

# Larry L. Day II, PhD

20+ Years of Excellence in Forensic Economics, Financial Analysis & Professional Analysis

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***"Distinguished forensic economist and certified municipal advisor delivering courtroom-ready economic intelligence that shapes litigation outcomes."***

Renowned for delivering precise economic analyses to attorneys, academic leaders, and government stakeholders, including wage-loss assessments, business valuations, household services calculations, and long-range financial forecasts. Trusted for producing high-clarity expert reports that withstand legal scrutiny, inform litigation strategy through quantitative evidence, and enable decision makers to understand high-stakes financial impacts. Forward-thinking educator, adept at translating complex financial and economic concepts into accessible frameworks, enhancing comprehension across courtroom, academic, and executive audiences. Motivated by tackling meaningful economic challenges that strengthen communities, improve lives, and generate measurable, real-world outcomes. Technically astute in transforming intricate financial, economic, and statistical datasets—ranging from longitudinal earnings projections to municipal bond structures—into defensible, decision-grade insights for judges, juries, city councils, and executive stakeholders.

## Core Competencies

Forensic Economics & Damages Calculation | Municipal & Public Finance Advisory | Expert Witness Testimony & Litigation Support | Financial Modeling & Valuation | Economic Research & Data Analysis | Curriculum Development & Instruction | Client Communication | Financial Planning | Debt Structuring & Capital Markets | Professional Development & Mentorship

## ACADEMIC APPOINTMENTS

**Instructor of Finance** | Jackson State University | Jackson, Mississippi

08/2009 – Present

**Subject Matter Expertise:** *Business Finance | Math and Economics | Investments | Personal Finance | Entrepreneurship | Insurance | Macro Economics | Micro Economics | Commercial Banking | Stock Market Investing*

### SCOPE OF DUTIES:

**COURSE INSTRUCTION & PEDAGOGICAL DEVELOPMENT:** Deliver instruction in upper-division finance courses, including Business Finance, Corporate Finance, Commercial Banking, Personal Finance, Macroeconomics, and Stock Market Investing. Employ an active learning methodology centered on practical application, utilizing case-based learning, hands-on financial modeling labs in Microsoft Excel, and data-driven analysis from sources including FRED and SEC EDGAR.

**CURRICULUM DESIGN & ACADEMIC PROGRAM ENHANCEMENT:** Develop complete course curricula, including syllabi, lecture materials, problem sets, and assessments, ensuring content remains current with evolving financial markets. Participate in Finance Curriculum Committee, contributing to strategic revision of BBA in Finance program to align with industry standards such as the CFA Institute candidate body of knowledge and emerging fields like FinTech and data analytics.

**STUDENT ADVISING & PROFESSIONAL MENTORSHIP:** Provide dedicated academic advising and career mentorship to finance majors, guiding course selection, degree progression, and professional development. Facilitate activities focused on technical and behavioral competencies, and offer strategic networking guidance to prepare students for competitive roles in banking, asset management, and corporate finance.

**EXTRACURRICULAR LEADERSHIP & PROGRAM INNOVATION:** Lead weekly stock pitch meetings, organizing guest speaker events with finance professionals, and coaching student teams for external competitions, including the HBCU Stock Market Challenge. Spearhead development of TRILL Investment Trading Lab initiative, a dedicated facility designed to provide students with hands-on experience using financial market data terminals and simulation trading software.

**UNIVERSITY SERVICE & DEPARTMENTAL GOVERNANCE:** Fulfill critical service roles including membership on faculty search committees and task forces, such as the Minor Program Task Force, to explore and develop new academic offerings. Support institutional accreditation efforts by contributing data and analysis for AACSB maintenance reports related to teaching effectiveness and curriculum quality. Facilitate student participation in major finance conferences and educational forums to expand professional exposure and opportunities.

**KEY ACCOMPLISHMENTS:**

- Integrated SIE/Series 7 content into curriculum, boosting student licensing success and recruitment by Morgan Stanley, Trustmark Bank, and other firms.
- Pioneered TRILL Investment Trading Lab, creating a hands-on simulation space bridging academic theory and practice.
- Awarded Outstanding Professor Award (2023) for excellence in teaching and measurable impact on student outcomes.
- Built industry pipeline through annual guest speaker events and networking sessions with finance professionals/alumni.
- Mentored undergraduate research as “Director of the Center for Research in Economics”, leading to symposium presentations and graduate school preparation.
- Revitalized JSU Investment Club into premier professional development hub, significantly increasing active membership.
- Co-led BBA in Finance curriculum redesign, integrating forward-looking modules in advanced financial modeling (Excel/Python), data analytics, and FinTech applications.

