**DENISE W. STREETER, Ph.D., CPA**

Associate Professor, Finance & International Business

Howard University

E-mail – denise.streeter@howard.edu; Office – 202-806-1632

**ACADEMIC POSITIONS**

2022 – Present Associate Professor (tenured), Finance & International Business, Howard University

2022 – 2023 Interim Department Chair, Accounting, Howard University

2015 - 2022 Assistant Professor, Finance & International Business, Howard University

2014 - 2015 Instructor in Business, The Pennsylvania State University

(York and World Campuses)

2012 - 2013 Adjunct Faculty, The Johns Hopkins University

2011 - 2014 Adjunct Associate Professor, University of Maryland University College (now University of Maryland Global Campus)

2007 - 2010 Adjunct Faculty, Old Dominion University  
  
**ACCOUNTING AND FINANCE PRACTITIONER POSITIONS**2000 - 2006 Senior VP, Chief Financial and Administrative Officer, National 4-H Council  
1997 - 2000 Chief Financial Officer, National 4-H Council  
1992 - 1997 Director of Accounting and Financial Administration, National 4-H Council  
1989 - 1992 Manager, Audit and Tax Services, F.S. Taylor & Associates, P.C.  
1987 - 1989 Manager, Trust Accounting, ICMA Retirement Corporation  
1986 - 1987 Senior Trust Accountant, ICMA Retirement Corporation  
1984 -1986 Auditor (External), Coopers & Lybrand (now PricewaterhouseCoopers)

**CONSULTING**2019 - 20204.0 Schools, New Orleans, LA  **-**Coached entrepreneurs to enhance innovation and equity in education across the U.S.   
  
**EDUCATION**2013 Ph.D., Finance (with international emphasis), Old Dominion University   
2012 M.A., Economics, Old Dominion University  
2005 M.S., Finance, The Johns Hopkins University  
2004 Graduate Certificate, Investments, The Johns Hopkins University  
1984 B.B.A., Accounting (magna cum laude), Howard University

**CERTIFICATIONS AND LICENSES**2020 Licensed Real Estate Agent**,** State of Maryland2016 Distance Learning, HU Center for Excellence in Teaching and Learning (CETLA)  
2016 Blackboard, HU CETLA  
2016 Green Teaching Certification, HU CETLA  
2015Teaching at Howard, HU CETLA  
2015Schreyer Institute for Teaching Excellence, Penn State University  
2013 Bloomberg Essentials, Old Dominion University

2010 Virginia Tidewater Consortium, Institute on College Teaching

2000 Certificate, Christian Education, FBCG Bible Institute

**CERTIFIED PUBLIC ACCOUNTANT (CPA) DESIGNATION**  
   
2014 - 2016 Pennsylvania Bureau of Professional and Occupational Affairs

1997 - PresentMaryland Board of Accountancy (renewal in process)  
1986 - Present Washington, DC Board of Accountancy (renewal in process)

**PROFESSIONAL DEVELOPMENT**

### 2023 Chair’s Leadership Academy – Office of the Provost - Howard University

### 2022 Conference on Teaching Personal Finance - Stanford University

### 2022 Financial Planning Association Externship

### 2022 ULI/REAP Online Academy on Commercial Real Estate - Project REAP

2021 Junior Faculty Writing and Creative Works Summer Academy – Howard University

2021 Private Equity Bootcamp – McKinsey & Company

2021 Teacher Training Program – Academy of Economics and Finance

2020 Advancing Learning during COVID-19 - HU CETLA  
2020 Professors’ Conference (virtual) - St. Louis Federal Reserve   
2020 Game Development with Unity (online) - Inclusive Innovation Incubator (In3)  
2020 Writing Across the Curriculum – HU CETLA  
2020 Conflicts of Interest – Collaborative Institutional Training Institute (CITI)

2020 COVID-19: Insights for Higher Ed Learners – CITI

2020 COVID-19: Back to Campus (Fall 2020) - CITI  
2020 COVID-19: Remote Contact Tracing – CITI

2020 Researchers’ Basic Course – Information Privacy Security – CITI

2020 Social and Behavioral Responsible Conduct of Research – CITI

2020 Human Research – Basic Course – CITI

2020 Create the Environment & Enhance the Learning – Junior Faculty Forum – HU

2020 Promote Yourself and Your Work – Junior Faculty Forum – HU

2019 HU Customer Service Training

2019 Allied Social Sciences Association (ASSA) Conference – Atlanta, GA  
2019 Time Series Econometrics Course – Post-ASSA conference seminar  
2019 Real Estate Licensure Course (MD), Long & Foster Institute of Real Estate

