



# Dr. Jorge Ruiz-Menjivar

Assistant Professor  
Department of Family, Youth and Community  
Sciences  
College of Agricultural and Life Sciences

Dr. Ruiz-Menjivar is an Assistant Professor of family and consumer economics and State Specialist in the area of family financial management for the Department of Family, Youth and Community Sciences/Institute of Food and Agricultural Sciences (IFAS) at the University of Florida. He earned his doctoral degree in Financial Planning, Housing and Consumer Economics from the University of Georgia. His current research focuses on the cross-cultural study and transnational application of financial latent constructs, such as financial risk tolerance, financial well-being and financial literacy. He utilizes Modern Psychometric Theory (i.e., Item Response Theory and Rasch Measurement Theory) to assess and improve scales used in research and practice in the financial planning and counseling arena. Dr. Ruiz-Menjivar's outreach involvement in the State of Florida includes projects and initiatives that encompass programs in financial literacy and education, effective money management skills (e.g., adoption of healthy financial habits and change in financial behaviors), and tax preparation assistance (i.e., Volunteer Income Tax Assistance, VITA program, a multi-state project in collaboration with the Internal Revenue Service, IRS).

## Global Research Interests

- Financial Risk Tolerance and its assessment in international financial markets
- Financial Literacy and Education in Latin America
- Financial Well-Being and its psychometric assessment in Latin America
- The relationship between financial socialization, acculturation and financial capability

## Countries of Focus

- El Salvador
- Costa Rica
- Nicaragua
- Cuba
- Venezuela
- Ecuador
- Brazil
- Turkey
- Korea

## Mentor: Marilyn (Mickie) Swisher

Associate Professor, Department of Family, Youth and Community Sciences, College of Agricultural and Life Sciences

mesw@ufl.edu

## Connect

- <http://fycs.ifas.ufl.edu/faculty/jorge-ruiz-menjivar/>
- [jhrui@ufl.edu](mailto:jhrui@ufl.edu)
- +1 (352) 273-3529