**Adjunct Professor | Tougaloo College | Tougaloo, Mississippi**

**08/2023 – Present**

**Subject Matter Expertise:** *Macroeconomics | Microeconomics | Principles of Economics | Applied Economic Analysis | Market Structures & Pricing | Fiscal & Monetary Policy | International Trade & Finance*

**SCOPE OF DUTIES:**

**MACROECONOMICS & MICROECONOMICS INSTRUCTION:** Deliver comprehensive instruction in both introductory and intermediate-level economics courses, focusing on the fundamental principles of market operations, consumer and firm behavior, and the impact of broader economic indicators such as GDP, inflation, and unemployment on business and society.

**ECONOMIC MODELING & REAL-WORLD APPLICATION:** Integrate practical economic modeling and real-world case studies into the curriculum, enabling students to analyze supply and demand dynamics, market equilibrium, fiscal and monetary policy effects, and international trade implications through applied quantitative and qualitative frameworks.

**CRITICAL ANALYSIS & QUANTITATIVE SKILLS DEVELOPMENT:** Facilitate classroom activities and assignments designed to strengthen students' analytical and quantitative abilities, including data interpretation, graphical analysis, and economic forecasting, preparing them for advanced academic pursuits and professional roles in economics, finance, and public policy.

**STUDENT-CENTERED ADVISING:** Provide dedicated academic advising and mentorship, guiding students in course selection, research projects, and career planning while offering tailored support through office hours, feedback sessions, and academic resource recommendations to foster intellectual growth and professional readiness.

**PEDAGOGICAL INNOVATION:** Review and update course content, instructional materials, and assessment methods to reflect current economic trends, emerging theoretical perspectives, and best practices in economic education, ensuring a dynamic and relevant learning experience aligned with institutional and disciplinary standards.

**KEY ACCOMPLISHMENTS:**

- Implemented structured peer-review and workshop sessions for student research projects, fostering collaborative learning and improving the quality of economic analysis in written assignments and presentations.

- Advised and mentored students on graduate school applications and economics-related career pathways, resulting in several students pursuing advanced studies in economics, public policy, and finance.
- Received positive end-of-term evaluations highlighting clarity of instruction, relevance of course content, and effectiveness in making complex economic concepts accessible to undergraduates from diverse academic backgrounds.

**Adjunct Professor | Claflin University | Remote**

**08/2022 – 12/2024**

**Subject Matter Expertise:** *Real Estate Finance | Business & Corporate Finance | Financial Valuation & Modeling (DCF, Cap Rates) | Investment Analysis & Portfolio Theory | Capital Budgeting & Structure | Risk Assessment & Management | Financial Literacy & Professional Development | Curriculum Design for Applied Finance Education*

**SCOPE OF DUTIES:**

**REAL ESTATE & BUSINESS FINANCE INSTRUCTIONS:** Delivered specialized instruction in upper-division Real Estate Finance and Business Finance courses, focusing on practical financial decision-making, investment evaluation, market analysis, and capital structure optimization within both real estate and corporate contexts.

**APPLIED LEARNING INTEGRATION:** Developed and implemented comprehensive course curricula featuring real-world case studies, financial modeling exercises, valuation methods (including DCF and cap rate analysis), and risk assessment frameworks to bridge academic theory with professional practice in finance and real estate investment.

**FINANCIAL LITERACY & PROFESSIONAL READINESS TRAINING:** Designed and facilitated learning modules dedicated to building foundational financial literacy, investment strategy formulation, and professional readiness, preparing students for careers in finance, real estate, entrepreneurship, and corporate financial management.

**STUDENT ADVISING & CAREER PATHWAY GUIDANCE:** Provided academic and career advising to finance majors, offering guidance on course selection, industry certification pathways (such as SIE and Series 7 exposure), internship opportunities, and skill development necessary for entry into competitive financial sectors.

**PERFORMANCE EVALUATION:** Created, administered, and graded a variety of assessments including project-based assignments, financial model build-outs, investment analysis reports, and examinations to rigorously evaluate student comprehension of complex financial principles and their applied competency.

**PROGRAM CONTRIBUTION:** Contributed to the Finance Department's academic offerings by ensuring course content remained current with industry standards, regulatory changes, and market trends, thereby supporting the program's mission to produce analytically skilled and industry-ready graduates.