2018 Too Big to Fail Symposium - HU Department of Economics   
2018 Case Methods Seminar – Harvard Business School – Boston, MA

2017 The Global Financial Cycle – International Monetary Fund (IMF) – Washington, DC  
2017 Building a Digital Portfolio – HU CETLA  
2017 Course Redesign Seminar – HU CETLA  
2017 Introduction to Active Learning – HU CETLA  
2017 Managing Bibliographies with RefWorks – HU CETLA  
2017 Getting Started with the Epson 1410wi Certification – HU CETLA  
2017 SAS Courses – SAS Corporate Offices – Carey, NC

2017 Getting the Word Out about your Research Publications–Junior Faculty Forum-HU

2017 Staying on Track: A Conversation – Junior Faculty Forum–HU Office of the Provost

2016 American Educational Research Association (AERA) – Washington, DC

2016 Model Diplomacy (simulation release) - Council on Foreign Relations – NY, NY  
2016 Internationalizing the Business Curriculum workshop – CIBER – GW University

2015 Tenure & Promotion – Junior Faculty Forum – Office of the Provost- HU

**RESEARCH AND TEACHING INTERESTS**Accounting & Financial Social Justice | Corporate and Household Finance | Financial Markets & Institutions

**RESEARCH**

**PUBLISHED PAPERS – Peer-reviewed:**2021 Streeter, D.W. (2021). The Response of EU-based Commercial Banks to

Credit Stimuli, *Journal of Finance and Accountancy,* Vol 30, 2 – 19.

2021 Hammond, T., Streeter, D.W., and Musundwa, S. (2021). Using Qualitative Research

to Effect Change: African/ American Accountants in Black and White. *Critical*

*Perspectives on Accounting.* Available at:<https://doi.org/10.1016/j.cpa.2021.102358>.

2018 Streeter, D. (2018). The Response of U.S.-based Commercial Banks to Credit Stimuli,

*Banking and Finance Review, North America,* Vol 10, (1), 82-111. Available at:

<http://www.bankingandfinancereview.com/bfr/index.php/bfr/article/view/749>.   
  
2018 Mukherji, S., Etta-Nkwelle, M, and Streeter, D. (2018). Active Learning with a

Trading Simulation. *Journal of Financial Education*. Vol 44 (1), 101-126. Available

at: <https://www.jstor.org/stable/26573538?seq=1#page_scan_tab_contents>.

2015Streeter, D.W., Najand, M., V. R. Dondeti, and Benton, J. (2015). A Study of the

Lead-Lag Relationship between Price Change and Trading Volume in Futures

Markets using High-Frequency Data. *International Journal of Bonds and Derivatives*,

Vol 1(4), 284-301. Available at: <https://www.inderscience.com/info/inarticle.php?artid=73790>

1994 Hammond, T. and Streeter, D.W. (1994). Overcoming Barriers: Early African-

American Certified Public Accountants. *Accounting Organizations and Society,*

19(3), 271-288.

**SUBMITTED PAPER**

2022 Erkan-Barlow, A., Goel, R., Ngo, T. and Streeter, D. How do cyberattacks

impact the profitability of publicly traded and privately owned commercial

banks in the U.S.? *The Journal of Financial Research.*

**PUBLISHED PAPERS – Non-Peer-reviewed:**

2021 Barbee, Jr., W.C., and Streeter, D.W. (2021) Investor versus Non-

Investor Decision Making, *Academy of Economics and Finance Papers and*

*Proceedings Journal.* Vol 45, 1 - 4.

2021 Barlow, A.E., Goel. R., and Streeter, D.W. (2021) The Impact of

Data Breaches on Commercial Banks’ Lending, *Academy of Economics and Finance*

*Papers and Proceedings Journal.* Vol 45, 5 - 10.

**PUBLISHED PAPERS – Commentaries:**

2021 Streeter, D.W. and Hammond, T. A. (2021, Spring). Celebrating a Century of Talent

and Persistence: Lessons from John Cromwell’s Success. *NHSCPA Connection*, Spring 2021, 18-19.

2017 Brent, W.H., and Streeter, D.W. (2017, Spring) Not Bears, Not Bulls, but BISON on

Wall Street! *HUSB BottomLine Magazine*, Spring 2017, 16-17.

**PUBLISHED BOOK / BOOK CHAPTER:**2013 Hammond, T. A., and Streeter, D.W. (2013). *African Americans and Certified Public*

*Accounting (Chapter 11).* In R. K. Fleischman, W. N. Funnell, &S. Walker (Eds.),

Critical Histories of Accounting: Sinister Inscriptionsin the Modern Era. United

Kingdom: Routledge, Taylor & Francis Group.

