

# Higher Education Markets, Theory and Practice

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## Abstract

Curtis Jr (2018) restates theories Individual Leisure Theory, with Price-Adjustments, for Individuals in Capital Markets, and Individual Returns to Accumulation vs. Latent Systems, with considerations of Expected Returns, Information & Market Clearing and how Graduate Program degree candidates and universities can increase higher education market efficiency with effective form administration through enhancing i. admissions administration, ii. degree administration, iii. employment administration, and iv. publishing administration.

**Keywords:** applied economics education, financial economics, human capital theory

## 1. Introduction

Curtis Jr (2018) applies administration and graduate program degree candidates to a market clearing condition, using economic and finance theory from Curtis Jr (2017) to show the decision-making processes of an individual dividing time between higher education knowledge and wisdom accumulation and leisure. James Curtis Jr also shows university officials and executives the decision-making processes of individuals dividing their time between leisure, and financial endowment management and growth.

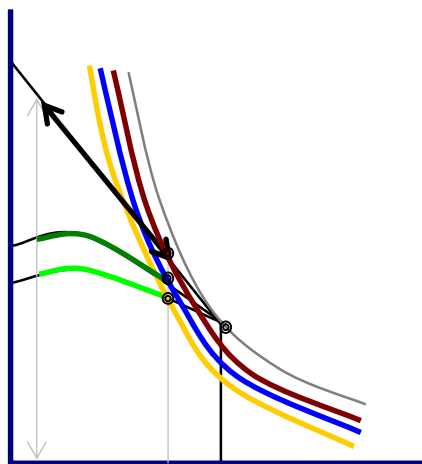


Figure 1. Individual leisure theory, with price-adjustments, for individuals in capital markets, created by James E Curtis Jr

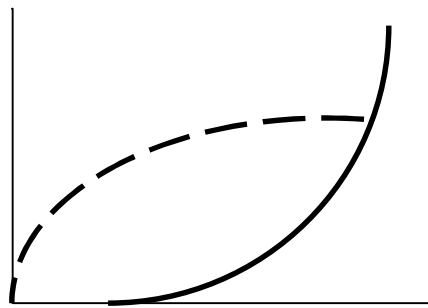


Figure 2. Individual returns to accumulation vs. latent systems, with considerations of expected returns, information & market clearing, created by James E Curtis Jr

These concepts applied to the processes of higher education and effective university administration, theoretically, leading to more productive graduates from a Graduate Program.

JECJEF University Form, Admissions, 1 of 2, completed by the graduate program admission applicant.

