

**Tom Secrest, Ph.D.
Professor of Finance**

Academic Degrees Earned

- Ph.D., University of South Carolina, Columbia, South Carolina, Finance, 1993
- M.B.A., Auburn University, Auburn, Alabama, Finance, 1983
- B.A., University of Rochester, Rochester, New York, Economics, 1981

Academic Experience

- Professor of Economics, Coastal Carolina University (August, 2007 - Present), Conway, South Carolina. E. Craig Wall, Sr. College of Business Administration
- Associate Professor of Economics, Coastal Carolina University (August, 2001 - July, 2007), Conway, South Carolina. E. Craig Wall, Sr. College of Business Administration
- Assistant Professor of Economics, Coastal Carolina University (August, 1994 - July, 2001), Conway, South Carolina. E. Craig Wall, Sr. College of Business Administration
- Director, Center for Economic and Community Development, Coastal Carolina University (August, 1994 - December, 2002), Conway, South Carolina.
- Visiting Assistant Professor of Finance, University of North Carolina, Wilmington (August, 1998 - May, 1999), Wilmington, North Carolina. Cameron School of Business
- Visiting Assistant Professor of Economics, Coastal Carolina University (August, 1993 - May, 1994), Conway, South Carolina. E. Craig Wall, Sr. School of Business Administration
- Visiting Assistant Professor of Finance, Coastal Carolina University (January, 1993 - May, 1993), Conway, South Carolina. School of Business Administration
- Graduate Research Assistant, University of South Carolina (1988 - 1993), Columbia, South Carolina.
- Graduate Research Assistant, Auburn University (January, 1982 - December, 1983), Auburn, Alabama.

Non-Academic Experience

- Senior Financial Analyst and Head of Cost Accounting, First Federal Savings and Loan Association, Rochester, New York. (April, 1985 - May, 1988), Rochester, New York.
- Registered Representative, Thomas James and Associates (September, 1984 - August, 1985), Rochester, New York.

Teaching Interests

- Financial institutions, Money and banking, Commercial and residential real estate

Research Interests

- Financing of commercial and residential real estate, Pricing of financial securities, Forecasting losses due to negligent acts of others

Selected Publications

- Secret, T. W. (2013). Underwater Mortgages: Why Homeowners May Continue to Pay the Debt. *Journal of Economics and Economic Education Research*, 14 (2), 101-114.
- Secret, T. W. (2013). A Multi-Year Study of Contingent Liabilities: Rollins, Inc. *International Research Journal of Business and Economics*, 1 (1).
- Secret, T. W. (2012). A Seasoned Instructor's New Look at Fixed Income Securities: An Exercise Using Discounted Bonds. *American Journal of Business Education*, 5 (1).
- Secret, T. W. (2012). A Method to Determine Financial Loss of Use in a Real Estate Setting. *Journal of Legal Issues and Cases in Business*.

Selected Service Engagements

- Regional Board of Economic Advisors to the SC Bureau of Economic Advisors, Original Member, 2000-2014
- Edit and rewrite test bank for new, 8th edition of "*Financial Institutions Management: A Risk Management Approach*", by Saunders & Cornett. McGraw-Hill Publishers, 2013.

- Textbook reviews: Pearson Education, Routledge Taylor & Francis Group, and John Wiley & Son.
- Program Chair, Academic and Business Research Institute, 2012

Consulting Services

- Robertson, Hollingsworth, & Flynn, 2014
 - Determine economic and financial loss of use in a residential setting.
- Lee, Eadon, Isgett, Popwell, & Reardon, 2012.
 - Determine lost business and personal income due to automobile accident.

Grants, Awards, and Honors

- Receive Scholarly Reassignment for fall semester 2016.
- Best Paper Award, Academy of Economics and Economic Education during Allied Academies Fall 2012 International Conference.
- Distinguished Research Award, Allied Academies, 2012.
- Outstanding Professor of the Year (2012), Wall College chapter of Beta Gamma Sigma, a business honor society.
- Received Scholarly Reassignment for fall semester 2012.