

Jan E. Christopher, M.A., MBA, Ph.D.

Delaware State University College of Business

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I. RANK: Associate Professor of Accounting, Economics and Finance
Graduate and Undergraduate Faculty

TENURE/NONTENURE: Tenured (2000)

DEPARTMENT: Delaware State University
College of Business
Department of Accounting, Economics and Finance

JOINED INSTITUTION: 1994

TEACHING EXPERIENCE: 16 years + 2 years Supervisory Training Instructor August, 1994 to Present – DELAWARE STATE UNIVERSITY, Dover, DE. Position: Associate Professor of Economics, Department of Business Administration and Department of Accounting, Economics and Finance. Lead Administrator: Mobile Crime Scene Development and Demonstration Project (2009-10). Director: Delaware State University Center for Transportation Research (2000-03). Interim Chair: Department of Business Administration (1998). Chairperson: Department of Economics (1995-96).

August 2003 to June 2004. U.S. COAST GUARD ACADEMY: New London, CT. Position: Distinguished Visiting Professor, Department of Leadership and Management. Under an IPA contract at the USCGA, I participated in faculty orientation; taught Macroeconomic Principles and Public Sector Economics classes; attended a homeland security conference (ICATHS 2003) at the University of Connecticut; introduced the Iowa Electronics Market trading platform to the Public Sector Economics class; was the keynote speaker at the annual Martin Luther King, Jr. celebration; attended the ASSA annual meetings in San Diego, CA; conducted research on Edge Act and Agreement Banking Institutions presented at the Eastern Economic Association meetings in Washington, D.C. and at the Faculty Research Day Presentations at the USCGA; conducted research on the Swab Summer Cadet Retention Survey; presented a paper at the International Atlantic Economic Society conference in Lisbon, Portugal; presented a seminar at the University of Rhode Island; attended the “The Seven Habits of Highly Effective People” seminar; assisted the Writing Center in developing criteria for effective writing of economics papers at the Academy; and participated in graduation ceremonies in which VP Cheney was the speaker.

July 1996 to June 1997. U.S. AIR FORCE ACADEMY: Colorado Springs, CO.

Position: Distinguished Visiting Professor of Economics and Geography. Under an IPA contract at the USAFA, I attended a conference on Technology in the classroom at West Point; taught Honors sections of Principles of Microeconomics; taught Macroeconomics; assisted cadets in research; attended the ASSA annual meetings in New Orleans, LA; conducted research on the Delaware credit card industry that was presented at the International Atlantic Economic Society conference in London, United Kingdom; wrote the executive summary for the *Dean of the Faculty's Strategic Plan for Character Development*; judge for the USAF Academy's Annual Forensic Tournament; attended the NASA-sponsored workshop at the National Association For Equal Opportunity in Higher Education (NAFEO) conference in Washington, D.C.; and attended graduation ceremonies in which Defense Secretary Cohen was the speaker.

August 1985 to June 1988. HOWARD UNIVERSITY: Washington, DC. Position: Teaching Assistant and Research Assistant in Statistics and Macroeconomics.

June 1983 to August 1985 – ROCKWELL INTERNATIONAL CORPORATION: NORTH AMERICAN AIRCRAFT OPERATIONS; Tulsa, OK. Position: Instructor, First-Line Supervisory Training.

Teaching Responsibilities and Areas of Involvement:

Principles of Macroeconomics and Microeconomics, Introductory Business Statistics, Quantitative Methods (MBA), Quantitative Research Methods (MBA), Economic and Financial Environment of the Organization (MBA), Managerial Economics (MBA), Commercial Bank Management, Principles of Microeconomics (Honors), Intermediate Microeconomics, Mathematical Economics, Insurance, Money & Banking, Public Finance, Public Sector Economics, and Global Societies.