1990 Streeter, D. W. (1990). *The History of Black Accountancy: The First 100 Black*

*CPAs,* Washington, DC: National Association of Black Accountants.  
 **WORKING PAPERS**Decline and Disruptions of Minority Depository Institutions, with R. Goel and G. Pennywell

Black-owned Banks and Mortgage Lending, with R. Goel and G. Pennywell

Investor versus Non-Investor Decision Making, with W.C. Barbee, Jr.

The Deterministic Characteristics of Borrowers versus Requestors of Commercial Loans

Deregulation, Mergers, and the 2008 Financial Crisis  
  
**MENTORSHIP**2021 – present Mentor, HUSB Junior Faculty Mentorship Program

2019Consultant, Doctoral students (Computer Science) on Fintech project, HU  
2017 Advisor, Graduate student exploring academic research, HU  
2015 Advisor, Students exploring undergraduate research, Penn State University  
  
**PRESENTATIONS**

2023 Presenter, Washington Business Research Forum, Arlington, VA  
2023 Presenter & Discussant, Academy of Economics and Finance (AEF), Orlando, FL

2022 Panelist, Junior Faculty Forum - Career Advice from Experienced Faculty  
2022 Presenter, Howard University Webinar – How to Form a Non-Profit (virtual)

2022 Panelist, The PhD Project Annual FEDSA Conference (virtual)

2021 Presenter, Junior Faculty Writing and Creative Works Summer Academy, HU

2021Presenter & Discussant, Academy of Economics and Finance (AEF) (virtual)  
2021 Presenter, Howard University Webinar – How to Form a Non-Profit (virtual)  
2021 Presenter, American Accounting Assoc., Tribute to Dr. Joe J. Cramer, Jr. (podcast)  
2021 Presenter, New Hampshire Society of CPAs, 100th Anniversary of First Black CPA

2021 Presenter, HU School of Business Brown Bag Seminar, Washington, DC  
**PRESENTATIONS (continued)**

2020 Panelist, The PhD Project Annual FEDSA Conference (virtual)  
2020 Presenter and Discussant, Academy of Economics and Finance (AEF), Atlanta, GA

2020 Presenter, HU School of Business Brown Bag Seminar, Washington, DC

2019 Presenter, Washington Business Research Forum, Arlington, VA  
2019 Presenter (impromptu), PhD Project Finance and Economics DSA– Atlanta, GA

2019 Presenter, HU School of Business Brown Bag Seminar, Washington, DC

2018 Presenter, Howard University Research Week, Washington, DC

2017 Presenter, FBCG BEYOND! Conference, Washington, DC

2017 Discussant and Session Chair, Eastern Finance Association (EFA), Jacksonville, FL  
2017 Presenter, HU School of Business Brown Bag Seminar, Washington, DC

2016 Presenter, HU School of Business Brown Bag Seminar, Washington, DC  
2016 Discussant and Session Chair, FMA International, Las Vegas, NV  
2016 Presenter, Howard University Research Week, Washington, DC  
2016 Presenter, Washington Business Research Forum, Arlington, VA  
2016 Presenter, Academy of Economics and Finance, Pensacola, FL

2015 Presenter, Academy of International Business, SE, Savannah, GA  
2015 Presenter, Eastern Finance Association (EFA), New Orleans, LA  
2015 Discussant and Session Chair, EFA, New Orleans, LA  
2015 Presenter, Faculty Colloquium, Penn State University, York, PA

**CONFERENCE COMMITTEES**2021 Program Committee, Academy of Economics and Finance  
2019 Program Committee, Southern Finance Association  
2016 Program Committee, Eastern Finance Association  
2015 Conference Reviewer, Academy of International Business, SE Region  
2011 Program Committee, International Finance, Financial Management Association  
2010 Program Committee, International Finance, Financial Management Association  
  
**FUNDED GRANTS**

2022|(undisclosed) Charles Schwab Foundation; Demystify the Financial Advisory Industry for the African American Community by engaging students in “learning by teaching”

2021 | $16,000 CIBER CMCC ($4,000), Interpretative Simulations ($500),

Madden Shoes ($11,500) – HBCU Global Business Challenge  
2019 | $7,500 HU School of Business, Summer Research Funding   
2018 | $5,000 (value) 4.0 Schools Essentials Fellowship

2017 | $10,000 HU School of Business, Summer Research Funding

2017 | $9,000 HU-TEACH V: Placed 30% of FINA 330, Principles of Investments, course online

2016 | $10,000 HU Office of the Provost Summer Faculty Research Fellowship

**PURSUED GRANTS**

2021 | $20 million Racial Equity 2030 – “Global Racial Equity in Home Ownership through Competition and Restorative Justice”, with Lynne Kelly, Debra Lindsey-Taliefero, and William Spriggs (Howard University) and Renee Horne (University of the Witwatersrand, Johannesburg, South Africa). Received score of 80 out of 100.

