

## **Robert Haywood Scott, III**

Professor

Dept. of Economics, Finance & Real Estate

Monmouth University

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### **BOOKS**

Mitchell, K. & Scott III, R., "Pesos or Plastic? Financial Inclusion, Taxation, and Development in South America", Palgrave Macmillan, 2019.

Scott III, R., "Kenneth Boulding: A Voice Crying in the Wilderness", Palgrave Macmillan, Great Thinkers in Economics, 2015.

### **BOOK SERIES EDITORSHIP**

Co-Editor with Kenneth Mitchell on book series for Routledge titled "The Economics and Politics of Latin America."

### **PEER-REVIEWED JOURNAL ARTICLES**

Scott III, R. & Pressman, S., "Financially Unstable Households", *Journal of Economic Issues*, Vol. 53(2), June 2019: 523-531.

Mitchell, K. & Scott III, R., "Will that be Cash or Credit? Payment Preferences and Rising VAT in Argentina", *Journal of Post Keynesian Economics*, Vol. 42(1), 2019: 1-15.

Smith, D. & Scott III, R., "Golden Arm: A Probabilistic Study of Dice Control in Craps", *UNLV Gaming Research & Review Journal*, Vol. 22(1), 2018: 29-36.

Pressman, S. & Scott III, R., "Ten Years after the Crisis: A Lost Decade?", *Real-World Economics Review*, 83, March 2018: 2-19.

Scott III, R. & Pressman, S., "The Higher Earning in America: Are 529 Plans a Good Way to Save for College?", *Journal of Economic Issues*, Vol. 51(2), June 2017: 375-382.

Scott III, R. & Pressman, S., "House Arrest: The Effects of Underwater and Low-Equity Mortgages on Small Business Failures and Mobility", *Review of Social Economy*, Vol. 75(2), June 2017: 231-249.

Scott III, R. & Pressman, S., “Inadequate Household Deleveraging: Income, Debt, and Social Provisioning”, *Journal of Economic Issues*, Vol. 49(2), June 2015: 483-492.

Scott III, R. & Pressman, S., “Debt-Poor Kids”, *Journal of Poverty*, Vol. 17(3), Fall 2013: 356-373.

Scott III, R. & Pressman, S., “Household Debt and Income Distribution”, *Journal of Economic Issues*, Vol. 47(2), June 2013 (with Steven Pressman): 323-331.

Scott III, R. & Pressman, S., “A Double Squeeze on the Middle Class”, *Journal of Economic Issues*, Vol. 45(2), June 2011: 333-342.

Scott III, R., “Tableau Économique: Teaching Economics with a Tablet Computer”, *Journal of Economic Education*, Vol. 42(2), June 2011: 175-180.

Scott III, R., “Credit Card Ownership Among American High School Seniors: 1997-2008”, *Journal of Family and Economic Issues*, Vol. 31(2), June 2010: 151-160.

Scott III, R., “Bloomberg 101”, *Journal of Financial Education*, Vol. 36(1/2), Spring/Summer 2010: 80-88.

Scott III, R., “Climate Change in Spaceship Earth: An Integral Ecological Economics Perspective”, *Journal of Integral Theory and Practice*, Vol. 4(4), December 2009: 89-102.

Pressman, S. & Scott III, R., “Consumer Debt and the Measurement of Poverty and Inequality in the U.S.”, *Review of Social Economy*, Vol. 67(2), June 2009 (lead article): 127-146.

Pressman, S. & Scott III, R., “Who are the Debt Poor?”, *Journal of Economic Issues*, Vol. 43(2), June 2009: 423-432.

Scott III, R., “The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005: How the Credit Card Industry’s Perseverance Paid Off”, *Journal of Economic Issues*, Vol. 41(4), December 2007: 943-960.

Scott III, R., “Credit Card Use and Abuse: A Veblenian Analysis”, *Journal of Economic Issues*, Vol. 41(2), June 2007: 567-574.

Smith, D. & Scott III, R., “Optimum Initial Billing Period”, *Journal of Applied Business and Economics*, Vol. 7(1), March 2007: 51-55.