II. EDUCATIONAL BACKGROUND

- 1993. Doctorate in Economics, Howard University, Washington, DC. Field of Specialization: Urban Economics. Dissertation Topic: "Minority Business Formation and Survival: An Exploration into Business Performance and Viability." Dissertation Advisor: Dr. Charles L. Betsey.
- 1984. Masters in Business Administration, The University of Oklahoma, Norman, Oklahoma. Field of Specialization: General Business.
- 1982. Masters in Political Science, The University of Rochester, Rochester, NY. Field of Specialization: Public Policy.
- 1980. Baccalaureate in Economics, Hampton University, Hampton, VA. Field of Specialization: Economics.
- 1977. Summer Program for Minorities in Economics. Yale University, New Haven, CT. Field of Study: Regulation and Political-Economic History.

III. RELATED NON-ACADEMIC WORK EXPERIENCE

1. U.S. Department of the Treasury; Bureau of the Public Debt; Office of Financing, Washington, D.C.: Summer employment 2004, 2005, and 2006. Position: Fixed-Income Market Specialist and Researcher–Office of Debt Management, Departmental Offices.
2. Board of Governors of the Federal Reserve System; Washington, DC; May 1991 to May 1993. Position: Dissertation Fellow assigned to the Capital Markets Section of the Research and Statistics Division.
3. Office of Economic Research; Office of Advocacy; U.S. Small Business Administration, Washington, DC; May 1992 through April 1994. Position: Conducted dissertation research data analysis through the U.S. Bureau of the Census and the Office of Economic Research.
4. Metropolitan Life Insurance Company; Capital Branch, Silver Spring, MD. January 1989 to May 1991. Position: Metropolitan Executive Training Program, Executive Trainee and Account Representative.
5. Congressional Research Service, Library of Congress; Economics Division, Industry Analysis and Transportation Section, Washington, DC. June, 1987 to December, 1988. Position: Policy Analysis Aide, Economic Analyst, and Analyst in Regional Economic Development.
6. Rockwell International Corporation; North American Aircraft Operations, Quality Assurance Administration, Tulsa, OK. June 1983 to August 1985. Position: Quality and Reliability Staff Analyst III and Quality Administration Program/Project Analyst.
7. Renberg’s Department Stores: Tulsa, OK. June 1977 to December 1979. Position: Credit Accounts Interviewer (Summers and Holidays).
8. Sears Roebuck and Company: Credit Department, Tulsa, OK. September 1975 to August 1976. Position: Credit Interviewer (Part-time).

IV. PROFESSIONAL MEMBERSHIPS

AAUP	American Association of University Professors (1994-Present)
AEA	American Economic Association (2009-Present)
NAP	National Association of Parliamentarians (2010-Present)
NEA	National Economics Association (1994-Present)
WEAI	Western Economic Association International (2009-Present)

V. PAPERS PRESENTED

1. “Dr. Jan E. Christopher’s paper on “Delaware Depository Institutions: The Legacy and the Controversies,” was presented at the 85th annual conference of the Western Economic Association International in Portland, OR, on July 2, 2010.
2. Dr. Jan E. Christopher’s paper on “Primary Dealers Commercial Involvement in Foreign Markets: Linkages between Securities Trading and the Global Banking Crisis,” presented at the 17th Annual Conference, National Association of African American Studies: “The Year