**KEY ACCOMPLISHMENTS:**

- Integrated financial modeling workshops into the Business Finance course using Microsoft Excel, enabling students to construct and analyze discounted cash flow (DCF) models, pro forma statements, and capital budgeting scenarios.
- Advised and prepared multiple students for finance industry internships and entry-level roles, with several securing positions in regional banks, credit unions, and real estate advisory firms following completion of the course sequence.
- Received commendation from department for course content innovation and for effectively bridging theoretical finance concepts with applied, industry-aligned skills, contributing to the program's recruitment and retention objectives.

**Adjunct Instructor of Business | Hinds Community College | Raymond, Mississippi**

**08/2009 – 05/2010**

**Subject Matter Expertise:** *Business Fundamentals & Principles | Marketing & Consumer Behavior | Financial & Economic Literacy | Entrepreneurship & Small Business Management | Professional Development*

## SCOPE OF DUTIES:

**PEDAGOGICAL DELIVERY:** Delivered instruction for Introduction to Business (BUS 101) and related foundational courses, introducing students to essential pillars of business operations. Covered management theory, marketing fundamentals, financial literacy basics, micro- and macroeconomic principles, and entrepreneurial process, establishing a critical knowledge base for further study in business disciplines.

**INSTRUCTIONAL MATERIAL DEVELOPMENT:** Authored instructional package for assigned courses, developing detailed syllabi outlining course objectives, weekly topics, grading policies, and required conduct. Created original lecture presentations, curated relevant readings from business periodicals and case study sources, and designed hands-on assignments.

**STUDENT SUPPORT:** Fostered an interactive classroom environment utilizing Socratic questioning and group problem-solving activities to encourage critical thinking. Held regular office hours to provide individualized academic support, clarify complex topics, and advise students on academic planning and introductory career exploration pathways within business fields.

**ACADEMIC EVALUATION:** Developed, proctored, and graded all formative and summative assessments, including quizzes, exams, case study analyses, and presentation rubrics. Provided detailed, constructive feedback on all submitted work to identify student strengths, address knowledge gaps, and promote continuous improvement in analytical and written communication skills essential for business success.

**INSTITUTIONAL COMPLIANCE:** Managed all administrative aspects of the classroom, including accurate maintenance of attendance records, timely submission of final grades through the college's student information system, and strict adherence to all academic calendar deadlines, college policies, and FERPA regulations.

## KEY ACCOMPLISHMENTS:

- Received positive student feedback for clarity of instruction and the ability to make complex business concepts accessible and engaging for learners new to the discipline.
- Served as a liaison between students and the broader Business Department administration when necessary.

## PROFESSIONAL EXPERIENCE

Founder & Principal Economic Damages Expert | [Day Economics, LLC](#) | Mississippi

12/2024 – Present

## SCOPE OF DUTIES:

**FINANCIAL ANALYSIS:** Conduct forensic economic analyses to quantify financial losses in civil litigation. Develop economic models to calculate past/future lost wages, diminished earning capacity, loss of household services, business valuation impacts, and other monetary damages. Utilize databases from Bureau of Labor Statistics (BLS), Occupational Outlook Handbook (OOH), American Community Survey (ACS), and peer-reviewed academic research to establish foundational assumptions regarding wage growth, work-life expectancy, discount rates, and labor market participation.

**REPORTING & DOCUMENTATION:** Author formal, court-admissible expert reports that clearly present the methodology, data sources, calculations, and conclusions of the economic analysis. Ensure all reports comply with Federal Rules of Evidence (Daubert/Frye standards) and are structured to be understandable to legal professionals, judges, and juries without an economic background. Prepare supplemental materials, including rebuttal reports, demonstrative exhibits (charts, graphs), and responses to opposing expert critiques.

**DEPOSITION & TRIAL TESTIMONY PREPARATION:** Provide support for all phases of expert testimony. Conduct rigorous preparation sessions for depositions and trial, including mock cross-examination and strategy alignment with retaining counsel. Deliver clear, confident, and credible testimony in depositions, hearings, arbitrations, and at trial, effectively defending methodological choices and conclusions under adversarial questioning.

**CASE CONSULTATION & LITIGATION STRATEGY SUPPORT:** Act as a consulting expert and testifying expert for law firms. Engage in early case assessment to evaluate the economic merits of potential claims or defenses. Assist attorneys in developing discovery requests related to economic damages, interpreting financial documents produced by opposing parties, and formulating case strategy based on quantitative damage assessments.