4313 **The Admissions Application to the Education Foundation, E.F.** Admissions, 1 of 2  
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 4316 01. Program Assessment INTERNAL REVIEW ONLY  
 4317 02. Program Contact, i.e. Emergencies  
 4318 03. Student Applicant Name  
 4319 04. Student Applicant Program(s)  
 4320 05. Student Date of Birth  
 4321 06. Student E-mail Address  
 4322 07. Student E-mail Address, Alt.  
 4323 08. Student Previous Address  
 4324 09. Student Previous Employment  
 4325 10. Student Previous Employment, #  
 4326 11. Student Schooling  
 4327 12. Student Statement  
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 4329 13. Student Supplementary Credential, based on the following  
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 4331 I. Admissions. Curtis Jr (2017, 2018) describes the History of the PhD. In the  
 4332 United States, "the Ph.D. degree is the highest academic degree awarded by  
 4333 universities in most fields of study. ...Universities in the United States that award the  
 4334 Ph.D. degree, and those universities vary widely in their criteria for admission,  
 4335 as well as the rigor of their academic programs. ...Typically, Ph.D. programs require  
 4336 applicants:<sup>2</sup>  
 4337 i. to have a bachelor's degree in a relevant field,<sup>3</sup> and/or  
 4338 ii.<sup>4</sup> in many cases in the humanities, a master's degree,  
 4339 iii. reasonably high grades,  
 4340 iv. ...relevant academic coursework,  
 4341 v. a ...statement of interest in the field of study, and  
 4342 vi. satisfactory performance on a graduate-level exam,  
 4343 specified by the...program, i.e., GRE<sup>5</sup>  
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 4345 II. Pre-Graduate Research Student "Requirements. U.S. students typically undergo  
 4346 a series of three phases in the course of their work toward the Ph.D. degree. The first  
 4347 phase consists of coursework in the student's field of study and requires one to three  
 4348 years to complete. This often is followed by, (in the second phase), a preliminary, a  
 4349 comprehensive examination, or a series of cumulative examinations where the  
 4350 emphasis is on the breadth rather than depth of knowledge. The student is often later,  
 4351 (in the third phase) required to pass oral and written examinations in the  
 4352 field of specialization within the discipline, and here, depth is emphasized. Some  
 4353 Ph.D. programs require the candidate to successfully complete requirements.<sup>6</sup>  
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 4355 III. Models of Graduate Research Student "Supervision At some universities, (in  
 4356 the first phase), there may be training for those wishing to supervise  
 4357 Ph.D. studies... Authors report empirical data on the benefits, (in the second phase),  
 4358 that a Ph.D. candidate may gain if he or she publishes work, and note that Ph.D.  
 4359 students are more likely to do this with adequate encouragement from their  
 4360 supervisors. (in the third phase) Wisker (2005) has noticed how research into this  
 4361 field has distinguished between two models of supervision:  
 4362 The technical-rationality model of supervision, emphasizing technique,<sup>7</sup> or,  
 4363 <sup>8</sup>The negotiated order model, ...emphasizing fluid and dynamic change in the  
 4364 Ph.D. process.<sup>9</sup>  
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Education Foundation, Admissions, 4313 57<sup>th</sup> Avenue, 1, Bladensburg, MD 20700, jecjr\_educationfoundation@yahoo.com, jecjr@jecjef.net

Figure 3. Admissions applicant, created by James E Curtis Jr (JECJEF University Form, 2018)

JECJEF University Form, Admissions, 2 of 2, completed at the discretion of the admissions representative, after “JECJEF University Form, Admissions, 1 of 2, completed by the graduate program admission applicant”.

4313 **The Admissions Application to the Education Foundation, EJ** Admissions, 2 of 2

4314

4315 I. Administrative Determination      II. Financing      III. Status of Academic Performance      IV. Transcript Transfer      INTERNAL REVIEW ONLY

4316 01. Program Assessment      INTERNAL REVIEW ONLY

4317 02. Program Contact, i.e. Emergencies

4318 03. Student Applicant Name

4319 04. Student Applicant Program(s)

4320 05. Student Date of Birth

4321 06. Student E-mail Address

4322 07. Student E-mail Address, Alt.

4323 08. Student Previous Address

4324 09. Student Previous Employment

4325 10. Student Previous Employment, #

4326 11. Student Schooling

4327 12. Student Statement

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4329 13. Student Supplementary Credential, based on the following

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4333 universities in most fields of study. ...Universities in the United States that award the

4334 Ph.D. degree, and those universities vary widely in their criteria for admission,

4335 as well as the rigor of their academic programs. ...Typically, Ph.D. programs require

4336 applicants \*

4337 i. “to have a bachelor’s degree in a relevant field,” and/or

4338 ii.” in many cases in the humanities, a master’s degree,

4339 iii. reasonably high grades,

4340 iv. ...relevant academic coursework,

4341 iv. a ...statement of interest in the field of study, and

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4343 specified by the...program, i.e., GRE<sup>1</sup>

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4346 a series of three phases in the course of their work toward the Ph.D. degree. The first

4347 phase consists of coursework in the student’s field of study and requires one to three

4348 years to complete. This often is followed by, (the second phase), a preliminary, a

4349 comprehensive examination, or a series of cumulative examinations where the

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4364 Ph.D. process.<sup>4</sup>

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Education Foundation, Admissions, 4313 57<sup>th</sup> Avenue, 1, Bladensburg, MD 20720, jecjr\_educationfoundation@yahoo.com, jecjef@jecjef.net

Figure 4. Admissions administration, created by James E Curtis Jr (JECJEF University Form, 2018)

JECJEF University Form, Dean's, 1 of 2, completed by the graduate program degree applicant.