- of Change,” Baton Rouge, LA, February 10, 2009.
3. Dr. Jan E. Christopher attended the National Economic Association Meetings at the meetings of the Allied Social Science Associations in San Francisco, CA, from January 2-7, 2009 where she presented a paper on “Low-Wage Worker Characteristics: A Cross-Sectional Perspective on Intergenerational Poverty,” on January 4, 2009.
 4. Dr. Jan E. Christopher’s paper on “Low-Wage Worker Characteristics in the United States: Implications for Children in Poverty,” was presented at the Oxford Round Table on “Child Poverty: Educational Initiatives and Consequences.” Harris Manchester College, Oxford, England, July 27, 2008.
 5. “An Approach to Alleviate Poverty in Sub-Saharan Africa,” presented at the 16th Annual Conference of the National Association of African American Studies: “Placing Democracy and Human Rights at the Heart of Minority Issues,” Baton Rouge, LA, February 14, 2008.
 6. “The Role of the Hybrid Market in Securities Transactions,” by Jan E. Christopher, Rabi Hasan, and Sunando Sengupta. Presented at the NYSE Teachers’ Workshop, New York, NY, August 11, 2006.
 7. “Budget Deficits, National Saving, and Interest Rates’ by William G. Gale and Peter R. Orszag: A Critique,” Presented to the U.S. Department of the Treasury, Main Treasury Building, Washington, DC, September 15, 2005.
 8. "Determinants of 4-Week T-Bill Yields: 2001-2005," 80th Annual Conference of the Western Economic Association International, San Francisco, CA, July 6, 2005.
 9. “Determinants of the Spread in U.S. Treasury Cash Management Bills: 1985-2004,” Presented to the U.S. Department of the Treasury, Bureau of the Public Debt, Washington Financing Office, Washington, DC, February 24, 2005.
 10. "Determinants of the Spread in U.S. Treasury Cash Management Bills: Technical Report," Presented to the U.S. Department of the Treasury, Bureau of the Public Debt, Washington Financing Office, Washington, DC, February 24, 2005.
 11. “Edge Act and Agreement Corporations: An Analysis of Current Trends in International Banking,” at the Faculty In-Service Day Research Presentations, sponsored by the Center for Advanced Studies, U.S. Coast Guard Academy, New London, CT. March 19, 2004.
 12. “Employment and School Attendance of Low-Income U.S. Workers,” presented at the International Atlantic Economic Society 57th International Economic Conference in Lisbon, Portugal. March 10-14, 2004.
 13. “Edge Act and Agreement Corporations: An Empirical Analysis of Current Trends in International Trade,” presented at the Eastern Economic Association Annual Meeting in Washington, DC, February 19-22, 2004.
 14. “Rethinking Welfare Reform: An Application of Reiterative Truncated Project Least Squares to Poverty,” at the Allied Social Sciences Associations Annual Meetings, Washington, DC. National Economic Association (NEA) session. January 5, 2003.
 15. Panel Member: “The Interrelationship Between the African American Entrepreneur and Community Development,” at the John Sibley Butler: Scholar, Entrepreneur, Mentor Symposium, Austin, TX, October 18, 2002.
 16. “Government’s Role in the Training of Welfare-to-Work Beneficiaries,” at the 51st International Atlantic Economic Conference of the Atlantic Economic Society in Athens, Greece. March 16, 2001.
 17. “The Social Responsibility of African Americans in The New World Order: An Analysis of Underdevelopment and the African-American Experience,” at the “Legacy of the Life and

- Works of Walter Rodney” Conference in Binghamton, NY. November 6, 1998.
18. “The Changing Role of Depository Institutions: Evidence from the State of Delaware,” at the Eastern Economic Association Annual Meeting in New York, NY. March 1, 1998.
 19. “The Location and Employment Effects of Licensed Lending,” at the 44th North American Meeting of the Regional Science Association International in Buffalo, NY, November 8, 1997.
 20. “The Growth of the Credit Card Industry in the State of Delaware, 1985-95: A Microeconomic Analysis,” at the 43rd International Economic Conference of the Atlantic Economic Society.
 21. “Will Anti-Discrimination Legislation End the Need for Affirmative Action?” at *A Washington College Symposium on The Public Policy Debate over Economic Inequality*, in Chestertown, MD. April, 1996.
 22. “The End of Racism by Dinesh D’Souza,” at *A Delaware State University Center for Continuing Education Discussion* on the controversial book, in Dover, Delaware. April 24, 1996.
 23. Televised discussion of the book “Black Labor, White Wealth,” by author Dr. Claud Anderson, Wilmington, DE, February 8, 1996.
 24. “Minority Business Formation and Survival,” 42nd North American Meeting of the Regional Science Association International in Cincinnati, OH, November, 1995.
 25. “Minority Business Formation and Survival: A View on Differences in Business Participation Across Minority Groups,” at the *Mellon Foundation Seminars on Racial and Ethnic Economic Inequality* in Chapel Hill, NC. September 1995.

