

Statement of Qualification – Chris Robinson

Chris Robinson received his MBA in 1980 with a focus on finance and accounting and his PhD in 1985 with a focus on finance from the University of Toronto. Dr. Robinson is Associate Professor of Finance at the School of Administrative Studies, York University in Toronto. He is a Chartered Professional Accountant and a Certified Financial Planner, and is one of the inaugural Fellows of the Financial Planning Standards Council. His areas of expertise include accounting, personal financial planning, corporate finance, security valuation, financial statement analysis and ethics for investment managers and financial planners. He has used his knowledge to write two reports on payday lending for the federal government, one report for the Association of Community Organizations for Reform Now (ACORN) in Toronto and three reports on regulation of payday lending for the Manitoba Public Interest Law Centre.

He has been interviewed by newspapers and numerous CBC radio stations on subjects like payday lending and personal financial planning. He has won many outstanding paper awards and published many research papers on topics in personal financial planning and presented at numerous academic and professional conferences. His co-authored (with Dr. Kwok Ho) textbook *Personal Financial Planning 5e* (2012, *Captus Press*) is used in universities and colleges across Canada. His current research work includes projects on help-seeking in financial planning, retirement income sufficiency in Canada (both funded by the Financial Planning Foundation) and ethics of discounting. He is presently revising his co-authored (with Dr. Mark Schwartz) paper, “A Corporate Social Responsibility Analysis of Payday Lending” government contracted report on this topic (see list below). He is also doing further research in how insurance agents estimate client life insurance needs for revision of a co-authored (with Victoria Zaremba) paper, “How much life insurance do you need?”

Dr. Robinson testified before the Manitoba Public Utilities Board in 2007-2008 regarding the initial payday lending regulations in Manitoba. He also provided expert opinion in the 2013 payday loans review.

Dr. Robinson will rely on his expertise in accounting, in qualitative research, in personal finance and in corporate finance.