4313 **The Certification of Degree from the Education Foundation, EF** Dean's Office, 1 of 2

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4316 01. Graduation Assessment INTERNAL REVIEW ONLY

4317 02. Graduation Applicant Contact

4318 03. Graduation Applicant Name

4319 04. Graduation Applicant Program(s)

4320 05. Graduation Applicant Date of Birth

4321 06. Graduation Applicant, E-mail

4322 07. Graduation Applicant, E-mail, Alt.

4323 08. Previous Address

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4326 11. Schooling

4327 12. Statement on the H.Ph.D.

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13. Statement on the Ph.D.

14. Statement on the postdoc

15. Supplementary Credentials

Excerpts from Education Foundation, "History of Education and History of The PhD", Education Foundation Preliminary Paper Series, with sincere gratitude to EF PRA James E Curtis, Jr & Wikipedia.org. Historically, "...advanced degrees were not a criterion for professorships at most colleges. That began to change as the more ambitious scholars at major schools (began to immigrate from) the U.S." in the mid-1900s. Furthermore, "that of the institutions awarding termed Ph.D.s in 1936 were undergraduate institutions that granted the degree for work done away from campus. ... Degrees awarded by universities without (association and/or U.S. Department of Education certified) Ph.D. programs accounted for about a third of the 302 doctorates recorded by the U.S. Department of Education in 1936." Among these doctorate degrees, "9-10% were honorary" J.E. H.Ph.D.

Excerpts from Education Foundation, "History of Education and History of The PhD", Education Foundation Preliminary Paper Series, with sincere gratitude to EF PRA James E Curtis, Jr & Wikipedia.org. "A Doctor of Philosophy, ... Ph.D. or Ph.D. is the highest academic degree awarded by universities in most countries. Ph.D.s are awarded for programs across the whole breadth of academic fields. The completion of a Ph.D. is often a requirement for employment as a university professor, researcher, or scientist in many fields. Individuals who have earned a Doctor of Philosophy degree may, in most jurisdictions, use the title of Doctor...other abbreviated D.Ph., or, in non-English speaking countries, post-nominal letters such as Ph.D.; or Ph.D.

Comparatively, "philosophy" (of Doctor of Philosophy) does not refer to the (study) of philosophy, but is used in a broader sense in accordance with its original Greek meaning, "...true of wisdom" in most of Europe, all fields: history, philosophy, social sciences, mathematics, and ... natural sciences, other than the so-called ... vocational ... curriculum ... were traditionally known as philosophy"

Historically, "the requirements to earn a Ph.D. degree vary considerably according to the country, institution, and time period, from entry-level research degrees to higher doctorates." U.S. students typically undergo a series of three phases in the course of their work toward the Ph.D. degree', 1. coursework, 2. examinations and "high level" teaching, & 3. written dissertation.

Excerpts from Education Foundation, "History of Education and History of The PhD, Post-Doctors", Education Foundation Preliminary Paper Series, with sincere gratitude to EF PRA James E Curtis, Jr & Wikipedia.org. "A postdoctoral researcher or postdoc is a person professionally conducting research after the completion of their doctoral studies, typically a Ph.D. ... In some countries, postdoctoral research may lead to further formal qualifications or certification, while in other countries it does not. Postdoctoral research may be funded through an appointment with a salary or an appointment with a stipend or sponsorship award. Appointments for such a research position may be called postdoctoral research fellow, postdoctoral research associate or postdoctoral research assistant, i.e. PRA. The median salary of postdoctoral researchers is 44% less than the ...average for tenured postdoctoral"