## **BOOK CHAPTERS**

Scott III, R. & Boulding, J. R., “Kenneth and Elise Boulding: The Quaker Foundations of their Contributions to the Social Sciences.” In Tom Head, David Ross and Michael Snarr (Eds.),

*Quakers, Politics, and Economics: Quakers in the Disciplines, Volume 5.* Longmeadow, MA: Full Media Services, 2018: pp: 344-373.

Pressman, S. & Scott III, R., “Thomas Piketty, Growth, Distribution and the Environment.” In Peter Victor and Brett Dolter (Eds.), *Handbook on Growth and Sustainability*. Cheltenham, UK: Edward Elgar, 2017: pp: 356-371.

Scott III, R., “Rethinking the Environment.” In Louis-Philippe Rochon and Sergio Rossi (Eds.), *Rethinking Economics*. Cheltenham, UK: Edward Elgar, 2017: pp: 319-336.

Scott III, R., “Financial Literacy.” In Louis-Philippe Rochon and Sergio Rossi (Eds.), *Encyclopedia of Central Banking*. Cheltenham, UK: Edward Elgar, 2015: pp: 199-201.

Pressman, S. & Scott III, R., “Child Poverty in America: How Paid Parental Leave Can Help.” In Daphne Greenwood and Richard Holt (Eds.), *A Brighter Future: Improving the Standard of Living Now and for the Next Generation*, M.E. Sharpe (with Steven Pressman), 2014: pp. 165-183.

Scott III, R., “Consumer Debt.” In John King (Ed.), *The Elgar Companion to Post Keynesian Economics (2<sup>nd</sup> ed.)*. Cheltenham, UK: Edward Elgar, 2012: 96-101.

Scott III, R., “The Post Keynesian/Ecological Economics of Kenneth Boulding.” In Clive Spash, Ric Holt, and Steven Pressman (Eds.), *Post Keynesian and Ecological Economics: Confronting Environmental Issues*. Cheltenham, UK: Edward Elgar, 2009: 99-113.

Scott III, R., “An Analysis of Credit Card Debt Default.” In Ric Holt and Steven Pressman (Eds.), *Empirical Implications of Post Keynesian Economics*. New York: M.E. Sharp, 2006: 110-138.

## **POPULAR ECONOMICS JOURNALS**

Scott III, R. & Bloom, S., “Is There a Student Loan Debt Bubble? Not Yet, But Soon”, *Challenge*, Vol. 61(3), May/June 2018: 231-239.

Mitchell, K. & Scott III, R., “Old Malbec in New Bottles: The Return of Neoliberalism in Argentina”, *Monthly Review*, Vol. 69(2), June 2017: 43-50.

Scott III, R. & Mitchell, K., “Don’t Cry for Argentina—It Is Not 2001 Again”, *Challenge*, Vol. 57(6), 2014: pp. 56-70.

Pressman, S. & Scott III, R. “Children Need Paid Parental Leave Most”, *Challenge*, Vol. 57(5), 2014: 65-80.

Pressman, S. & Scott III, R. “Consumer Debt and Poverty Measurement”, *Focus*, Vol. 27(1), Summer 2010: 9-12.

Scott III, R. “Fill ‘er Up: A Study of Statewide Self-Service Gasoline Station Bans”, *Challenge*, Vol. 50(5), 2007: 103-114.

Pressman, S. & Scott III, R., “Three Million Americans are Debt Poor”, *Dollars and Sense*, Number 271, July/August 2007: 10-11, 13. Reprinted in Daniel Fireside and Amy Gluckman (Eds.), *Real World Banking and Finance*, 5<sup>th</sup> ed. Boston: Dollars & Sense, 2008: 214-218.

## NEWS ARTICLES

Scott III, R. & Mitchell, K. “Will the Meek Inherit Argentina in 2019?”, *The Globe Post* (April 30, 2019), <https://theglobepost.com/2019/04/30/argentina-economy-2019/>

Scott III, R. & Mitchell, K. “Argentina Bets 60 Percent Interest Rates – and \$50B International Bailout – Will Revive its Economy”, *The Conversation* (October 12, 2018), <https://theconversation.com/argentina-bets-60-percent-interest-rates-and-50b-international-bailout-will-revive-its-economy-104529>

- Also published in Spanish and picked up by Salon and other outlets.