2020 | $20 million Equality Can’t Wait – “Captain School: Lessons in Leadership for Young Women Through Athletics”, with Krista Lewellyn (Florida Southern College) and Maureen Muller-Kahle (Penn State University). Received score of 63 out of 100.

**TEACHING EXPERIENCE**

**CORPORATE FINANCE COURSES:**

Fall 2020 - present Business Finance (Undergrad; Hybrid)– Howard University  
SP 2018 - present Financial Management (Undergrad) – Howard University

SP 2016 - present Financial Management (Graduate) – Howard University

SP 2016 - present Finance Principles – Howard University

SP & SU 2015 Corporation Finance (Online) – Penn State World Campus

FA 2014 & SP 2015 Corporation Finance – Penn State York

SU 2014 Business Finance (Online) – UMUC (now UMGC)

SP 2014 Finance for the Nonfinancial Manager (Online) –UMUC (now UMGC)

FA 2013 Finance for the Nonfinancial Manager (Hybrid) – UMUC (now UMGC)

FA 2012 Corporate Finance (Graduate) - The Johns Hopkins University

SP 2012 Corporate Finance (Hybrid) – UMUC (now UMGC)

**FINANCIAL ANALYSIS COURSE:**

2022 Financial Statement Analysis – Howard University

2012 Financial Analysis (Online) – UMUC (now UMGC)

**FINANCIAL MARKETS AND INSTITUTIONS COURSES:**

SP 2020 - present Financial Markets and Institutions – Howard University

SP 2021 - present Financial Markets and Institutions (Graduate) – Howard University

FA 2013 Financial Markets and Institutions (Online) – UMUC (now UMGC)  
SP 2012 Finance and Capital Markets (Graduate) – The Johns Hopkins University

**INVESTMENT COURSES:**

FA 2016 - present Investment Banking – Howard University

FA 2015 - present Investments and Portfolio Analysis (Graduate) – Howard University

FA 2015 - FA 2018 Principles of Investments – Howard University  
SU 2015 Investment Valuation – Duy Tan University: Danang, Vietnam (on behalf of Penn State)

**SPECIALIZED BUSINESS COURSES:**FA 2014 & SP 2015 Project Management - Penn State York

FA 2014 & SP 2015 Business Logistics Management - Penn State York  
SP 2015 Empirical Finance (Independent Study) - Penn State York

**CONTRIBUTIONS TO TEACHING AND STUDENT ENGAGEMENT**AY 2021 - present Advisor, Howard University Real Estate Club

SP 2021 - FA 2022 Co-Coordinator, HBCU Global Business Challenge, with M. Etta-Nkwelle and A. SchmiedSP 2020 Advisor and Online Student Guide, Schwab ADVANTAGE Conference

SP 2020 Advisor and Onsite Student Guide, Vanguard Visit

FA 2019 Co-Coordinator with The Finance Club, Investment Advisory Firm Panel Discussion

FA 2019 Advisor and Onsite Student Guide, Wall Street Visit

2018 Proposer, Two new courses, Capital Markets I & II, with HUSB alumni

FA 2018 & 2019 Advisor and Student Guide, Schwab IMPACT Conferences

2018 Founder, Bankability, Investing Instructional software (video game)

2017 Faculty, HU-Teach IV – converted Principles of Investments course to 30% hybrid

**ACADEMIA AND PROFESSIONAL HONORS AND AWARDS**  
2021 Awardee, HUSB Faculty Excellence in Service Award

2021 Faculty Scholar, Junior Faculty Writing and Creative Works Summer Academy  
2019 Honored Faculty Recognition, Howard University Board of Trustees

2017 Adjunct Faculty Recognition, Johns Hopkins University, Carey Business School

2016 Honored Faculty Recognition, Howard University Board of Trustees2016 2nd Place Paper Award (FinTech area), Academy of Economics and Finance  
2015 Alumni Exemplar Award, Howard University School of Business  
2010 Inductee, Omicron Delta Epsilon (ODE) – International Honor Society in Economics  
2009 Recipient, Old Dominion University Graduate Fellowship  
2009 Recipient, American Finance Association Doctoral Student Grant, San Francisco, CA

1994 Signer, Founding of Accounting Doctoral Student Association, The PhD Project, NJ

1992 Inductee, Who’s Who among Black Americans  
1984 Honoree. Recognition as President, Metro Washington, DC Chapter, NABA

