extension). Research-wise, my current research focuses on financial risk tolerance and other financial constructs and their measurement using modern psychometric theory (e.g., Rasch Measurement Theory and Item Response Theory), along with cross-cultural and transnational applications for the same. My other projects include research efforts on financial well-being and financial education with researchers in Latin America and Asia. In terms of classes, I teach courses in financial counseling and quantitative research methods for social sciences. And finally, I am a state specialist in family financial management.

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Currently, we are working on projects and initiatives that deal with financial literacy, youth financial education, money management, alongside other projects. Ultimately, our goal is to help Floridians improve their financial well-being.

Q. How long have you been engaged in your professional activity?

A. I started my appointment with the University of Florida in May 2016. Prior to that, I served as faculty for the University of Georgia-Costa Rica campus for 3 years.

Q. How are you compensated?

A. I am provided a salary for my work as a faculty member.

Q. Do you work alone or do you have a team? Please explain.

A. I work with teams at both the University of Georgia (what we like to call the "Risk Team," which includes Dr. John Grable, as well as other faculty and graduate students), and the University of Florida. In addition, I am currently collaborating with researchers in Latin America, Turkey, and Asia.

Q. What theoretical framework guides your work when dealing with clients and/or conducting research?

A. My current research focuses on the application of modern psychometric to the development of scale of financial planning constructs. In particular, I utilize Item Response Theory (IRT) and Rasch Measurement Theory to analyze and improve scales used in research and in the financial planning arena.

Q. What needs to happen so that 10 years from now we can say that financial therapy is a respected field of study?

A. This is an innovative crossroad field of study that combines two important practical aspects for households and individuals: therapy and finance. I believe novel methodologies that allow for the exploration and simulation of human behaviors (rational and irrational) in a more pragmatic manner would be groundbreaking. Additionally, I think more experimental studies with actual intervention could lend further insight into our understanding of financial behaviors.

Q. If others are interested in finding out more about you personally and professionally, where can they obtain this information?

A. Feel free to contact me at jhruiz@ufl.edu or visit my faculty webpage at http://fycs.ifas.ufl.edu/faculty/jorge-ruiz-menjivar/

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