

Valerie Ballesteros, DBA MBA

2930 Elm Tree Park San Antonio, TX. 78259
210-251-2582 (h) 361-442-6100 (c)
vballesteros@satx.rr.com vballesteros@txstate.edu

EDUCATION

Doctor of Business Administration (DBA), University of the Incarnate Word, Inaugural Cohort, 2017

Master of Business Administration (MBA), General Business, University of the Incarnate Word, 2004

Bachelor of Business Administration (BBA), Cum Laude, General Business, University of the Incarnate Word, 2002

PROFESSIONAL LICENSES

FINRA Series 7/63/66 General Securities Registered Representative, Registered Investment Adviser Agent (inactive)

Texas Department of Insurance General Lines Agent (inactive)

PROFESSIONAL EXPERIENCE

Higher Education

Texas State University

Sept 2017-Present

Senior Lecturer College of Applied Arts, Consumer Affairs

Undergraduate instructor in Consumer Affairs at a public, Hispanic-serving institution. Lecture and lab courses taught include Consumer Economics, Consumer (Family) Policy, Introduction to Merchandising Technologies, Digital Applications in Consumer Finance, Family and Personal Resource Management, Personal and Family Finance, Financial Counseling to traditional, main campus diverse students from varied disciplines including applied arts, business, and education. Teaching methods include traditional classroom lecture, web-based applications, and multicultural perspectives.

Schreiner University

January 2019-Present

Adjunct Graduate Instructor Business, Finance, Online MBA

Graduate online instructor in Finance, BFIN 5312, Resource Management. Course focuses on skill development, knowledge, and abilities with financial planning and management control systems in complex organizations. Topics covered include: financial theory, methods, and techniques that support effective analysis of the financial implications of program alternatives, cash and capital budgeting, risk and return analysis, and long-range financial planning in the current day managerial environment.

University of the Incarnate Word

August 2011-May 2017

Part-Time Faculty (HEB School of Business and Administration, Economics and Finance)

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Undergraduate instructor in Economics and Finance at private, AACSB-International member institution. Lecture courses taught include Principles of Macro/Microeconomics, Principles of Financial Management, Intermediate Financial Management, Management of Financial Institutions and Investment Planning for traditional main campus diverse student population (including international) utilizing classroom lecture and web-based learning tools.

Financial Services

Merrill Lynch (Bank of America Merrill Lynch)

July 2002-May 2011

Vice President, Financial Advisor, Senior Financial Advisor, International Financial Advisor, Certified Financial Manager (CFM), Certified Special Needs Advisor

Investment and wealth management advisor for the retail high-net worth clients (US and non-US resident) of a global financial institution and investment bank. The products and services offered for comprehensive wealth management and financial planning to high net-worth individuals and businesses included traditional bank deposit products, cash management, money markets, CDs, credit card, mortgage, and securities-based lending, and as needed, partner referrals to private banking and commercial lenders. Investment services offered included professional money management in fee-based, separately managed accounts, traditional stock, bond, mutual fund and ETF portfolios, and ongoing risk/return assessment and portfolio analysis. Products and services for international clients required specialized compliance training for marketing to and working with non-US residents and use of offshore investment vehicles. Retirement services including savings strategies, income planning and distribution, IRA (traditional, Roth and SEP), and employer-sponsored retirement plans for businesses and professional practices (401k, 403b, 457, and ORP). Insurance offerings and planning services included life products and strategies for asset protection, wealth transfer, and business continuation plans. For client tax-planning needs, portfolio management/ services in tax-free municipal bond portfolios, tax-deferred instruments, and implementation of tax strategies. As a private practitioner, developed a \$30M book of business consisting of 80+ households with average portfolio size of \$400,000 in investable assets. Business development of advisory practice and ongoing practice management required development and implementation of prospecting, client acquisition, and relationship management strategies. Successful event and referral marketing both at practice and at branch wide led to one of the highest ROI events in firm history. Market development focus was in traditionally underserved markets, particularly women and Hispanics. Participated in San Antonio branch Hispanic market initiative working with organizations like the Hispanic Chamber(s) of Commerce, Mexican American and Hispanic Physicians Association, Hispanic Dental Association, and Asociacion de Empresarios Mexicanos to build relationships and firm's presence within the Hispanic community.