1984 Awardee, President’s Plaque, I.F. of Delta Sigma Pi, Inc., Iota Rho Chapter

1984 Inductee, Who’s Who among Students in American Colleges and Universities  
1983 Inductee, Beta Gamma Sigma National Honor Society  
1982 Inductee, I.F. of Delta Sigma Pi, Inc. (co-ed business society), Iota Rho Chapter

**COMMUNITY HONORS AND AWARDS**

2019 & 2021 Volunteer of the Month, Evangelism Ministry, FBCG

2007 National Recognition as an “Outstanding Woman of 4-H”  
1999 Outstanding Student, First Baptist Church of Glenarden (FBCG), Bible Institute

1997 Mother of the Year (2nd Place), FBCG Sunbeams Choir

1993 Mother of the Year, Mt. Pleasant Baptist Church

**SERVICE**

**HOWARD UNIVERSITY (HU) SERVICE**

FA 2022 – present Member, Advisory Board, DC Small Business Development Center (SBDC)

SP 2022 – present Member, Executive Council, HU Center for Women, Gender, and Global Leadership

SP 2021 Recruitment activity - Coordinator and Panelist, Preparing for College

Workshop (virtual), The LIFE School of Atlanta, with three Howard seniors

AY 2020 Member, HU Budget Advisory Committee

AY 2020 - 2021 Member, Planning Committee - Clinton Global Initiative University

AY 2020 - 2021 Team Captain, When We All Vote initiative for Howard

AY 2019 - 2020 Member, Planning Committee for Capital CoLAB Generalist Credential

**HOWARD UNIVERSITY (HU) SERVICE** (continued)

SP 2018 Recruitment activity – Presenter, Finance 101 event, Excel Academy, Wash., DC

AY 2017 - 2020 Member, Faculty Development Leads Committee

AYs 2017 & 2018 Representative, Entrepreneurship Initiative

SP 2017 and 2018 Member, HU Research Week Committee

SP 2016 Recruitment activity–Participant, Career Day, Eleanor Roosevelt HS, Greenbelt, MD

**MEDIA INTERVIEWS:**

2023 HU2U podcast with Rin-rin Yu and Frank Tramble

2022 The E. W. Scripps Company, recorded interview on impact of interest rate increases

2022 Howard Magazine, quoted in article titled, “Changing the Career Game”

**HU SCHOOL OF BUSINESS SERVICE**

AY 2021 – present Advisor, Howard University Real Estate Club

SP 2017 & 2018 Chair, School of Business Research Forum for HU Research Week

AY 2017 - 2018 Chair, Library/Technology/Facilities Committee

AY 2017 - present Co-Chair, Faculty Development and Research Committee

AYs 2017 - 2019 Co-Advisor & Treasurer, Beta Gamma Sigma, HU Chapter

2001 - 2006 Member, HU SBPA Accounting Advisory Council

**DEPARTMENT OF FINANCE & INTERNATIONAL BUSINESS SERVICE**

2021 Member, Program Prioritization Proposal Team

2020 Surveyor, Student Survey of Career Interests

2018 Presenter, Finance Internship Workshops

2015 - present Member, Finance Department Suite Revitalization Team

2015 - present Advisor, Finance majors (based on alpha assignments by last name)

**COMMUNITY SERVICE – Journals and Professional Associations**

2022 - present Member, Financial Planning Association (FPA)

2021 - present Board Member, Journal of Instructional Techniques in Finance (JITF)  
2021 - present Reviewer, Journal of Instructional Techniques in Finance (JITF)  
2021 - present Board Member (2021-2023)& Secretary(2023), Academy of Economics and Finance  
2018 Member, Academy of International Business (AIB)  
2017 Member, American Educational Research Association (AERA)  
2014 – 2022 Member, Eastern Finance Association (EFA)   
2008 - present Member, Financial Management Association International   
2007 - present Member & Past President, The PhD Project, Finance Doctoral Student Association

**COMMUNITY SERVICE – Charitable Organizations**

2022 - present Board Member, Woodmore South Community Association

2022 - present Board Member, 4.0 Schools, New Orleans, LA

2021 - 2022 Senior Partner (or “Financial Coach”), Prosperity Partners Ministry, FBCG

2021 - present Board Member, VITA Education Foundation, Phoenix, AZ  
2020 - 2023 Board Member, Maryland Agricultural Fair Board–Appointed by Governor Hogan  
2015 - present Board Member and Treasurer, The LIFE School, Atlanta, GA

2002 - 2006 Missionary (short-term), Ghana (2002, 2003, & 2005); South Africa (2006), FBCG