

CLEVELAND STIFF
11410 Lake Louise CT
Cypress, TX 77433

(281) 757-6090

ccstiff@pvamu.edu

SUMMARY

I am a goal-oriented business professional and instructor with the ability to teach business theories in a realistic and simplistic manner. I have excellent interpersonal, communication, and leadership skills. This allows me to adapt to different learning environments by using different teaching techniques.

PRAIRIE VIEW A&M UNIVERSITY, Prairie View, TX

September 1, 2013-present

College of Business - Lecturer I

- **Classes taught** – MGMT 3310 – Principles of Management
- Responsibilities included:
 - Planning and presenting classroom lectures.
 - Disseminating information to students effectively.
 - Monitoring student's comprehension of information.
 - Evaluating student's progress relative to the institutions standards.
- Serve as Faculty Advisor to The American Marketing Association (2017-Present).
- Serve as member of the Teaching Committee (2015 – Present).
- Serve on the Student Recruitment and Retention Taskforce (2018 – Present).
- Faculty Advisor for student registration (2015-Present)

TEXAS WOMAN'S UNIVERSITY, Prairie View, TX

January 10, 2019-present

College of Business – Adjunct Instructor

- **Classes taught** – MGT 3003 – Principles of Management
- Responsibilities included:
 - Planning and presenting classroom lectures.
 - Disseminating information to students effectively.
 - Monitoring student's comprehension of information.
 - Evaluating student's progress relative to the institutions standards.

LONESTAR COLLEGE – CYFAIR, Cypress, TX

January 6, 2014-December 15, 2021

College of Business – Adjunct Instructor

- **Classes taught** – MGMT 1327 – Principles of Management, SUPV 1309 Supervision
- Responsibilities included:
 - Planning and presenting classroom lectures.
 - Disseminating information to students effectively.
 - Monitoring student's comprehension of information.
 - Evaluating student's progress relative to the institutions standards.

TARRANT COUNTY COLLEGE - Fort Worth, TX

September 1999 – December 2000

College of Business - Adjunct Instructor

Classes taught – MRKT 2000 - Principles of Marketing

Responsibilities included:

- Planning and presenting classroom lectures.
- Disseminating information to students effectively.
- Monitoring student's comprehension of information.

- Evaluating student's progress relative to the institutions standards.

PUBLICATIONS/PRESENTATIONS

Journal of Accounting and Finance

Credit-Based Insurance Scores and the Cost to Consumers

2019

- Stiff, C., Bell, R. L., & Tandon, S. (2019). Credit-based insurance scores and the cost to consumers. *Journal of Accounting and Finance*, 19(8), 143-149.
- ABSTRACT - A CS (CS) can determine whether a consumer will or will not receive a loan for an automobile, house, or small business. The interest rate banks charge for loans, credit cards, and some employment opportunities, are dependent on a CS. CSs directly affect the cost of all types of insurance coverage, especially property and casualty. Insurance carriers are permitted by law in most States to use Credit-Based Insurance Score (CBIS) to determine premiums. The CS is not the same as the CBIS. We explicate the difference between a CS and a CBIS in this article. We help consumers of insurance products better understand how insurance carriers determine premiums based on CBIS. We share 10 recommendations tips to help consumers raise their CS's and lower the cost of their insurance premiums by improving their CBIS. We also make recommendations involving other premium rating factors that may help in the event that their CS is compromised.

Keywords: insurance, CSs, factors, reporting, disputes, premiums, FICO

International Journal of Economics, Commerce and Management

Effects of Foreign Aid on Foreign Direct Investment Inflows to Africa 2019

- Rahim Quazi, Audria Ford, Mohammed Hussein, Daniel Kennebrew, Cleveland Stiff, Sudhir Tandon
- ABSTRACT - This study analyzes the effects of foreign aid on FDI inflows to Africa. The sample includes 1996-2017 data from 52 countries. The econometric model uses the FGLS (Feasible Generalized Least Squares) panel estimation methodology and finds that foreign aid significantly boosts FDI inflows to Africa. However, when total aid is disaggregated into multilateral aid and bilateral aid, it is found that multilateral aid is a positive determinant of FDI, but bilateral aid is not. These results validate the hypothesis that multilateral aid (which is likely to be guided by the non-political developmental mission of the multilateral donor organizations) is channeled into funding legitimate development projects that raise the productivity of capital and help attract more FDI, but bilateral aid (which is likely to be aligned with the geo-political self-interests of the donor countries) can be funneled into non-productive ventures.

PROFESSIONAL EXPERIENCE

CLEVELAND STIFF INSURANCE LLC, Cypress, TX
Agent / Owner

2010 –Present

Responsibilities include:

- Selling insurance and financial products and services to individuals, families, and small businesses.

- Developing and maintaining good, working relationships with clients, team members, and vendors.
- Hiring, building, and developing a high performing team.
- Creating, implementing, monitoring, and evaluating office systems and processes.
- Developing, executing, and evaluating an ongoing business plan.
- Managing agency growth.

R.J. REYNOLDS TOBACCO COMPANY **Orlando, FL** **1991 - 2008**
Positions Held - Senior Manager, Key Accounts - Division Sales Manager - Account Manager - Sales Representative

Responsibilities included:

- Selling concepts, programs, and products to key account decision-makers at the wholesale and retail level.
- Developing and maintaining good, working relationships with RJRT employees and key decision-makers in accounts.
- Achieving new item launch goals.
- Establishing R.J. Reynolds as the category advisor in wholesale and retail accounts.
- Analyzing numerical data to identify and capitalize on new and existing business opportunities.
- Coordinating and monitoring product shipment and program logistics from manufacturer to wholesale to retail.
- Managing and developing sales personnel (Division Sales Manager).
 - Direct Reports
 - Two Retail Managers
 - Nine Sales Representatives
 - Indirect Reports
 - Sixteen Retail Representatives
 - Nine part-time General Sales Workers

Safeway / Apple Tree Food Stores **Houston, TX** **1983 - 1991**
Positions Held – Manager Trainee / Assistant Manager

Responsibilities included:

- Communicating with customers and providing excellent customer service.
- Assisting the Store Manager with day-to-day operations
- Planning daily activities to include merchandising,
- Implementing corporate marketing, merchandising, and sales plans.
- Monitoring and evaluating team member performance and responding appropriately.
- Assisting the Store Manager in monitoring the profitable operation of the facility.

COMMUNITY EXPERIENCE

HEALTHY HOUSTON, (PVAMU Initiative) **Houston, TX**
Member – Insurance

August, 2020 – present

- Responsible for educating citizens in economically depressed areas regarding the importance and principles of Property & Casualty, Flood, and Life insurance.

FINAL EXPENSE, (Seminars) **Cypress / Houston, TX**

Presenter – Insurance Products

August, 2019 – present

- Presented and educated the 55+ community on the importance of being financially prepared to make life's transition.

EDUCATION

Amberton University

Garland, TX

Master of Business Administration - General Business

1996-1998

Jackson State University

Jackson, MS

Bachelor of Science - Finance

1979-1983

PROFESSIONAL TRAINING

Texas Adjuster All-Lines

Xactimate 27 Training

Property and Casualty License

Life and Health License

Series 6 Securities License

Series 63 Securities License

Personal Selling Skills

Oral Presentation Skills

Management for Motivation

Conducting Effective Meetings

Professional Sales Negotiations

Excel / PowerPoint / Word / Outlook