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CUNA Mutual Group

December 1999-June 2002

MEMBERS Financial Services Representative

Investment representative working with three credit union communities within the educator, oil and gas refining, and public utilities industries to offer investment products and services to the broad membership. Specialization in the retirement programs unique to these industries, especially the Texas Teachers Retirement System and 403b marketplace. Conducted financial education events for community, member groups, as well as training events for credit union staff, management, and executives. Implemented marketing referral programs with credit union staff and also maintained three registered branch locations with compliance and staff supervision. Weekly planning and presentation to credit union executive board, annual presentation to Boards of Directors, and member wide events also conducted.

Banc One Securities

June 1993-May 1996

Sales Specialist

Worked with Private Banking and International Investment VPs providing registered sales and operational support. Operational functions included all new account opening and client service, trade research and execution, specifically individual bonds and capital markets instruments for correspondent bank clients, and offshore products for International clients. Client service functions included preparation of total return statements and cash flow analysis for client reviews, travel planning (including international) for VPs, expense processing and various other clerical functions. Specialized training in Bloomberg terminal for investment research.

Bank of America

January 1991-June 1993

Financial Services Officer, Personal Banker

Retail bank lobby representative offering deposit products and services to retail bank customers and small businesses, including new accounts, account service, and safe deposit. This position required specialized training in mortgage and small business lending as well as marketing activities and functions for local small business. In the absence of the Branch Manager, the FSO served as lobby supervisor and branch management for dual control and operational compliance purposes.

Retail Fashion/Management

24|Seven Talent (Contractor for Gucci America)

October 2017-December 2018

(Contracted) Merchandising and Sales Associate

Temporary and seasonal contractor for luxury retail outlet division. Provide seasonal and on-call support for merchandising, stock operations, and sales and client service in the outlet division of multi-brand luxury goods company, Gucci America.

St John Knits

September 2014-December 2015

Key Holder (Management Associate)/Wardrobe Specialist, Merchandise Coordinator

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Client service, sales, merchandise and management functions of upscale luxury fashion knitwear brand. Support Store and Assistant Manager in sales, human resources, inventory control, merchandising, and exceptional client service. Key holder responsibilities included recruiting, staffing, and staff development. Merchandise coordination responsibilities included all operational stock functions including management of customer stock orders, inventory receiving, markdowns, transfers, warehouse returns, supply orders, floor inventory merchandising, and stockroom/backstock organization.

Dillard's

March 1990-January 1991

Cosmetics Counter Manager (Clinique/Estee Lauder)

Head of Stock-Cosmetics (Area Sales Manager Assistant)

May 1986-August 1987

Manage sales activity and staff of retail cosmetics counter. Successfully execute counter and department level promotional activity and manage retail operational activities including staff training, merchandising, stock keeping duties-buying office stock level counts, reporting, receiving, and RTVs, counter sales activity reporting to all levels of management including department, store executive, buying office, and field level executive of both retailer and cosmetic vendor. As Head of Stock, assist Department Manager in all aspects of department's managerial and stock operational duties including stock receiving, merchandising, promotional display, returns, buying office order counts, count entry on stock keeping/ordering system, staff supervision, sales/stock reporting, and inventory functions.

Frost Bros.

August 1987-May 1988

Department Manager/Sales Supervisor-Cosmetics

Responsibilities included supervision of sales activity and sales staff including commissioned sales and make-up artist and brand specialists in retail cosmetics department for an upscale boutique retailer. Department consisted over 12 luxury cosmetic brands and over 50+ luxury fragrance brands. Annual sales volume of department was over \$5M and a sales and sales support staff of >20.

SCHOLARLY ACTIVITY

Ballesteros, V.V. (December 2017). The impact of culture on Hispanic entrepreneurs as mediated by motivation, challenge and success. Dissertation, University of the Incarnate Word. San Antonio, Texas.

Ballesteros, V.V. (November 2017). The impact of culture on Hispanic entrepreneurs as mediated by motivation, challenge and success. Conference presentation, Academy of Business Research. San Antonio, Texas.

Ballesteros, V.V. (October 2017). The impact of culture on Hispanic entrepreneurs as mediated by motivation, challenge and success. Presentation and panel discussion Hispanic Heritage

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Month event, School of Family and Consumer Science, Texas State University. San Marcos, Texas.

