

TEACHING STATEMENT

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PHILOSOPHY AND EXPERIENCE

Having spent roughly a decade as a working professional prior to studying finance, I recognize the unquestionable value that financial knowledge provides. I lived in Florida through the real estate boom and bust and witnessed firsthand the consequences that can result from poor financial judgment. From this unique perspective, I have developed an enormous respect for our field, and I am convinced that even a basic understanding of discounted cash flows can improve one's financial decision making skills. As a teacher, I create an environment designed to give students the benefit of a similar perspective. Often I will start class with a financial question and, before providing a solution, challenge the students on how *they* would solve it. After discussing their solutions and related models, students see the errors that can occur and, in turn, gain a better appreciation for the theory underpinning the models we use.

I have over ten years of teaching experience honing this philosophy. As a Ph.D. student, I taught two semesters of *Real Estate Finance and Investment*, for which I developed the curriculum independently and built around my own experience investing in real estate. For six semesters, I also taught a recently-introduced *Quantitative Financial Management Lab*, which I helped restructure. Prior to this, as a master's student at the University of South Florida, I gained experience as a Teaching Assistant for *Statistics for Business and Economics*. My interest in teaching began when I was an undergraduate at the University of Central Florida, where I taught test preparation classes for the SAT, ACT, GRE and GMAT.

TEACHING OBJECTIVES AND METHODS

When designing a course curriculum, I include material and exercises to meet two objectives 1) Expose students to current concepts and questions related to the course topic, e.g. Real Estate, Corporate, or International Finance and 2) Develop students' problem solving skills, which includes both financial modeling tools and software tools, such as Excel or VBA.

To meet the first objective, I motivate financial theory by incorporating websites, news, or even personal financial matters in each class. For example, during the real estate class, when explaining how and why effective annual rates can differ from nominal rates, we visit bankrate.com to calculate the two rates and discuss why they are different. After deriving the annuity formula, I bring in closing documents from personal real estate investments and have the students calculate the payment on the mortgage note. Examples can be found to convey even simple time value of money concepts, which I explain by having the students visit The Wall Street Journal's website to calculate the yield on U.S. Treasury S.T.R.I.P.S and to discuss the variation in yield.

I use case studies and group projects to teach problem solving skills. Moreover, I enhance these exercises by incorporating an active learning approach to in-class lectures. I make student engagement a top priority by structuring my classes around the use of clickers, board work (where a group of students

will solve a problem on the board), and student competitions. Recognizing the importance of excel proficiency in the work place, I have incorporated in-class excel exercises on topics such as sensitivity and scenario analysis. The fact that students have frequently included in their evaluation comments that they wish the class was *longer*, suggests that my approach is well received and appreciated by the students.

TOPIC PREFERENCES

While my background gives me a comparative advantage in teaching courses in Introductory Finance, Real Estate, Investments, and Financial Modeling, my experience developing curriculum provides me the versatility to teach any finance subject. I look forward to developing curriculum and exercises for any courses that the department needs filled. Lastly, having interacted with students of various backgrounds, I am comfortable teaching at the undergraduate and graduate level and to students from a range of programs including finance majors, non-business majors, and executive MBA.