Education Foundation, 4313 57<sup>th</sup> Avenue, 1, Eldersburg, MD 27020. leair.educationfoundation@aahoo.com. leair@icicf.net  
Figure 5. Degree applicant, created by James E Curtis Jr (JECJEF University Form, 2018)



JECJEF University Form, Dean's, 2 of 2, completed at the discretion of the dean's representative, after "JECJEF University Form, Dean's, 1 of 2, completed by the graduate program degree applicant".

**4313 The Certification of Degree from the Education Foundation, EJ** Dean's Office, 2 of 2

| 4314 | I. Admin Determination                 | II. Funding/Placement | III. Status of Academic Performance | IV. Transcript | INTERNAL REVIEW ONLY |
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| 4315 | 01. Graduation Assessment              |                       |                                     |                | INTERNAL REVIEW ONLY |
| 4316 | 02. Graduation Applicant Contact       |                       |                                     |                |                      |
| 4317 | 03. Graduation Applicant Name          |                       |                                     |                |                      |
| 4318 | 04. Graduation Applicant Program(s)    |                       |                                     |                |                      |
| 4319 | 05. Graduation Applicant Date of Birth |                       |                                     |                |                      |
| 4320 | 06. Graduation Applicant, E-mail       |                       |                                     |                |                      |
| 4321 | 07. Graduation Applicant, E-mail, Alt. |                       |                                     |                |                      |
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| 4323 | 09. Previous Employment                |                       |                                     |                |                      |
| 4324 | 10. Previous Employment, #             |                       |                                     |                |                      |
| 4325 | 11. Schooling                          |                       |                                     |                |                      |
| 4326 | 12. Statement on the H.Ph.D.           |                       |                                     |                |                      |
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**12. Statement on the H.Ph.D.**  
 Excerpt from Education Foundation, "History of Education and History of The PhD", Education Foundation Preliminary Paper Series, with sincere gratitude to EF PRA James E Curtis, Jr & Wilfreda.org  
 Historically, "... advanced degrees were not a criterion for professorships at most colleges. That began to change as the more ambitious schools at major schools (began to emerge from) the U.S." in the mid-1800s. Furthermore, "half of the institutions awarding earned Ph.D.s in 1880 were undergraduate institutions that granted the degree for work done away from campus... Degrees awarded by universities without (approval and/or U.S. Department of Education certified) Ph.D. programs accounted for about a third of the PhD doctorates recorded by the U.S. Department of Education in 1880." Among these doctorates degrees, "3-10% were honorary" / a. H.Ph.D.

**13. Statement on the Ph.D.**  
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 "A Doctor of Philosophy... Ph.D. or PhD, is the highest academic degree awarded by universities in most countries. Ph.D.s are awarded for programs across the whole breadth of academic fields. The completion of a Ph.D. is often a requirement for employment as a university professor, researcher, or scientist in many fields. Individuals who have earned a Doctor of Philosophy degree may, in most jurisdictions, use the title of "Doctor" after abbreviated "Dr." or, in non-English speaking countries, post-nominal letters such as "Ph.D." or "PhD."  
 Comparatively, "philosophy" (of Doctor of Philosophy) does not refer to the (study) of philosophy, but is used in a broader sense in accordance with its original Greek meaning "...love of wisdom". In most of Europe, all fields... history, philosophy, social sciences, mathematics and... natural sciences... other than those called... vocational... curriculum... were traditionally known as philosophy."  
 Historically, "the requirements to earn a Ph.D. degree vary considerably according to the country, institution, and time period, from entry-level research degrees to higher doctorates." "U.S. students typically undergo a series of three phases in the course of their work toward the Ph.D. degree", 1. coursework, 2. examinations and "paper level" teaching, & 3. written dissertation.

