

Ryan Decker

North Central College
School of Business and Entrepreneurship
30 North Brainard Street
Naperville, IL 60540

rmdecker@noctrl.edu
(630) 637-5248

<https://www.northcentralcollege.edu/profile/rmdecker>
<https://www.linkedin.com/in/ryandecker/>

Education

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| University of Illinois at Chicago , Chicago, IL | August 2012 |
| <ul style="list-style-type: none">• Ph.D., Economics
<i>Dissertation: Maternal Influences on Child Health Behaviors</i>• M.A., Economics• Certificate in the Teaching of Economics | May 2009
August 2008 |
| North Central College , Naperville, IL | June 2007 |
| <ul style="list-style-type: none">• B.S. Cum Laude, Economics and Finance, Math Minor | |

Academic Employment

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| North Central College , Naperville, IL
<i>Director, Center for Economic Education and Financial Literacy</i>
<i>Visiting Assistant Professor – Economics and Finance</i> | September 2017 – Present |
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Professional Experience

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| PricewaterhouseCoopers LLP (PwC) , Chicago, IL
<i>Economist – Transfer Pricing</i> | June 2012 – August 2017 |
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PwC Biography:

Dr. Ryan M. Decker is a Manager at PwC and works predominantly in the Financial Transactions Transfer Pricing practice. Ryan is becoming a national expert on treasury-related transfer pricing issues and has assisted treasury and tax teams in designing, pricing, documenting, and defending transactions including intercompany revolvers, loans, cash pooling, and other financial instruments.

Aside from focusing on financial transactions, Ryan works with clients in the consumer products, large manufacturing equipment, and web-based sectors. Ryan has considerable experience with intellectual property-related transfer pricing issues. Most recently, Ryan assisted a large multinational client (global revenue approx. \$80B) strategically negotiate a series of bilateral and unilateral Advance Pricing Agreements in the US related to intellectual property licensing transactions in the consumer products industry.

Ryan is also experienced in performing macro- and microeconomic research and analyses relating to a variety of issues including transfer pricing adjustments in recessionary environments, the economic useful life of advertising, incentives within licensing arrangements, interest rates, and profit split methodologies encompassing multiple jurisdictions.

Additionally, Ryan is passionate about economic education and financial literacy at all levels of society. Ryan is an accomplished international public speaker on financial literacy and participates in organizations geared towards equipping educators, students, and employees with personal financial management skills. Ryan believes that every member of society should have an opportunity to be financially literate.

Economic and Financial Week in Review Weekly Newsletter

June 2008 – June 2012

Editor

- Compiled, organized, and edited weekly economic and financial news
- Analyzed and provided details of economic influences on monetary and fiscal policy
- Students, professors, business owners, financial experts, CFPs, and CFAs among recipients

UBS Financial Services, Oakbrook, IL

January 2005 – February 2008

Investment Advisor Intern

- Reviewed and updated Portfolio Management Program worth 500 million dollars in assets
- Researched and analyzed securities and equities
- Counseled clients and prospects on personal financial matters and investment allocations
- Designed and implemented multi-week schedule of prospecting for fifty seminars a year
- Presented mission and strategy at career fairs while recruiting full- and part-time employees
- Trained and managed a revolving group of interns on procedures and investment vehicles

Teaching Appointments

Department of Economics, North Central College, Naperville, IL

Spring 2010 – Spring 2012

Visiting Lecturer

- Taught Economics 423 - Intermediate Microeconomics and Finance 350 - Corporate Finance
- Supervised two Enriched Courses through the Honors College

Department of Economics, University of Illinois at Chicago

Fall 2007 – Spring 2012

Visiting Lecturer

- Taught Econ 120 - Principles of Microeconomics, Econ 218 - Intermediate Microeconomics, Econ 270 - Statistics for Economics, Econ 350 - The Economics of Sports and Entertainment

Teaching Assistant and Discussion Section Instructor

- Taught Introduction to Urban Real Estate and Principles of Economics for Business