Ballesteros, V.V. (September 2017). The impact of culture on Hispanic entrepreneurs as mediated by motivation, challenge and success. Roundtable presentation, Southwest Fulbright Symposium. San Antonio, Texas.

Ballesteros, V.V. (June 2016). Enhancing international student engagement: Observations for improving the experience. Roundtable presentation at the Southwest Fulbright Symposium. San Antonio, Texas.

Ballesteros, V.V. (December 2010). Special needs planning. Breakout session presented at Texas State Conference on Autism. Corpus Christi, Texas.

Ballesteros, V.V. (2015). Women and other minorities in financial services: A triple helix study. (Research in progress).

Ballesteros, V.V. (2013). Attitudes after the crisis: Advisor attitudes about what led to the crisis and its impact on trust in the financial services industry. (Research in progress).

PROFESSIONAL DEVELOPMENT

CFP® Exam Capstone and Challenge Status, Kaplan Financial Education, July 2019 (expected).

Latina Leadership Institute, San Antonio Chamber of Commerce, Nominee, March 2019.

Master Teacher Certification Program, Schreiner University, February 2019.

CoSEARCH, C3 Research Center, Texas State University, September 2018.

University Seminar 101, Texas State University, 2018.

Multicultural Curriculum Transformation and Research Institute (MCTRI), Texas State University, 2018.

Foundations of Online Course Design and Development, Texas State University, 2017.

FINRA Series 24 General Securities Principal (Exam, Dec 2014)

Investment Planning Certificate, University of Texas-San Antonio, Center for Professional Excellence, 2002

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Retirement Planning Certificate, University of Texas-San Antonio, Center for Professional Excellence, 2002

Merrill Lynch: POA Excellence 2003, Executive Club 2004, Focus on Growth Award 2007, 2008, 2010; Hispanic Financial Advisor Symposium, 2003,2007; Women's Financial Advisor Symposium, 2004

Financial Services Industry: Advisory Council-Pacific Life 2007, 2008, 2009, Masters Council-Prudential Securities 2010; Schweser Award, CFA Society of San Antonio, 2014

PROFESSIONAL AND COMMUNITY SERVICE

RAICES, Refugee and Immigrant Center for Education and Legal Services, 2018, Volunteer

New Student Orientation-Spanish Q & A, 2018, Session Leader

US-Mexico Summit, Texas State University, 2018, Volunteer

Research Week Career Panel, University of the Incarnate Word, 2017, Panelist

3MT Competition, University of the Incarnate Word, 2017, Judge

Woodlawn Theatre, 2017, Board Member

Business Plan Competition, University of the Incarnate Word, 2016, Judge

Fulbright Association, San Antonio Chapter, 2016-present, Student Member

National Association of Insurance and Financial Advisors (NAIFA), 2015-present, Member

Any Baby Can, 2010 Volunteer (Walk for Autism, Parent programs)

San Antonio Hispanic Chamber of Commerce, 2005-present, Embajador/Sponsor/Member

Corpus Christi Hispanic Chamber of Commerce, 1999-2005, Past Embajador/Sponsor

Texas Association of Mexican American Chambers of Commerce, 2002-2011, Past Member, Volunteer/Sponsor

Asociacion de Empresarios Mexicanos (AEM), San Antonio and Corpus Christi, 2002-2011, Past Member/Sponsor

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Pan American Round Table-San Antonio, 2005-2011, Past Member/Sponsor

Hispanic Women's Network, San Antonio and Corpus Christi Chapters, 2005-2011, Past Member/Sponsor

Instituto de Cultura Hispanica de Corpus Christi, 2003-2011, Former Board Member/Sponsor (Secretary and Vice President of Development)

Corpus Christi Symphony, 2003-2005, Former Board Member/Sponsor

Dress for Success South Texas, 2003-2005, Former Board Member

Sister City Committee, City of Corpus Christi, 2003-2005, Former Board Member, Former Chair-Monterey, Mexico

YWCA-Corpus Christi, 2000-2005, Committee Member/Volunteer/Sponsor (BayFest Children's Island, Yuletide Market and Style Show)