Pressman, S. & Scott III, R. “Recent Stock Market Sell-Off Foreshadows a New Great Recession”, *The Conversation* (March 19, 2018), <https://theconversation.com/recent-stock-market-sell-off-foreshadows-a-new-great-recession-92471>

- Picked up by Newsweek, Salon, LA Times, San Francisco Chronicle and others.

Scott III, R. “Why Trump’s Withdrawal from Paris Doesn’t Matter as Much as You Think”, *The Conversation* (June 5, 2017), <https://theconversation.com/why-trumps-withdrawal-from-paris-doesnt-matter-as-much-as-you-think-78820>

Pressman, S. & Scott III, R., “Poor and Middle-Income Families Need a Better Way than 529s to Save for College”, *The Conversation* (May 26, 2017), <https://theconversation.com/poor-and-middle-income-families-need-a-better-way-than-529s-to-save-for-college-78436>

- Picked up by Huffington Post, Chicago Tribune, San Francisco Chronicle and others.

Pressman, S. & Scott III, R. “With Income Stagnant and Savings Rates down, Debt will Continue to Burden Middle Class”, *The Star-Ledger* (April 1, 2015), p.?

Pressman, S. & Scott III, R., “Fed Shouldn’t Raise Interest Rates Too Quickly”, *Philadelphia Inquirer* (January 12, 2015), p. ?.

Pressman, S. & Scott III, R., “On Mother’s Day, Consider Paid Parental Leave”, *The Star-Ledger* (May 10, 2013), p. X.

Pressman, S. & Scott III, R., “Numbers Alone Don’t Tell the Real Story of Poverty”, *The Star-Ledger* (October 23, 2009), p. 16.

Pressman, S. & Scott III, R., “Debt-Ridden Consumers Still Turning to Bankruptcy”, *Asbury Park Press* (October 20, 2006), p. A19.

Scott III, R., “Self-Service Stations wrong for New Jersey Politically, Economically”, *Asbury Park Press* (May 7, 2006), p. C-3.

Scott III, R., “Bankruptcy Reform Law Hurts People Who Need it Most”, *Asbury Park Press*, (October 14, 2005), p. A-12.

## **OTHER ARTICLES**

Scott III, R., “A Study of the Effects of Student Loans on First-Time Home Buyers in New Jersey”, report prepared for New Jersey Realtors®, October 2018, <https://www.njrealtor.com/wp-content/uploads/2018/10/NJR-IMF-Report-Final.pdf>

Scott III, R., “Integral Political Economy Redux: A Critique of Bowman’s ‘Integral Political Economy’”, *Journal of Integral Theory and Practice*, Vol. 5(3), September 2010: 28-32.

Scott III, R., “The Use of Credit Card Debt by New Firms”, *Sixth in a Series of Reports Using the Kauffman Firm Survey*, Kauffman Foundation, August 2009, <http://ssrn.com/abstract=1446780>.

## **RESEARCH GRANTS & SABBATICALS**

- Monmouth University Business Council Summer Research Grant (2019): *Economies of Agglomeration among Craft Breweries in New Jersey*: \$1,500.
- New Jersey Realtors’ Issues Mobilization Fund Research Grant (2018): *A Study of the Effects of Student Loan Debt on First-Time Homebuyers in New Jersey*: \$25,000
- Monmouth University Business Council Summer Research Grant (2018): *Student Loans in America: Housing, Family Formation and Wealth*: \$1,500
- Monmouth University Creativity and Research Grant (2018): *Experiments in Dice Control*: \$1,320
- Sabbatical, Spring 2018
- Monmouth University Business Council Summer Research Grant (2017): *Student Loan Debt in America*: \$2,000
- Monmouth University Creativity and Research Grant (2016): *E.F. Schumacher and Kenneth Boulding*: \$2,000
- Monmouth University Business Council Summer Research Grant (2016): *529 Plans*: \$2,500
- Monmouth University Business Council Summer Research Grant (2015): *Mortgages, Environmental Economics and E.F. Schumacher*: \$3,000
- Monmouth University Summer Faculty Fellowship, 2013
- Monmouth University Grant-in-Aid of Creativity (2012): *Kenneth Boulding Biography Research*: \$2,000
- Sabbatical, Fall 2011