**14. Statement on the postdoc**  
 Excerpt from Education Foundation, "History of Education and History of The PhD, Post-Doctoral", Education Foundation Preliminary Paper Series, with sincere gratitude to EF PRA James E Curtis, Jr & Wilfreda.org  
 "A postdoctoral researcher or postdoc is a person professionally conducting research after the completion of their doctoral studies, typically a Ph.D. ... In some countries, postdoctoral research may lead to further formal qualifications or certification, while in other countries it does not. Postdoctoral research may be funded through an appointment with a salary or an appointment with a stipend or sponsorship award. Appointments for such a research position may be called postdoctoral research fellow, postdoctoral research associate or postdoctoral research assistant, i.e. PRA. The median salary of postdoctoral researchers is 44% less than the... average for tenured positions"

**15. Supplementary Credentials**

Figure 6. Degree administration, created by James E Curtis Jr (JECJEF University Form, 2018)

JECJEF University Form, Employment, 1 of 2, completed by the applicant for employment.

4313 **The Application for Employment with the Education Foundation** Employment, 1 of 2  
4314  
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4316 01. Admin Executive Professional **INTERNAL REVIEW ONLY**  
4317 02. Applicant for Employment Contact  
4318 03. Applicant for Employment Name  
4319 04. Applicant for Employment Tasks  
4320 05. Applicant, Date of Birth  
4321 06. Applicant, E-mail Address  
4322 07. Applicant, E-mail Address, Alt.  
4323 08. Applicant, Previous Address  
4324 09. Applicant, Previous Employment  
4325 10. Applicant, Previous Employment, #  
4326 11. Applicant, Schooling  
4327 12. Applicant, Statement  
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Education Foundation, 4313 57<sup>th</sup> Avenue, 1, Bladensburg, MD 27020, jecjr\_educationfoundation@yahoo.com, jecjef@jecjef.net

Figure 7. Employment application, created by James E Curtis Jr (JECJEF University Form, 2018)

JECJEF University Form, Employment, 2 of 2, completed at the discretion of Director of Operations' representative, after "JECJEF University Form, Employment, 1 of 2, completed by the applicant for employment".

4313 **The Placement for Employment with the Education Foundation** Employment, 2 of 2

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| 1. Administrative Determination            | 2. Funding | 3. Status of Employment Performance | 4. Transfer | INTERNAL REVIEW ONLY |
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| 4316 01. Admin Executive Professional      |            |                                     |             | INTERNAL REVIEW ONLY |
| 4317 02. Applicant for Employment Contact  |            |                                     |             |                      |
| 4318 03. Applicant for Employment Name     |            |                                     |             |                      |
| 4319 04. Applicant for Employment Tasks    |            |                                     |             |                      |
| 4320 05. Applicant, Date of Birth          |            |                                     |             |                      |
| 4321 06. Applicant, E-mail Address         |            |                                     |             |                      |
| 4322 07. Applicant, E-mail Address, Alt.   |            |                                     |             |                      |
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| 4324 09. Applicant, Previous Employment    |            |                                     |             |                      |
| 4325 10. Applicant, Previous Employment, # |            |                                     |             |                      |
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| 4327 12. Applicant, Statement              |            |                                     |             |                      |
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Figure 8. Employment administration, created by James E Curtis Jr (JECJEF University Form, 2018)

JECJEF University Form, publishing, 1 of 2, completed by the publishing applicant.