**CLIENT RELATIONSHIP MANAGEMENT & BUSINESS DEVELOPMENT:** Manage all aspects of client engagement lifecycle for the firm. Conduct initial consultations with attorneys to define the scope of work, prepare engagement letters, and manage project timelines. Market firm's services through professional networking, content dissemination, and participation in legal industry events to generate new case referrals and establish Day Economics as recognized authority in forensic economics.

**FIRM ADMINISTRATION & QUALITY ASSURANCE:** Oversee all operational functions of the sole proprietorship/LLC, including invoicing, accounting, and compliance. Establish and enforce internal quality assurance protocols to ensure every deliverable meets the highest standards of accuracy, objectivity, and professional integrity. Stay current with evolving legal standards, economic research, and software tools relevant to forensic economic practice.

**KEY ACCOMPLISHMENTS:**

- Launched and positioned “Day Economics” as a trusted regional resource for forensic economic analysis, with a client base spanning plaintiff and defense law firms across Mississippi, Louisiana, Alabama, Arkansas, Georgia, and Texas.
- Developed and published the firm's authoritative service framework clearly outlining methodologies for calculating loss of earning capacity, household services, and commercial damages, enhancing transparency and client confidence.
- Authored pivotal expert reports in high-value litigation that have directly influenced settlement negotiations and trial outcomes, particularly in wrongful death and catastrophic injury cases involving multi-million dollar damage claims.
- Forged distinct market position by combining academic rigor (Ph.D.-level economic analysis) with practical communication skills, effectively bridging gap between intricate econometric modeling and persuasive legal storytelling.
- Built a sustainable consultancy model focused on responsive service, with a demonstrated ability to deliver precise, defensible economic models under the stringent deadlines characteristic of legal proceedings.

**Partner & Municipal Advisor | Knight and Day Group | Mississippi**

**11/2024 – Present**

**SCOPE OF DUTIES:**

**MUNICIPAL FINANCE & DEBT ADVISORY:** Provide independent, fiduciary advisory services to school districts, municipalities, counties, and other public-sector entities. Advise clients on all aspects of debt issuance, including structuring general obligation bonds, revenue bonds, and lease-purchase financings. Analyze bond structures, evaluate debt capacity, and develop long-term capital financing plans aligned with strategic infrastructure and operational goals.

**CAPITAL PLANNING & FINANCIAL MODELING:** Lead the development of comprehensive, multi-year capital improvement plans (CIPs). Construct detailed financial models to forecast debt service, analyze funding sources (including tax levies, user fees, and grants), and assess the fiscal impact of major capital projects. Model various financing scenarios to optimize debt profiles, minimize interest costs, and maintain or improve credit ratings.

**RATING AGENCY & STAKEHOLDER COMMUNICATION:** Prepare and present clients to rating agencies (Moody's, S&P, Fitch), including drafting official presentation materials, modeling credit scenarios, and conducting preparatory briefings with public officials. Serve as the primary financial translator for elected boards and stakeholders, clearly explaining complex financial concepts, transaction risks, and long-term fiscal implications to support informed decision-making.

**PUBLIC-SECTOR FINANCIAL STRATEGY & POLICY DEVELOPMENT:** Counsel government and education leaders on long-term budget strategy, fiscal sustainability, and financial policy. Evaluate real estate and asset financing options, analyze tax-supported financing mechanisms, and recommend strategies for strengthening fiscal health and operational resilience.

**CLIENT RELATIONSHIP & PARTNERSHIP MANAGEMENT:** Cultivate and maintain durable, trust-based advisory relationships with public-sector leaders. Act as a strategic partner, providing ongoing guidance beyond individual transactions to support overall financial stewardship. Collaborate with legal counsel, underwriters, and other transaction parties to ensure coordinated and successful deal execution.

**FIRM LEADERSHIP & SERVICE DEVELOPMENT:** As a Partner, contribute to the firm's strategic direction, service offering development, and operational management. Participate in business development initiatives, mentor junior staff, and uphold the firm's commitment to delivering clear, data-driven guidance that strengthens local government operations.

**KEY ACCOMPLISHMENTS:**

- Successfully advised on multiple public debt issuances within the first year of partnership, facilitating access to capital markets for essential community projects while achieving favorable interest rates and terms for client entities.
- Developed and implemented a standardized capital planning workshop for newly elected officials, demystifying municipal finance and improving long-term strategic budgeting across client districts.
- Strengthened client credit profiles through proactive financial modeling and strategic advisement, directly contributing to positive rating agency reviews and maintaining creditworthiness for key public entities.
- Forged strategic partnerships with law firms and financial institutions to deliver seamless, cross-disciplinary advisory services, enhancing the firm's value proposition and market reputation.
- Led the integration of advanced data visualization tools into client presentations, significantly improving stakeholder comprehension and buy-in for complex multi-year financial plans.

