

**ROBERT H. SCOTT, III**  
Assistant Professor of Economics and Finance  
Monmouth University  
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## **EDUCATION**

**Ph.D., Economics, University of Missouri at Kansas City**, Kansas City, Missouri (2005).  
Dissertation: The Determinants of Default on Credit Card Debt. Advisor: Jim Sturgeon

**M.A., Economics, University of Missouri at Kansas City**, Kansas City, Missouri (2001)

**B.A., Economics, Western State College of Colorado**, Gunnison, Colorado (1999)

## **TEACHING AND RESEARCH INTERESTS**

**Teaching interests:** Statistics/Econometrics, Money and Banking, Macroeconomics, and Ecological Economics

**Research interests:** Credit Cards, Consumer Credit, Financial Literacy, and Ecological Economics

## **TEACHING EXPERIENCE**

**Monmouth University, West Long Branch, NJ** **August 2005-Present**  
*Assistant Professor of Economics and Finance*

- Graduate faculty member

**Monmouth University, West Long Branch, NJ** **August 2004-June 2005**  
*Instructor of Economics and Finance*

- Finished doctoral dissertation

**The New School for Social Research, New York, NY**  
*Doctoral dissertation committee member for Paul Orzechowki*  
Dissertation: The Bank Lending Channel, Market Share, and Securitization.  
Committee chair: Duncan Foley. Defense date: April 30, 2009.

## **AWARDS**

- Warren Samuels Prize (Best Paper at 2008 Association for Social Economics/Allied Social Sciences Association meetings): *The Misplaced Interest in Government Measures of Poverty and Inequality* (with Steven Pressman)
- Monmouth University School of Business Administration 2008 Teaching Excellence Award

- Monmouth University School of Business Administration 2007 Service Excellence Award

### RESEARCH GRANTS

- Kauffman Foundation Kauffman Firm Survey Data Research Grant (2009): *Influences and Determinants of Small Businesses' Credit Card Debt*: \$10,000
- Monmouth University Grant-in-Aid of Creativity (2009): *Kenneth Boulding's Archive Research*: \$2,000
- Monmouth University Business Council Summer Research Grant (2008): *Influences and Determinants of Small Businesses' Credit Card Debt*: \$2,500
- Monmouth University Business Council Summer Research Grant (2007): *The Ecological Economics of Kenneth Boulding*: \$2,000
- Monmouth University Grant-in-Aid of Creativity (2006/7): *A Study of Credit Card Use Among U.S. High School Students*: \$500
- Monmouth University Business Council Summer Research Grant (2005) (with David Paul and Roy Nersesian): *A Game-Theoretic Approach to Analyzing Crude Oil Speculation*: \$3,500
- Business Council Summer Research Grant (2005): *A Study of Self-Service Gasoline Station Bans*: \$2,000

### PEER-REVIEWED JOURNAL ARTICLES

Bloomberg 101, *Advances in Financial Education*, Vol. 35, *forthcoming*.

Consumer Debt and the Measurement of Poverty and Inequality in the U.S. *Review of Social Economy*, Vol. 67(2), June 2009 (lead article with Steven Pressman), *forthcoming*.

Who are the Debt Poor?, *Journal of Economics Issues*, Vol. 43(2), June 2009 (with Steven Pressman), *forthcoming*.

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005: How the Credit Card Industry's Perseverance Paid Off, *Journal of Economics Issues*, Vol. 41(4), December 2007: 943-960.

Credit Card Use and Abuse: A Veblenian Analysis, *Journal of Economic Issues*, Vol. 41(2), June 2007: 567-574.

Optimum Initial Billing Period, *Journal of Applied Business and Economics*, Vol. 7(1), March 2007 (with Donald Smith): 51-55.

### BOOK CHAPTERS

The Post Keynesian/Ecological Economics of Kenneth Boulding. In Clive Spash, Ric Holt, and Steven Pressman (Eds.), *Post Keynesian and Ecological Economics: Confronting Environmental Issues*, 2009 (Edward Elgar), *forthcoming*.

An Analysis of Credit Card Debt Default. In Ric Holt and Steven Pressman (Eds.), *Empirical Implications of Post Keynesian Economics*. New York: M.E. Sharp, 2006: 110-138.

### **ECONOMICS MAGAZINE ARTICLES**

Fill 'er Up: A Study of Statewide Self-Service Gasoline Station Bans, *Challenge*, Vol. 50(5), 2007: 103-114.

Three Million Americans are Debt Poor, *Dollars and Sense*, Number 271, July/August 2007 (with Steven Pressman): 10-11, 13. Reprinted in Daniel Fireside and Amy Gluckman (Eds.), *Real World Banking and Finance, 5<sup>th</sup> ed.* Boston: Dollars & Sense, 2008: 214-218.

### **NEWSPAPER ARTICLES**

Debt-Ridden Consumers Still Turning to Bankruptcy, *Asbury Park Press* (October 20, 2006), p. A19 (with Steven Pressman).

Self-Service Stations wrong for New Jersey Politically, Economically, *Asbury Park Press* (May 7, 2006), p. C-3.