Department of Economics, Loyola University Chicago, Chicago, IL

Summer 2010

Visiting Lecturer

- Taught Economics 303 - Intermediate Microeconomics

Speaking Engagements and Community Involvement

Speaker, The Council for Economic Education's 56th Annual Financial Literacy and Economic Education, October 2017

Event: <http://councilforeconed.org/events/cee-national-conference/>

Speech Subject: Money and the Biased Mind. Why do we misbehave financially? Are we doomed to repeat our mistakes? Our biases are here to stay but we can change our mind set and improve our decision-making. I explain how, by understanding behavioral economics, why the subject of money is taboo, why it's so darn difficult to act on what we know is good for us, and how we can make our mental biases work for, not against, us.

TED Talk Speaker, TEDx North Central College, March 31, 2017

Event: <https://tedxnorthcentralcollege.com/speakers/>

Speech Topic: The Fallout of Financial Illiteracy

Plenary Session Speaker, Mastering Money Conference 2016 organized by CPA Canada, November 2016

Event: <https://www.cpacanada.ca/en/career-and-professional-development/conferences/2016/november/mastering-money-conference-2016>

Speech Subject: Why do we misbehave financially? Are we doomed to repeat our mistakes? Our biases are here to stay but we can change our mind set and improve our decision-making. We

explain how, by understanding behavioral economics, why the subject of money is taboo, why it's so darn difficult to act on what we know is good for us, and how we can make our mental biases work for, not against, us.

Speaker, The Council for Economic Education's 55th Annual Financial Literacy and Economic Education, October 2016

Event: <http://councilforeconed.org/events/cee-national-conference/>

Speech Subject: Presentation explains how behavioral economics can be used to tackle the current state of Millennial and Youth personal financial education. Through interactive games and supporting literature, we present and propose choice architecture solutions to mental biases linked to poor financial decision-making. Also provided are highlights of PwC's firm-wide youth education initiative, Earn Your Future, which includes curriculum that can be utilized by financial educators to educate youth and counter prevalent biases.

Applied Learning Session Leader, PwC-KWHS Seminar for High School Educators on Business and Financial Responsibility, August 2016

Event: <http://kw.wharton.upenn.edu/chicago-teachers-seminar-2016/>

Speech Subject: Importance of, and how to teach, building wealth to high school students

Speaker, Institute for Financial Literacy's the Annual Conference on Financial Education, April 2016

Event: <https://acfeonline.org/2016-conference/>

Speech Subject: Presentation defines behavioral economics and how it can be used to tackle the current state of Millennial and Youth personal financial education. Through interactive games and supporting academic literature, I demonstrate three central biases (exponential, procrastination, and myopic) linked to financial decision-making. I conclude by demonstrating that countering prevalent biases offers opportunities for improving the present and future financial state of our youth.

Applied Learning Session Leader, PwC-KWHS Seminar for High School Educators on Business and Financial Responsibility, October 2015

Event: <http://kw.wharton.upenn.edu/chicago-teachers-seminar-2015/>

Speech Subject: Importance of, and how to teach, saving and investing to high school students

Founder and Presenter, PwC's Personal Financial Education Initiative, August 2015 – August 2017

Initiative: We seek to educate PwC's workforce on the importance of saving, financial concepts and investment vehicles, and PwC's financial benefits by providing internal seminars and resources.

Small Business Finance Speaker, The Mandela Washington Fellowship program at the University of Notre Dame, July 2015

Event/Fellowship: <http://yali.nd.edu/about/>

Speech Subject: Entrepreneurship and personal finance for small business owners

Essay Judge, InvestWrite essay competition for The Stock Market Game, November 2014 - Present

Event: http://www.econed-il.org/icee/smg_iw.shtml

Professional Mentor, DePaul Professional Mentor Program, January 2014 – August, 2017

Event Details: Act as professional mentor to students in ACC250 Career Management for Accountants

Nomination Judge, Award Presenter, 3M Outstanding Economic Educator Award, Econ Illinois, September 2014

Event: <http://www.econed-il.org/icee/3m.shtml>

Publicity and picture: http://econed-il.org/icee/3m_outstanding.shtml

Keynote Speaker, Econ Illinois Economics Challenge State Finals, April 2014

Event and pictures: http://www.econed-il.org/icee/econchal_14.shtml

Speech Subject: Careers in Economics and Finance, including pursuing graduate degrees

Publications and Working Papers

Decker, R., Chandrasekhar, K., and Rostagno, M. (December 29, 2016). Negative Interest Rates: A Transfer Pricing Perspective, *Tax Management Transfer Pricing Report*, Vol. 25.