- Monmouth University Business Council Summer Research Grant (2011): *Kenneth Boulding Intellectual Biography Proposal*: \$2,000
- Monmouth University Business Council Summer Research Grant (2010): *Kenneth Boulding's University of Michigan Archive Research*: \$3,500
- Kauffman Foundation Kauffman Firm Survey Data Research Grant (2009): *Influences and Determinants of Small Businesses' Credit Card Debt*: \$10,000
- Monmouth University Business Council Summer Research Grant (2009): *Kenneth Boulding's University of Colorado Archive Research*: \$2,000
- Monmouth University Grant-in-Aid of Creativity (2009): *Kenneth Boulding's Archive Research*: \$2,000
- Monmouth University Business Council Summer Research Grant (2008): *Influences and Determinants of Small Businesses' Credit Card Debt*: \$2,500
- Monmouth University Business Council Summer Research Grant (2007): *The Ecological Economics of Kenneth Boulding*: \$2,000
- Monmouth University Grant-in-Aid of Creativity (2006/7): *A Study of Credit Card Use Among U.S. High School Students*: \$500
- Monmouth University Business Council Summer Research Grant (2005) (with David Paul and Roy Nersesian): *A Game-Theoretic Approach to Analyzing Crude Oil Speculation*: \$3,500
- Business Council Summer Research Grant (2005): *A Study of Self-Service Gasoline Station Bans*: \$2,000

## BOOK REVIEWS

Review of "Bankruptcy: The Case for Relief in an Economy of Debt," *CHOICE*, Vol. 57(2), October 2019.

Review of "City of Debtors: A Century of Fringe Finance," *CHOICE*, Vol. 55(10), June 2018.

Review of "Paid: Tales of Dongles, Checks, and Other Money Stuff," *CHOICE*, Vol. 55(5), January 2018.

Review of "Bitcoin and Cryptocurrency Technologies: A Comprehensive Introduction," *CHOICE*, Vol. 54(6), February 2017.

Review of "Blockchain Revolution: How the Technology Behind Bitcoin is Changing Money, Business and the World," *CHOICE*, Vol. 54(2), October 2016.

Review of "How the Other Half Banks: Exclusion, Exploitation and the Threat to Democracy," *CHOICE*, Vol. 53(12), August 2016.

Review of "Pathways to Fiscal Reform in the United States," *CHOICE*, Vol. 52(11), July 2015.

Review of "What Every Economics Student Needs to Know and Doesn't Get in the Usual Principles Text," *Journal of Economic Issues*, Vol. March 2015.

Review of “Post-Keynesian Economics,” *CHOICE*, February 2015.

Review of “Rethinking competitiveness,” *CHOICE*, June 2013.

Review of “Insufficient Funds: Savings, Assets, Credit, and Banking among Low-Income Households,” *Eastern Economic Journal*, Vol. 39(1), Winter 2013.

Review of “The Decline in Saving: A Threat to America's Prosperity?,” *CHOICE*, August 2012.

Review of “Bankrupt: Global Lawmaking and Systemic Financial Crisis,” *Review of Social Economy*, Vol. 70(2), June 259-262.

Review of “Beyond our Means: Why America Spends While the World Saves,” *CHOICE*, April 2012.

Review of “The Financial Crisis Inquiry Report: Final Report of the National Commission on the Causes of the Financial and Economic Crisis in the United States,” *CHOICE*, August 2011.

Review of “How Big Banks Fail,” *CHOICE*, April 2011.

Review of “Moving Money: The Future of Consumer Payments,” *CHOICE*, June 2010.

Review of “Poverty, Work and Freedom: Political Economy and the Moral Order,” *Review of Political Economy*, Vol. 22(2), April 2010

Review of “Collateral Damaged: The Marketing of Consumer Debt to America,” *CHOICE*, December 2009.

Review of “Consumer Credit Fundamentals 2<sup>nd</sup> ed.,” *CHOICE*, September 2009.

Review of “Children and Consumer Culture in American Society: A Historical Handbook and Guide,” *Journal of Economic Issues*, Vol. 43(2), June 2009: 559-560.

Review of “Invitation to Economics: Understanding Argument and Policy,” *CHOICE*, June 2009.

Review of “Inequality, Consumer Credit and the Saving Puzzle,” *CHOICE*, April 2009.

Review of “Nudge: Improving Decisions about Health, Wealth, and Happiness,” *CHOICE*, October 2008.