**Municipal Advisor | Daylight Capital Advisors | Ridgeland, Mississippi**

**11/2024 – Present**

**SCOPE OF DUTIES:**

**FIDUCIARY MUNICIPAL ADVISORY & COMPLIANCE:** Served as a federally registered Municipal Advisor (Series 50, Series 54) with a fiduciary duty to municipal entity clients, including cities, counties, and school districts. Provided independent financial advice in compliance with MSRB rules and SEC regulations, ensuring all recommendations were in the client's best interest and free from conflicts of interest.

**CAPITAL PROJECT FUNDING STRATEGY & EXECUTION:** Developed and executed comprehensive funding strategies for major capital improvement plans. Evaluated financing alternatives, including General Obligation bonds, Revenue bonds, and lease-purchase agreements, to identify the most cost-effective and feasible funding mechanisms for infrastructure projects such as new schools, justice centers, and public utilities.

**DEBT STRUCTURING & BOND TRANSACTION:** Structured and managed entire municipal bond issuance process. Analyzed bond structures, prepared official statements in collaboration with underwriters and bond counsel, modeled debt service schedules, and advised on timing and sizing of bond sales to optimize market reception and minimize interest expenses.

**FINANCIAL ANALYSIS & DEBT CAPACITY MODELING:** Conducted in-depth financial analyses and debt capacity studies for public entities. Built dynamic financial models to project revenues, expenditures, and debt service coverage ratios, enabling clients to understand long-term borrowing capacity and make informed decisions regarding debt incurrence and fiscal policy.

**CLIENT EDUCATION:** Acted as a key educator for elected officials, board members, and public staff on municipal finance concepts. Prepared and delivered clear, accessible presentations to explain complex financial data, bond referendum details, and the long-term tax or rate implications of proposed financings to ensure transparent public decision-making.

**LONG-TERM FISCAL PLANNING & ADVISORY:** Provided ongoing strategic advisory services beyond individual transactions, assisting clients with long-term financial planning, budget analysis, and the development of policies for debt management, fund balance, and capital reserve planning to promote sustainable fiscal health.

## **KEY ACCOMPLISHMENTS:**

- Successfully advised on over \$100M in municipal bond issuances for clients, including the City of Canton, City of Jackson, Hinds County, and Canton Public School District, facilitating critical investments in public infrastructure without compromising fiscal stability.
- Recognized as a Top Municipal Advisor by the firm in 2020 and 2021 for excellence in client service, deal execution, and contributions to the firm's reputation and growth.
- Pioneered the firm's advisory services for lease-purchase financing options, providing clients with flexible alternatives to traditional bond financing for essential equipment and facility projects, expanding the firm's service portfolio.
- Developed a trusted advisor relationship with multiple long-term clients, becoming their go-to resource for all debt and capital planning matters, evidenced by consistent contract renewals and referral business.

**Financial Advisor | Morgan Stanley | Jackson, Mississippi**

**08/2007 – 07/2009**

## **SCOPE OF DUTIES:**

**COMPREHENSIVE FINANCIAL REVIEW & GOALS-BASED PLANNING:** Conducted in-depth reviews and analyses of clients' complete financial circumstances, assets, liabilities, and long-term personal and financial goals. Utilized this analysis to establish a foundational understanding for constructing tailored wealth management strategies.

**INVESTMENT ADVISORY & PRODUCT EVALUATION:** Facilitated clients in making informed investment decisions by evaluating a broad suite of financial products, including equities, fixed income, mutual funds, and managed accounts. Negotiated with product suppliers and internal desks to secure competitive rates and terms aligned with client objectives.

**WEALTH MANAGEMENT STRATEGY IMPLEMENTATION:** Developed and implemented personalized investment and wealth-management strategies designed to meet clients' individual risk tolerances, time horizons, and specific financial needs. Served as the primary point of contact for the ongoing management and adjustment of these strategies.

**REGULATORY COMPLIANCE & ACCOUNT OVERSIGHT:** Maintained strict adherence to all internal firm policies and external regulatory requirements (FINRA, SEC). Performed regular and systematic reviews of client accounts to ensure ongoing suitability, proper documentation, and full compliance with all applicable rules and regulations.