VI. PUBLICATIONS AND REPORTS

1. Christopher, Jan E. “Primary Dealers Commercial Involvement in Foreign Markets: Linkages between Securities Trading and the Global Banking Crisis,” 2009 Monograph Series of the National Association of African American Studies and Affiliates, Scarborough, Maine: NAAAS, 2009.
2. Christopher, Jan E. 2008. “An Approach to Alleviate Poverty in Sub-Saharan Africa,” 2008 Monograph Series of the National Association of African American Studies and Affiliates, Scarborough, Maine: NAAAS, 2008.
3. "Office of Debt Management Handbook: A First Draft," Report prepared for the U.S. Department of the Treasury, Office of Debt Management. September 16, 2005. 32pp.
4. “Budget Deficits, National Saving, and Interest Rates' by William G. Gale and Peter R. Orszag: A Survey," Prepared for the U.S. Department of the Treasury, August, 29, 2005.
5. "Decimalization in the U.S. Securities Markets," report prepared for the Office of Debt Management, U.S. Department of the Treasury, July 2005.
6. "Determinants of the Spread between Repo and Cash Management Bills: 1985-2004," Washington, D.C.: U.S. Department of the Treasury, February 2005. 10pp.
7. "Determinants of the Spread between Repo and Cash Management Bills: Alternative Specification," Washington, D.C.: U.S. Department of the Treasury, February 2005. 11pp.
8. "Determinants of the Spread between Repo and Cash Management Bills: 1995-2004," Washington, D.C.: U.S. Department of the Treasury, February 2005. 10pp.
9. “Minority Business Formation and Survival: Evidence on Business Performance and

- Viability,” in Thomas D. Boston, ed., *Leading Issues in Black Political Economy*. (New Brunswick, NJ: Transactions Publishers). 2002. 516 pp.
10. “Systematic Linkages: Phase II Job Training, Workplace Support, and Placement Services for Welfare-to-Work Beneficiaries in Highway Construction and Technology Employment.” Phase II Final Report presented to the Federal Highway Administration, Washington, DC, January 2002.
 11. “Personal Finance and Portfolio Management Strategies.” www.biz.uiowa.edu/iem, by Jan E. Christopher and Juliet U. Elu. Written for the University of Iowa IEM*IDEA Project (Funded by the Fund for Improvement of Post-Secondary Education (FIPSE)). <http://www.biz.uiowa.edu/iem/modules/personalfin.html> September 2001.
 12. “Systematic Linkages: The Utilization of State Agencies for Job Training and Placement of Welfare-to-Work Beneficiaries in Highway Construction and Technology Careers.” Phase I Final Report presented to the Federal Highway Administration, Washington, D.C., January 2001.
 13. “Federal Reserve Monetary Policy and the IEM” 2000. www.biz.uiowa.edu/iem, by Jan E. Christopher and Eric Rahimian. Written for the University of Iowa IEM*IDEA Project (Funded by the Fund for Improvement of Post-Secondary Education (FIPSE)). <http://www.biz.uiowa.edu/iem/modules/fedmon.html>.
 14. “Minority Business Formation and Survival: Evidence on Business Performance and Viability.” 1998. *The Review of Black Political Economy*, 25th Anniversary Special Issue. Vol. 26, No. 1. Summer 1998.
 15. “Credit Availability and the Growth of Credit Card Lending.” February, 1998. *International Advances in Economic Research*, Vol.4, No.1, p. 97.
 16. *Choices and Changes: Black Survival Series - Black Economic Development*, Television Series. Taped February 8, 1996. Shown nationally. (Video available upon request.)
 17. “Minority Business Formation and Survival: A View on Differences in Business Participation across Minority Groups,” *Mellon Foundation Seminars on Racial and Ethnic Economic Inequality*. The University of North Carolina at Chapel Hill. September, 1995.
 18. Contributor: *1993 State of Small Business: A Report of the President*. Office of Advocacy, U.S. Small Business Administration (Washington, D.C.: US GPO).
 19. Christopher, Jan E. “The Economic Health of the Lower Mississippi River Valley.” March 29, 1988. 38 p. (*Congressional Research Service Report 88-253 E*).
 20. Quoted as Jan E. Christopher of the Congressional Research Service in the Congressional Record, March 31, 1988, p. S3626:

“The States of the lower Mississippi river valley region have a higher percentage of families, households, and individuals in poverty than any other section of the United States, despite major efforts to alleviate poverty.”
 21. Christopher, Jan E. “States/Counties of the Lower Mississippi River Valley: Statistics on Per Capita Personal Income and Unemployment Rates.” March 29, 1988. 13p. (*Congressional Research Service Report 88-254 E*).
 - Christopher, Jan E. “Regional Economic Development Programs of the Federal Government.” August 25, 1988. 20p. (*Congressional Research Service Report 88-703 E*).
 22. Christopher, Jan E. “Economic Redevelopment in the Cities.” November 9, 1988. 29p. (*Congressional Research Service Report 88-703 E*).

23. Christopher, Jan E. "The ABCs of Public Venture Capital Investment." December 14, 1988. 12p. (*Congressional Research Service Report 88-757 E*).
24. Christopher, Jan E. "State and Local Equity Capital Funds: Selected Case Studies." December 14, 1988. 7 p. (*Congressional Research Service Report 88-758 E*).
25. Christopher, Jan E. "Some Federal Tools for Revitalizing the Economic Base of U.S. Cities," in the *Congressional Research Service REVIEW on the Cities*. November/December 1988. Volume 9, Number 10.
26. Brancato, Carolyn K. and Christopher, Jan E. "Merger and Acquisition Activity: The Level of Hostile Mergers. August 28, 1987. (*Congressional Research Service Report 87-724 E*).

VII. PROFESSIONAL GROWTH ACTIVITIES

1. Dr. Jan E. Christopher completed her Bloomberg Certification in Equities and supervised over 10 Money and Banking/Commercial Bank Management students who also completed their initial Bloomberg Certification. April 2010.
2. Dr. Jan E. Christopher completed and passed the examination to become a member of the National Association of Parliamentarians in January 2010. The next rank is to become a registered Parliamentarian.

VIII. SEMINARS & TRAINING PROGRAMS CONDUCTED FOR THE GENERAL PUBLIC, BUSINESS AND INDUSTRY

1. Sponsored a Guest Lecturer to speak to students interested in economics and finance. Dr. Vanessa Gail Perry, an Associate Professor of Marketing at George Washington University spoke to students on "Mind over Money." Dover, Delaware. October 2010.
2. As Chair of the Faculty Senate Finance Committee, Dr. Jan E. Christopher organized and facilitated two colloquia: "Information Exchange Colloquium: Another Cut May Be Expected?" Delaware State University, March 22, 2010.
3. As Chair of the Faculty Senate Finance Committee, Dr. Jan E. Christopher organized and facilitated the "Information Exchange Colloquium on the FY 2010 Budget: The Cutting Edge." Delaware State University, May 7, 2009
4. As Chair of the Faculty Senate Finance Committee, Dr. Jan E. Christopher organized and facilitated the "Information Exchange Colloquium: The State of the Budget." Delaware State University, November 21, 2008.
5. Dr. Jan E. Christopher was interviewed by Clear Channel Radio on the state of the U.S. economy and foreign affairs. The radio address was taped and received rebroadcast airtime on the Dover Clear Channel radio station over the course of several weeks. December 2008.
6. Chair of the Faculty Senate Finance Committee, facilitated the "Information Exchange Colloquium on the FY 2009 Budget Request, April 18, 2008.
7. Organized, conducted and facilitated the College of Business Essay Writing Contest – 2008.
8. Conducted seminar entitled, "Seminar on Business Ethics for Today's Environment," on April 3, 2007. Featuring Dr. James Stewart, Penn State University.
9. Conducted a half-day seminar entitled, "Symposium on Quantitative Applications in Management: An Introduction to Regression Techniques," on November 18, 2005. Dr. Carlos Rodriguez, co-chair.