Review of “Household Credit Usage: Personal Debt and Mortgages,” *CHOICE*, June 2008.

Review of “Economics of Consumer Credit,” *Journal of Economic Issues*, Vol. 42(1), March 2008: 269-270.

Review of “Re-Thinking Green: Alternatives to Environmental Bureaucracy,” *Review of Social Economy*, Vol. 65(3), September 2007: 365-368.

Review of “Credit Markets for the Poor,” *Journal of Economic Issues*, Vol. 41(3), September 2007: 877-879.

Review of “The Environmental End Game: Mainstream Economics, Ecological Disaster, and Human Survival,” *CHOICE*, March 2007.

Review of “Banker to the Poor: Micro-Lending and the Battle against World Poverty,” *Review of Radical Political Economics*, Vol. 38(2), June 2006: 280-283.

Review of “Natural Resources and Economic Development,” *CHOICE*, July 2006.

Double Review of “Paying with Plastic (2 ed.)” and “Debt for Sale,” *Journal of Economic Issues*, Vol. 39(4), December 2005: 1077-1080.

## PRESENTATIONS

*Pair-a-Dice Lost: Experiments in Dice Control*, 17<sup>th</sup> International Conference on Gambling & Risk Taking, Las Vegas, NV, May 28, 2019.

*A Study of the Effects of Student Loan Debt on First-Time Home Buyers in New Jersey*, Eastern Economic Association, New York, NY, March 2, 2019.

*Financially Unstable Households* (with Steven Pressman), ASSA/AFEE, Atlanta, GA, January 6, 2019.

*Financial Inclusion in the Southern Cone* (with Ken Mitchell), Eastern Economic Association, Boston, MA, March 2, 2018.

*Ten Years after the Crisis: A Lost Decade?* (with Steven Pressman), ASSA/ASE, Philadelphia, PA, January 7, 2018.

*Kenneth Boulding: A Friends' Economist*, ASSA/ASGE, Philadelphia, PA, January 6, 2018.

*Ecological Economics: The BIG Picture*, NABIG, New York, NY, June 17, 2017.

*Argentina's Radical Institutional Reform*, Eastern Economic Association, New York, NY, February 25, 2017.

*Un-standard Deviation: A Project-Based Approach to Business Statistics*, Institute for Behavioral and Applied Management, San Diego, CA, November 4, 2016.



*Taxation after the Commodity Boom: Argentina, Chile and Brazil* (with Ken Mitchell), Latin American Studies Association, New York, NY, May 28, 2016.

*Thomas Piketty, Growth, Distribution and the Environment* (with Steven Pressman), Eastern Economic Association, Washington, DC, February 26, 2016.

*Under House Arrest: The Effects of Underwater and Low-Equity Mortgages on Small Business Failures and Mobility* (with Steven Pressman), ASSA/ASE, San Francisco, January 2016.

Introductory presenter of *Bloomberg 101* at Bloomberg for Education symposium, Bloomberg Headquarters, NY, June 26, 2015.

Guest on The Brian Lehrer Show, WNYC, *NJ's Self-Serving Prophecy*, May 22, 2015, <http://www.wnyc.org/story/njs-self-serving-prophecy/>

*Can Zero Economic Growth have Positive Environmental Effects and Reduce Poverty and Inequality Too?* (with Steven Pressman), Eastern Economic Association, New York, NY, February 2015.

*Whither the Student Loan Debt Bubble?* (with Steven Bloom), Eastern Economic Association, New York, NY, February 2015.

*Inadequate Household Deleveraging: Income, Debt and Social Provisioning* (with Steven Pressman), ASSA/AFEE, Boston, January 2015.

*Small Business Financing and Survivability*, Missouri Valley Economic Association, St. Louis, MO, October 2014.

*Kenneth Boulding: A Voice Crying in the Wilderness*, Eastern Economic Association, Boston, MA, March 2014.

*Income Inequality and Paid Parental Leave* (with Steven Pressman), ASSA/AFEE/ASE, Philadelphia, PA, January 2014.

*Kenneth Boulding: The Friends' Economist*, Missouri Valley Economic Association, Kansas City, MO, October 2013.

*Kenneth Boulding's Economic Thought Transition*, Eastern Economic Association, New York, NY, May 2013.