**BUSINESS DEVELOPMENT & MARKET EXPANSION:** Developed and executed targeted business development strategies to attract new high-net-worth clients and expand the firm's market presence. Activities included hosting client seminars, leveraging professional networks, and conducting proactive outreach.

## **KEY ACCOMPLISHMENTS:**

- Successfully managed a diverse book of client relationships during the volatile 2008-2009 financial crisis, applying disciplined, long-term strategic advice to help clients navigate market turbulence and preserve capital.
- Consistently met or exceeded firm compliance standards through meticulous account documentation and review processes, ensuring zero critical audit findings during tenure.
- Contributed to regional business growth by executing a structured business development plan, resulting in a measurable increase in assets under management (AUM) for the local branch.
- Demonstrated expertise across a wide range of financial products and regulatory frameworks, as evidenced by obtaining and maintaining the required FINRA Series 7 and Series 66 licenses for the role.

**SCOPE OF DUTIES:**

**BRANCH OPERATIONS & TEAM LEADERSHIP:** Managed all aspects of branch operations and led a team responsible for originating residential and commercial loans. Oversaw daily activities, staff performance, and ensured the branch met its production, quality, and service goals.

**LOAN ORIGINATION & CLIENT ADVISORY:** Advised clients on mortgage product options, including FHA, VA, and Conventional loans. Reviewed and analyzed clients' financial profiles to determine creditworthiness and appropriate loan products, guiding borrowers through the complete lending process from initial application to final closing.

**BUSINESS DEVELOPMENT & MARKET GROWTH:** Developed and executed strategic business development plans to grow the branch's market presence. Built and maintained a strong referral network with realtors, builders, and developers to generate a consistent pipeline of new residential and commercial loan applications.

**COMPLIANCE MANAGEMENT & UNDERWRITING OVERSIGHT:** Ensured strict adherence to all federal and state lending regulations (e.g., RESPA, TILA), internal company policies, and investor underwriting guidelines. Maintained high-quality loan production standards and prepared the branch for internal and external audits.

**PORTFOLIO PERFORMANCE & PROCESS IMPROVEMENT:** Monitored the performance of the branch's loan portfolio, identifying trends and addressing issues proactively. Implemented operational and process improvements to enhance application processing efficiency, reduce closing times, and improve overall client service delivery.

**STAFF TRAINING & DEVELOPMENT:** Trained, coached, and developed the branch staff of 10 members on loan products, sales techniques, regulatory compliance, and customer service standards to build a high-performing and knowledgeable team.

**KEY ACCOMPLISHMENTS:**

- Oversaw the full spectrum of branch operations across two states (Florida and Mississippi), demonstrating adaptability and leadership in different market environments.
- Increased branch loan volume and market share through effective business development strategies and the cultivation of a robust professional referral network.
- Maintained a high-quality loan portfolio with low delinquency rates by enforcing strict underwriting standards and thorough financial analysis of borrowers.
- Enhanced operational efficiency by implementing process improvements that streamlined the loan origination-to-closing timeline, improving client satisfaction and branch productivity.
- Built and led a successful lending team, responsible for staff training, performance management, and fostering a sales and service-oriented culture.

**SCOPE OF DUTIES:**

**CLIENT RELATIONSHIP MANAGEMENT:** Navigated financial profiles of high-net-worth individuals, demonstrating exceptional attention to detail and analytical skill in processing multimillion-dollar mortgage applications. Ensured a seamless, high-touch client experience throughout mortgage lending process, aligning mortgage solutions with wealth management strategies.

**COMPLEX FINANCIAL DOCUMENTATION ANALYSIS & PROCESSING:** Gathered, analyzed, and processed extensive and complex financial documentation for affluent clients, including detailed tax returns, asset statements, credit reports, income verification for self-employed and high-income individuals, and all required compliance materials. Prepared complete, accurate, and meticulously organized loan submission packages for underwriting review and approval.

**INTER-DEPARTMENTAL COORDINATION & STRATEGIC ALIGNMENT:** Maintained strong, collaborative working relationships with Merrill Lynch Financial Advisors, brokers, underwriters, sales teams, and closing personnel. Coordinated the flow of confidential financial information, negotiated rate lock agreements, and aligned mortgage strategies with clients' broader investment, tax, and estate plans as directed by their Financial Advisors.

**OPERATIONAL EXCELLENCE & DEADLINE MANAGEMENT:** Managed strict, non-negotiable closing deadlines in a fast-paced, high-stakes environment. Ensured successful and timely closings by proactively tracking loan progress, resolving bottlenecks, and preparing daily and weekly production reports for branch and regional management.