10. Conducted Career Fairs, in the cities of Wilmington and Dover, for persons on public assistance and in public housing, on March 22, 2001 in Wilmington, Delaware and on March 29, 2001 in Dover, Delaware.
11. Conducted one-day Career Development seminars focusing on personal skills development of low-income TANF recipients, September 21, 2000, November 9, 2000, December 7 and 9, 2000.
12. Conducted two Occupational Safety Seminars in Dover and Wilmington, Delaware, June 28 & 29, 2000.
13. Conducted a five-day AutoCAD 2000 workshop for the general public, June 19-23, 2000.
14. Conducted Career Fairs, in Sussex and New Castle Counties, for persons on public assistance and in public housing, on March 17 in Georgetown, Delaware and on March 31, 2000 in Wilmington, Delaware.
15. Conducted workshops in Sussex, Kent, and New Castle Counties of Delaware titled: "Establishing Linkages with Civic Resources for New Beginnings, May 25-27, 1999.
16. Conducted a workshop titled: "Ecumenical Partnership with Delaware's A Better Chance Welfare Reform Program," on October 16, 1999. Dover, Delaware.
17. Sponsored a Guest Lecturer to speak to students interested in insurance. Mr. Rawle O. King, an insurance analyst for the Congressional Research Service received high praise from attendees. Dover, Delaware. 1994.
18. Conducted Life Insurance, Health Insurance, and Disability Insurance Seminars for Metropolitan Life Insurance Company. Washington, DC. 1989-91.
19. Invited guest lecturer to dental interns/residents at St. Elizabeth's Hospital (Washington, D.C.) on entrepreneurship, and establishing and maintaining private practices in dentistry. May 1, 1992.
20. Consultant. Junior Achievement *Project Business* Program at the Lewis and Clark Junior High School, Tulsa, OK. 1984.

IX. PROFESSIONAL PRESENTATIONS, SPEECHES, OTHER

1. Keynote address at the "Martin Luther King Jr. Birthday Celebration," U.S. Coast Guard Academy. New London, CT. January 29, 2004. (Speech was video recorded and placed on CD.)
2. "The End of Racism by Dinesh D'Souza," *A Delaware State University Center for Continuing Education discussion* workshop on the controversial book, 1996, Dover, Delaware.
3. "Minority Business Formation and Survival: A View on Differences in Business Participation Across Minority Groups," *Mellon Foundation Seminars on Racial and Ethnic Economic Inequality*, 1995, Chapel Hill, North Carolina.

X. RECOGNITION AND HONORS

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| 1995-2009. | Received Merit Compensation Pay Increases for 13 out of 15 years of service: 1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2005, 2006, 2007, 2008, and 2009. |
| 2004. | Received U.S. Department of Homeland Security pin for service at the U.S. Coast Guard Academy. May 2004. |