Bankruptcy Reform Law Hurts People Who Need it Most, *Asbury Park Press*, (October 14, 2005), p. A-12.

Credit Card Mismanagement Maladies, *The Kansas City Aurora*, (2004), Available [On-line]: <http://www.kcaurora.com>.

### **BOOK REVIEWS**

Review of "Household Credit Usage: Personal Debt and Mortgages," *CHOICE*, June 2008.

Review of "Economics of Consumer Credit," *Journal of Economic Issues*, Vol. 42(1), March 2008: 269-270.

Review of "Re-Thinking Green: Alternatives to Environmental Bureaucracy," *Review of Social Economy*, Vol. 65(3), September 2007: 365-368.

Review of "Credit Markets for the Poor," *Journal of Economic Issues*, Vol. 41(3), September 2007: 877-879.

Review of "The Environmental End Game: Mainstream Economics, Ecological Disaster, and Human Survival," *CHOICE*, March 2007.

Review of "Banker to the Poor: Micro-Lending and the Battle against World Poverty," *Review of Radical Political Economics*, Vol. 38(2), June 2006: 280-283.

Review of "Natural Resources and Economic Development," *CHOICE*, July 2006.

Double Review of "Paying with Plastic (2 ed.)" and "Debt for Sale," *Journal of Economic Issues*, Vol. 39(4), December 2005: 1077-1080.

### **OTHER FORTHCOMING**

Review of "Nudge: Improving Decisions about Health, Wealth, and Happiness," *CHOICE*.

Review of "Poverty, Work and Freedom: Political Economy and the Moral Order," *Review of Political Economy*.

### **UNDER PEER REVIEW**

Take a Tablet for Better Teaching

A Study of Increased Credit Card Ownership Rates Among High School Seniors

### **PRESENTATIONS**

*Plastic Capital: How Credit Card Debt Affects Small Businesses*, Eastern Economic Association, New York, NY, February 2009.

*Who are the Debt Poor?*, Association for Evolutionary Economics/Allied Social Sciences Association, San Francisco, CA, January 2009.

*The Post Keynesian/Ecological Economics of Kenneth Boulding*, 10<sup>th</sup> International Post Keynesian Conference, Kansas City, MO, June 2008.

*Bloomberg: An Experiential Teaching Tool*, Eastern Economic Association, Boston, MA, March 2007.

*The Misplaced Interest in Government Measures of Poverty and Inequality*, Association for Social Economics/Allied Social Sciences Association, New Orleans, LA, January 2008.

*The Ecological Economics of Kenneth Boulding and E. F. Schumacher*, United States Society for Ecological Economics, New York, NY, June 2007.

*Mary-Go-Round: A Study of Women's Revolving Credit Card Debt Risk*, Association for Social Economics World Congress, University of Amsterdam, Netherlands, June, 2007.

*A Study of Increased Credit Card Use Among U.S. High School Students*, Eastern Economic Association, New York, NY, February 2007.

*Credit Card Use and Abuse: A Veblenian Analysis*, Association for Evolutionary Economics/Allied Social Sciences Association, Chicago, IL, January 2007.

*Empirical Post Keynesian Research Methods*, Association for Heterodox Economics, London School of Economics, UK, July 2006.

*The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005: How the Credit Card Industry's Persistence Paid Off*, Eastern Economic Association, Philadelphia, PA, February 2006.

*An Analysis of Credit Card Debt Default*, Eastern Economic Association, New York, NY, March 2005.

*The Impact of Credit Card Default on American Households*, Missouri Valley Economics Association, Kansas City, MO, February 2004.

## **WORKSHOPS**

Seminar presentation, *Development of Consumer Credit Culture*, Drew University, St. Johns University, New York City, Semester on Wall Street Program, February, 2008.

Faculty, University of Missouri-Kansas City, *Interdisciplinary Summer School Workshop*, June 2006.

Full scholarship, Association for Evolutionary Economics, *Institutional Economics Workshop* at Colorado State University, August 2005.

## **MONMOUTH UNIVERSITY SERVICE**

- University Discipline committee, Fall 2008-Present
- University Governance committee, Fall 2008-Present
- Economics and Finance Club academic advisor, Fall 2005-Present
- Snowriders (largest club on campus) academic advisor, Spring 2005-Present
- Career Advisor and Planner (CAP), Economics and Finance Department, Fall 2006-Present
- Chair: Fall Investment Seminar committee, Fall 2006-Present
- Freshman Advisor, academic year 2005/6
- Experiential Education Goals Committee, academic year 2006/7
- Part-Time Temporary Department of Economics and Finance Chair, Summer 2006
- Global Understanding Convention Committee, academic years 2004/5; 2006/7

## **MANUSCRIPT EVALUATION**

I am frequently asked by editors of refereed journals to review manuscripts for evaluation of publication potential. Some of these journals include: *Journal of Economic Issues*, *Review of Political Economy*, and *Forum for Social Economics*.

## **PROFESSIONAL SOCIETIES**

Association for Evolutionary Economics  
Association for Social Economics  
Union for Radical Political Economics  
History of Economics Society  
Eastern Economic Association

International Society for Ecological Economics  
American Economic Association