*Household Debt and Income Distribution* (with Steven Pressman), ASSA/AFEE/ASE, San Diego, CA, January 2013.

*Debt-Poor Kids* (with Steven Pressman), Eastern Economic Association, Boston, MA, March 2012.

*Paid Parental Leave: A Cure for Child Poverty and a Path to Sustainable Growth* (with Steven Pressman), *A Brighter Future: Improving the Standard of Living Now and for the Next Generation*, University of Colorado, Colorado Springs, October 2011.

*Credit Counseling: Theory, Practice and Industry Analysis*, Eastern Economic Association, New York, NY, February 2011.

*A Double Squeeze on the Middle Class* (with Steven Pressman), ASSA/AFEE, Denver, CO, January 2011.

*Kenneth Boulding's Centennial Year*, History of Economics Society, Syracuse University, Syracuse, NY, June 2010.

*Growing Pains: Why Child Poverty Estimates are Too Low* (with Steven Pressman), Eastern Economic Association, Philadelphia, PA, February 2010.

*Extra Credit: A Post Keynesian Perspective on Student Loans*, ASSA/ASE, Atlanta, GA, January 2010.

*Tableau Economique: Teaching Economics with a Tablet Computer*, Financial Education Association, Ft. Lauderdale, FL, September 2009.

*Plastic Capital: How Credit Card Debt Affects Small Businesses*, Eastern Economic Association, New York, NY, February 2009.

*Who are the Debt Poor?* (with Steven Pressman), Association for Evolutionary Economics/Allied Social Sciences Association, San Francisco, CA, January 2009.

*The Post Keynesian/Ecological Economics of Kenneth Boulding*, 10<sup>th</sup> International Post Keynesian Conference, Kansas City, MO, June 2008.

*Bloomberg: An Experiential Teaching Tool*, Eastern Economic Association, Boston, MA, March 2008.

*The Misplaced Interest in Government Measures of Poverty and Inequality* (with Steven Pressman), Association for Social Economics/Allied Social Sciences Association, New Orleans, LA, January 2008.

*The Ecological Economics of Kenneth Boulding and E. F. Schumacher*, United States Society for Ecological Economics, New York, NY, June 2007.

*Mary-Go-Round: A Study of Women's Revolving Credit Card Debt Risk*, Association for Social Economics World Congress, University of Amsterdam, Netherlands, June 2007.

*A Study of Increased Credit Card Use Among U.S. High School Students*, Eastern Economic Association, New York, NY, February 2007.

*Credit Card Use and Abuse: A Veblenian Analysis*, Association for Evolutionary Economics/Allied Social Sciences Association, Chicago, IL, January 2007.

*Empirical Post Keynesian Research Methods*, Association for Heterodox Economics, London School of Economics, UK, July 2006.

*The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005: How the Credit Card Industry's Persistence Paid Off*, Eastern Economic Association, Philadelphia, PA, February 2006.

*An Analysis of Credit Card Debt Default*, Eastern Economic Association, New York, NY, March 2005.

*The Impact of Credit Card Default on American Households*, Missouri Valley Economics Association, Kansas City, MO, February 2004.

## **ACADEMIC ASSOCIATION POSITIONS**

Board of Directors, Eastern Economic Association, March 2018-Present

Editorial Board, *Review of Political Economy*, July 2016-Present

Finance Committee, Association for Evolutionary Economics, January 2016-Present

Research Scholar at the Binzagr Institute for Sustainable Prosperity, July 2016-Present

Regional Conference Committee organizer EEA, AFEE, June 2015-Present

Conference Program Committee, Eastern Economic Association, 2010-Present

Editorial Board, *Journal of Economic Issues*, January 2010-January 2015

## **EDUCATION**

Ph.D., Economics, University of Missouri at Kansas City, Kansas City, Missouri (2005)

M.A., Economics, University of Missouri at Kansas City, Kansas City, Missouri (2001)

B.A., Economics, Western State College of Colorado, Gunnison, Colorado (1999)

## **EMPLOYMENT**

**Monmouth University, Leon Hess Business School, Dept. of Economics, Finance & Real Estate, West Long Branch, NJ**

Professor, July 2017-Present

Associate Professor, July 2010-June 2017

Assistant Professor, July 2005-June 2010

Instructor, August 2004-June 2005