- 2003-04. Received a financial award of approximately \$80,000 for nine months to join the U.S. Coast Guard Academy as a Distinguished Visiting Professor in the Department of Leadership and Management.
2002. Received 10th Anniversary National Summer Transportation Institute Appreciation Award, October 2002.
- 2000-2002. Received the National Summer Transportation Institute (NSTI) Exemplary Achievement Award: April 6, 2000, March 29, 2001. Received National Summer Transportation Institute Outstanding Achievement Award: February 20, 2002. The NSTI is one of several educational initiatives of the Transportation Equity Act for the 21st Century (TEA-21) legislation.
2001. Received the State Farm Companies Foundation Fellowship to attend the AACSB International Undergraduate Programs Conference held November 4 - 6, 2001, in Chicago, IL. Following the conference a written report detailing how the information will be used to enhance or change the SOM as it continued its pursuit of AACSB accreditation was written.
- 1997-1998. Delaware State University, School of Management Dean's Award for Outstanding Achievement in Service to the University.
- 1996-1997. Received a financial award of approximately \$80,849 for 10 months to join the USAF Academy as a Distinguished Visiting Professor of Economics and Geography.
- 1996-1997. Received a \$1,000 travel stipend from National Association for Equal Opportunity in Higher Education (NAFEO) to attend its workshop on NASA grants to Historically Black Colleges and Universities (HBCUs). April 1996 and April 1997.
1996. Received a School of Business and Economics Summer Research Grant and a Professional Development Grant for the period January 1, 1996 through June 30, 1996 to complete the research on "An Historical Analysis of the Financial Institutions in the State of Delaware." This report was presented for the first time in March 1997, at the 43rd International Atlantic Economic Conference, sponsored by the Atlantic Economic Society in London England. The paper was cited in the 1998 edition of *International Advances in Economic Research*.
- 1991-1993. Received an American Economic Association/Federal Reserve System Dissertation Fellowship.
- 1982-1984. Received the U.S. Department of Education Graduate and Professional Opportunity Program (G*POP) scholarship (renamed the Patricia Roberts Harris Fellowship) to complete an M.B.A. degree from the University of Oklahoma.

Section II

BIO in Brief



Dr. Jan E. Christopher received her Bachelor's degree in Economics from Hampton University in 1980; her Masters degree in Political Science (Public Policy) from the University of Rochester in 1982; her M.B.A. degree from the University of Oklahoma in 1984; and her Ph.D. in Economics from Howard University in 1993. She is considered to be both an academically and professionally qualified economist. Dr. Christopher has been a staff analyst, program/project analyst, economic analyst, and market specialist working in the fields of finance, urban economics, statistics and public policy for over 25 years. She is presently an Associate Professor of Accounting, Economics and Finance in the College of Business at Delaware State University. She was appointed as a tenure-track assistant professor at Delaware State University in 1994 and has served as the Chair of the Department of Economics and Acting Chair of the Department of Business Administration. Between 1998 and 2003 she received several U.S. Department of Transportation-Federal Highway Administration research grants under the major category of On-the-Job Training-Supportive Services. She has previously served as a Distinguished Visiting Professor of Economics and Geography at the U.S. Air Force Academy (1996-97) and as a Distinguished Visiting Professor of Leadership and Management at the U.S. Coast Guard Academy (2003-2004). She was also the Director of the Delaware State University Summer Transportation Institute between 1998 and 2003. Dr. Christopher's government career as a researcher has been with such agencies as the Office of Economic Research, Office of Advocacy, U.S. Small Business Administration; her dissertation research was conducted through the Research and Statistics Division, Board of Governors of the Federal Reserve System; she worked as an Economic Analyst (Finance) and Analyst in Regional Economic Development in the Industry Analysis and Transportation Section of the Economics Division of the Congressional Research Service; and most recently as a Fixed-Income Market Specialist with the Bureau of the Public Debt, U.S. Department of the Treasury (2004-2006). She also has experience in the corporate sector as a Quality and Reliability Staff Analyst III and Program/Project Analyst with Rockwell International Corporation, North American Aircraft Operations prior to it being sold to Boeing Integrated Defense Systems in 1996. In December of 2009 she has completed the Pre-Demonstration Evaluation Research Study for a grant funded by the U.S. Department of Justice. Dr. Christopher has also serving as an external reviewer for the Howard University Department of Economics; the chair of the DSU Faculty Senate Finance Committee; and a member of the AACSB International Assurance of Learning Committee for the Delaware State University College of Business.

Areas of Interest in Asset Building
Jan E. Christopher, M.A., MBA, Ph.D.
December 2010

- Economic Development in Rural and Low-Income Communities
- Fixed Income Assets and Securities
- Minority Business Formation
- On-the-Job Training and Low-Wage Worker Characteristics
- Personal Finance
- Public Policy related to Low-Income Households
- Race and Poverty Issues
- Rural Economic Development
- Rural Poverty
- Social Responsibility of Banking and Finance Services Institutions
- The Credit Card Industry