Decker, R., Lozano, A., Sun, K., and Wilcke, D. (2016). Multinational Enterprise Characterization: Global Perspective on Risk. Working Paper.

Decker, R., Dadzie, R., Dust, A., and Lostumbo, N. (November 23, 2015). Profit Splits Post-BEPS: Quantifying an MNE's Intangibles, *Tax Notes International*, Volume 80:8.

Decker, R., Dust, A., Lostumbo, N., and Sengupta, A. (2014). TCDR Economic Issues: The Useful Life of Marketing Intangibles. PwC Internal Publication.

Decker, R., Dust, A., and Lostumbo, N. (2014). The Economic Useful Life of Advertising, Ford Taurus: A natural experiment case study. Working Paper.

Decker, Ryan (2013). Maternal Influences on Child Health Behaviors, ProQuest LLC.

Book Chapters

Decker, R., Fijol, D., Ilic, I. (2016). Chapter 6: Resale Price Method (RPM) and Alternatives to Traditional Buy-Sell Distributors. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Decker, R., Fijol, D., Ilic, I. (2016). Chapter 4: Finding and Selecting Comparables. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Decker, R., Dahnert, J., Stone, G., and Syed, R. (2015). Chapter 6: Resale Price Method (RPM) and Alternatives to Traditional Buy-Sell Distributors. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Decker, R., Dahnert, J., Stone, G., and Syed, R. (2015). Chapter 4: Finding and Selecting Comparables. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Decker, R., Dahnert, J., Stone, G., and Syed, R. (2014). Chapter 6: Resale Price Method (RPM) and Alternatives to Traditional Buy-Sell Distributors. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Decker, R., Dahnert, J., Jankowski, D., and Syed, R. (2014). Chapter 4: Finding and Selecting Comparables. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Decker, R., Dahnert, J., Jankowski, D., and Syed, R. (2013). Chapter 4: Finding and Selecting Comparables. In William H. Byrnes (ed), *Practical Guide to U.S. Transfer Pricing, Third Edition*, LexisNexis Group.

Additional Presentations

- “Profit Splits Post-BEPS: Quantifying Intangibles in a MNE” Illinois Economics Association, 2015
- “Cash Pooling – An Overview” PwC Chicago Transfer Pricing Group, 2014
- “Transfer Pricing and Cash Pool Arrangements: Case Studies” PwC National Financial Transaction Training, 2013
- “What is Transfer Pricing?” UIC Undergraduate and Graduate Economics Club, 2013
- “Maternal Influences on Their Children's Smoking Behavior” Illinois Economic Association, 2012
- “Maternal Influences on Their Children's Health Behaviors” Illinois Economic Association, 2011
- “Economics and Sports” UIC Undergraduate Economics Club, 2011

Honors and Activities

Nominated and Approved Member of Transfer Pricing (“TP”) Lab

The TP lab is intended as a virtual research laboratory, made up of high performing Economics PhD members of the Global PwC Transfer Pricing Network nominated and/or approved by the Global Transfer Pricing Executive Leadership Team.

Lead Recruiter for PwC Chicago Transfer Pricing from the University of Illinois at Chicago, 2015

Sole UIC Graduate College nominee for the Midwestern Association of Graduate Schools (MAGS)

Excellence in Teaching Award

2011 Illinois Economic Association Ph.D. Paper Competition: 3rd Place

Oscar Miller Award for Teaching Excellence - received as a graduate student in Fall 2009

Co-Founder and past board member of the UIC Graduate Economics Association

North Central College Outstanding Finance Major, Presidential Scholar, Presidential and Deans List