**COMPLIANCE & POST-CLOSING OVERSIGHT:** Supported full compliance with all post-closing audit requirements. Ensured all loan files were complete, accurate, and met the stringent regulatory and investor guidelines characteristic of a premier financial institution.

**TECHNICAL ANALYSIS & REPORTING:** Utilized Microsoft Excel extensively to build and maintain detailed loan pipeline spreadsheets, perform pricing comparisons, and generate performance tracking reports, enhancing operational transparency and decision-making support.

#### **KEY ACCOMPLISHMENTS:**

- Served as the primary point of contact and dedicated mortgage specialist for a portfolio of up to 100 high-net-worth clients across the New England, Boston, and New York regions.
- Leveraged technical skills in Microsoft Excel to create management tools that improved pipeline visibility and reporting.
- Forged internal partnerships with Financial Advisors, becoming a trusted resource that contributed to client retention and satisfaction within Merrill Lynch's private client group.
- Consistently met aggressive closing deadlines in a high-volume environment, ensuring a reliable and efficient process for clients and advisors alike.
- Upheld the firm's rigorous compliance and quality standards, contributing to an audit-ready operation and minimizing operational risk.

**Teller | Liberty Bank & Trust Co | Jackson, Mississippi**

**01/2000 – 08/2002**

#### **SCOPE OF DUTIES:**

**CUSTOMER TRANSACTION PROCESSING & ACCOUNT SERVICES:** Performed the full range of teller responsibilities, including processing daily customer transactions such as deposits, withdrawals, check cashing, and loan payments. Opened and closed checking and savings accounts, providing essential frontline banking services to the community.

**CASH HANDLING & VAULT OPERATIONS:** Maintained strict accuracy in all cash handling procedures, ensuring the cash drawer was balanced at the end of each shift. Assisted with larger vault operations, managed safe deposit box access for customers, and adhered to all security protocols to safeguard bank assets.

**CUSTOMER SERVICE EXCELLENCE:** Delivered consistent, reliable, and professional customer service in a fast-paced retail banking environment. Addressed customer inquiries, resolved routine account issues, and represented the bank's brand through positive client interactions.

**OPERATIONAL COMPLIANCE:** Followed all bank policies, procedures, and regulatory guidelines precisely to ensure transaction accuracy, prevent fraud, and maintain audit readiness. Demonstrated a high level of attention to detail in all tasks. Built a foundational understanding of banking operations, compliance, and customer relationship management that supported advancement into more complex financial roles.

## **KEY ACCOMPLISHMENTS:**

- Provided efficient and personable service as the first point of contact for bank customers, contributing to positive customer satisfaction and branch reputation.
- Successfully handled multiple operational tasks simultaneously, from processing transactions to managing safe deposit logistics, in a dynamic retail banking environment.

## **INTERNSHIP EXPERIENCE**

**Intern/ Assistant to the President**, First American Bank, Jackson, Mississippi Area, 09/1999 – 01/2000

## **EDUCATION**

**Doctor of Philosophy (Ph.D.) in Economics**, Jackson State University, Jackson, MS, 2025

**Dissertation:** *"The Causal Effects of Race on School District Bond Issues"*.

**Research Focus:** Conducted an empirical analysis of school district bond issuance costs to assess whether higher proportions of Black students are associated with increased borrowing costs, using OLS, logistic regression, and a Regression Discontinuity Design at the 50% threshold to establish causal effects.

**Master of Arts (M.A.) in Finance**, Webster University, St. Louis, MO, 2002

**Concentrations:** *Corporate Finance, Investments, Financial Markets.*

**Bachelor of Science (B.S.) in Economics**, Tougaloo College, Tougaloo, MS, 2000

## **PROFESSIONAL LICENSES & CERTIFICATIONS**

FINRA Series 54 – Municipal Advisor Principal License (2023-Present)

FINRA Series 50 – Municipal Advisor Representative License (2017-Present)

FINRA Series 66 – Uniform Combined State Law Examination (Passed 2008)

FINRA Series 7 – General Securities Representative Examination (Passed 2008)

SEC Registration – Registered Municipal Advisor (Form MA-I) with the Securities and Exchange Commission (2014-Present)

## **HONOURS & AWARDS**

Outstanding Professor Award – Jackson State University (2023)

Top Municipal Advisor Recognition – Daylight Capital Advisors (2020, 2021)

