

JUAN S. SANDOVAL

+1 702 254 3220 | juan.sandoval@uga.edu | [Personal Website](#)
407 Sanford Dr., Athens, GA, 30602

EDUCATION

Ph.D. Financial Planning , University of Georgia	<i>Expected 2027</i>
Candidate for CFP® Certification	
M.S. in Economics , Pontificia Universidad Javeriana	<i>2016</i>
B.A. in Economics , Pontificia Universidad Javeriana	<i>2013</i>

RESEARCH

Working Papers

- “Health Shocks and Earned Income Tax Credit Take-Up During the Pandemic.” *Under review* (with Effi Antonoudi, Catherine Assimwe, and Lance Palmer)
- “Flood Events and Precautionary Savings.” (with Patryk Babiarz)
- “Do VITA Services Change Subjective Financial Well-Being? Evidence from Pre-Post Client Data.” *Under review* (with Francisco Diaz and Travis Mountain)

Publications

- **Sandoval, J. S.**, Collazos-Ortiz, M. A., Sarmiento-Sabogal, J., & Cayon-Fallon, E. (2025). Financial knowledge and financial behavior: evidence from five Latin American countries before and during the COVID-19 pandemic. *International Journal of Bank Marketing*, 44(6), 1095-1116. ([link](#))
- Sarmiento, J., Sadeghi, M., **Sandoval, J. S.**, & Cayon, E. (2021). The application of proxy methods for estimating the cost of equity for unlisted companies: evidence from listed firms. *Review of Quantitative Finance and Accounting*, 57(3), 1009-1031. ([link](#))
- Sarmiento, J., Cayon, E., Rendon, J., & **Sandoval, J. S.** (2019). The Disposition Effect and the Relevance of the Reference Period: Evidence Among Sophisticated Investors. *Journal of Behavioral and Experimental Finance*, 24, 100211. ([link](#))
- Sarmiento, J., Cayon, E., Collazos, M., & **Sandoval, J. S.** (2017). Positive asymmetric information in volatile environments: The black market dollar and sovereign bond yields in Venezuela. *Research in International Business and Finance*, 41, 547-555. ([link](#))

TEACHING EXPERIENCE

UGA: University of Georgia. PUJ: Pontificia Universidad Javeriana.

U: Undergraduate class. G: Graduate Class.

• UGA - Computer Applications for Financial Planning (U)	<i>Spring and Fall 2026</i>
• UGA - Introduction to Financial Planning (U)	<i>Fall 2024 and Fall 2025</i>
• PUJ - Corporate Finance/Finance I (U)	<i>2017 to 2024</i>
• PUJ - Managerial Finance/Finance II (U)	<i>2028 to 2023</i>
• PUJ - Fundamentals of Finance (G)	<i>2022 to 2023</i>
• Universidad Santo Tomas (G) - Econometric Analysis (module)	<i>Jul 2020</i>
• Universidad Santo Tomas (G) - Econometric and Time Series (module)	<i>Aug 2018</i>

WORK EXPERIENCE

- **Pontificia Universidad Javeriana** – Research Assistant and Lecturer Aug 2014 – Jun 2023
- **Consultorio de Finanzas Familiares (PUJ)** – Financial Counselor Jun 2019 – Jun 2020
- **Bancolombia S.A.** – Finance Intern Feb 2013 – Aug 2013

CONFERENCE PRESENTATIONS AND POSTERS

- (Scheduled) CFP Board Connection Conference, “How Physical and Mental Health Shape EITC Filing During COVID-19” (Poster) 2026
- VITA U Conference, “How Physical and Mental Health Shape EITC Filing During COVID-19.” 2026
- ACCI Conference, “Flood Events and Precautionary Savings.” 2026
- VITA U Conference, “VITA Service-Learning Experience, Social Norms, Public Service Motivation, and Prosocial Behaviors.” 2025
- ACCI Conference, “An Analysis of Emergency Savings and Employment Stability Using the SCF 2022.” 2025
- ACCI Conference, “Financial Knowledge, Financial Behaviors, and Pandemic Resilience: A Study in Latin America Amidst the COVID-19 Period.” 2024

AWARDS AND DISTINCTIONS

Awards

- ACCI Student/Young Professional Conference Scholarship (ACCI) 2025
- Dr. Betty Lane Graduate Scholarship (University of Georgia) 2024
- Virginia Wilbanks Kilgore Scholarship (University of Georgia) 2023

Distinctions

- Capital Market Architects Competition, AMV Colombia, 2nd place. 2015
“Early warning of price bubbles: an application to the Colombian stock market” (with Nicolas Ronderos)

ADDITIONAL INFORMATION

- **Technical Skills:** R, Stata, Python, SAS, $\text{\LaTeX}$.
- **Languages:** Spanish (Native), English (Fluent).
- **Ad Hoc Reviewer:** *Journal of Consumer Affairs*, *Financial Services Review*, *Family and Consumer Sciences*.
- **Professional Service:** Committee Member, ACCI Conference (2026); Co-Editor, *Consumer Interests Annual* (2026).
- **Clinical Experience:** Financial Counselor, Love and Money Center at UGA (Spring 2026).
- **University Outreach:** Camp Advisor, Financial Planning Academy, University of Georgia (Summer 2024 and Summer 2025).

REFERENCES

Swarn Chatterjee (Co-Chair)

Financial Planning, Housing and Consumer Economics

University of Georgia

swarn@uga.edu

Patryk Babiaryz (Co-Chair)

Financial Planning, Housing and Consumer Economics

University of Georgia

pbabiaryz@uga.edu

Kimberly Watkins

Financial Planning, Housing and Consumer Economics

University of Georgia

kimberly.watkins@uga.edu

Last Updated: August 2026