Professor of the Year – JSU baseball team

Academic Honors Scholar – Tougaloo College

## **TECHNICAL EXPERTISE**

Microsoft Office Suite | Stata | Bloomberg Terminal | DebtBook | SPSS | QuickBooks | JotForm | Canva

## **PROFESSIONAL PRESENTATIONS & ADVISORY ENGAGEMENTS**

### **1. MBC-LEO Summer Conference – 2025**

*Delivered a presentation on Economic Development & Public Finance, focusing on strategic fiscal tools and funding mechanisms for sustainable community growth.*

### **2. JSU College of Business – 2024**

*Presented "Business Valuation Essentials," covering core methodologies, market approaches, and income-based valuation techniques for private and public entities.*

3. **JSU Investment Club – 2024**

*Led a session on Applied Finance & Equity Valuation, providing students with hands-on analysis frameworks for evaluating public companies and constructing investment theses.*

4. **Tougaloo College – 2023**

*Presented an overview of Economic Loss & Forensic Economics, detailing the role of economic experts in litigation and methodologies for calculating damages in legal disputes.*

5. **Collective Power Conference – 2024**

*Spoke on Economic Inequality & Fiscal Policy, analyzing the intersection of public finance, tax structures, and socio-economic outcomes within regional and national contexts.*

6. **Shelby County, Tennessee – 2024**

*Presented an analysis of long-term debt capacity, cash flow assumptions, and rating-agency considerations for the County's 2024 bond program, including annual debt-service impacts and affordability thresholds.*

7. **Structuring Options for Revenue Bonds for Water & Sewer Infrastructure, Green County Water Authority, AL – 2023**

*Delivered a presentation outlining financing alternatives, rate-setting implications, and coverage ratios to support a proposed revenue bond to fund critical infrastructure upgrades.*

8. **Short-Term Financing and Tax Anticipation Note Strategies, City of Brookhaven, MS – 2023**

*Provided guidance on TAN issuance, timing of cash flow deficits, and optimization of borrowing costs based on historical revenue collection patterns.*

9. **School District Bond Planning & Section 16 Land Financing Strategy, Canton Public School District, Mississippi – 2022**

*Presented recommendations on using Section 16 land revenue, millage capacity, and short-term financing tools to support capital improvements during periods of state funding reductions.*

10. **Capital Improvement Planning and Long-Range Financial Modeling, Montgomery County, Alabama – 2021**

*Delivered a presentation on the development of a multiyear capital plan, revenue projections, and debt-service affordability to guide upcoming municipal infrastructure investments.*

11. **“Applying Time Value of Money in Real-World Financial Decisions.”**

**Class Presentation – Corporate Finance, Jackson State University (2023)**

*Delivered an in-depth explanation of discounting, compounding, annuity structures, and present value techniques applied in capital budgeting and strategic financial planning.*

12. **“Labor Markets, Wages, and Economic Decision-Making.”**

**Class Presentation – Microeconomics, Tougaloo College (2024)**

*Presented analytical concepts on wage formation, human capital investment, labor supply behavior, and productivity factors used in evaluating earning potential.*

13. **“Risk and Return: Modern Portfolio Theory and Diversification.”**

**Class Presentation – Stock Market Investing, Jackson State University (2024)**

*Explained portfolio risk metrics, expected return frameworks, CAPM, beta estimation, and diversification principles central to modern investment strategy.*

14. **“Understanding Inflation, GDP, and the Business Cycle.”**

**Class Presentation – Macroeconomics, Tougaloo College (2023)**

*Interpreted inflation trends, national income accounting measures, and business cycle fluctuations, emphasizing their relevance in forecasting economic performance.*

15. **“Introduction to Financial Markets: Stocks, Bonds, and Interest Rates.”**

**Class Presentation – Business Finance, Jackson State University (2022)**

*Outlined core capital market components, examined security valuation principles, and explained how interest rate movements shape pricing and financial decision-making.*

16. **“Household Budgeting, Credit, and Personal Financial Planning.”**

**Class Presentation – Personal Finance, Jackson State University (2022)**

*Discussed personal budgeting methods, credit management practices, savings and insurance strategies, and foundational approaches to long-term wealth planning.*

## PUBLICATIONS

1. Day, L. (Presenter and Author), presented at Southwestern Society of Economists, “The link between Credit Card Limits and Credit Scores in Mississippi,” New Orleans, LA. (03/2012)

## PROFESSIONAL AFFILIATIONS

**National Association of Securities Professionals (NASP) – Member**

**Municipal Securities Rulemaking Board (MSRB) – Registered Professional**

**Central Jackson Soccer Association – Board Member**