4313 **The Application for Publishing with the Education Foundation** Publishing, 1 of 2  
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4316 01. Admin Executive Professional INTERNAL REVIEW ONLY  
4317 02. Applicant for Publication Contact  
4318 03. Applicant for Publication Name  
4319 04. Applicant for Publication Series **EDUCATION FOUNDATION PRELIMINARY PAPER SERIES**  
4320 Curtis Jr (2018) compares paper archive methods. The Education Foundation Preliminary Paper Series is an electronic  
4321 research library. "An e-library [includes] an online collection of e-books. It is often an extension to a normal library and  
4322 can be accessed with your library account. Often, the books available as paperback in a library may also be available  
4323 as e-books." (<http://www.quora.com/What-is-concept-of-e-library/>). SDAS describes an e-library as "An electronic journal  
4324 is a periodical publication which is published in electronic format, usually on the internet. Electronic journals  
4325 have several advantages over traditional printed journals: You can search the contents pages and/or the full text of journals  
4326 to find articles on a certain subject." (SDAS, University of London, <https://www.sdas.ac.uk/library/resources/journals/about/>).  
4327 The Cambridge Dictionary describes e-libraries as a "website that makes books and other reading material available to users"  
4328 (Cambridge English Dictionary, <https://dictionary.cambridge.org/us/dictionary/english/e-library/>). Collins Dictionary suggests  
4329 an "e-library ... [is] an electronic or online library where one can have access to books, journals, novels, articles,  
4330 or any other information over net ... [Other general reader or a research scholar may have access to a number of e-libraries  
4331 sitting at home level." (<http://www.collinsdictionary.com/us/thesaurus/56446/e-library/>). Finally, Proquest states an e-library  
4332 helps simplify the research process and empowers novice researchers to more easily and efficiently choose their research topic  
4333 and find authoritative information to support their research claim. It delivers one of the largest collections of periodical and digital  
4334 media content editorially selected. " ([www.proquest.com/products-services/e-library.html](http://www.proquest.com/products-services/e-library.html)).  
4335 05. Applicant Date of Birth  
4336 06. Applicant E-mail Address  
4337 07. Applicant E-mail Address, Alt.  
4338 08. Applicant Mailing Address  
4339 09. Applicant Mobile Phone #  
4340 10. Applicant Paper 

| author(s) | date | paper title |
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4342 11. Applicant Schooling  
4343 12. Applicant Statement  
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4359 13. Applicant, Supplementary  
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4379 14. Applicant, Storage Request 

| Internet Graduate Research Institute, Number | URL <a href="http://jecjef.net">http://jecjef.net</a> , Research.HTML |
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27-2267541, Education Foundation Preliminary Paper Series, PO Box 3126, Washington DC 20010, jecjef@jecjef.net

Figure 9. Publishing application, created by James E Curtis Jr (JECJEF University Form, 2018)



JECJEF University Form, Publishing, 2 of 2, completed at the discretion of the Director of Operations' representative, after "JECJEF University Form, Publishing, 1 of 2, completed by the publishing applicant".

4313 **The Application for Publishing with the Education Foundation** **Publishing, 2 of 2**

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4315 I. Administrative Determination II. Funding III. Status IV. Transfer **INTERNAL REVIEW ONLY**

4316 01. Admin Executive Professional **INTERNAL REVIEW ONLY**

4317 02. Applicant for Publication Contact

4318 03. Applicant for Publication Name

4319 04. Applicant for Publication Series **EDUCATION FOUNDATION PRELIMINARY PAPER SERIES**

4320 Curtis, J. (2018) compares paper archive methods. The Education Foundation Preliminary Paper Series is an electronic research library. "An e-library (includes) an online collection of e-books. It is often an extension to a normal library and can be accessed with your library account. Often, the books available as paperbacks in a library may also be available as e-books." (<https://www.quora.com/What-is-concept-of-e-library>). SCAS describes an e-library as "An electronic journal is a periodical publication which is published in electronic format, usually on the Internet. Electronic journals have several advantages over traditional printed journals: You can search the contents pages and/or the full text of journals to find articles on a certain subject." (SCAS, University of London, <https://www.sas.ac.uk/library/external/ejournals/about/>) The Cambridge Dictionary describes e-libraries as a "website that makes books and other reading material available to users" (Cambridge English Dictionary, <https://dictionary.cambridge.org/dictionary/english/e-library>). Collins Dictionary suggests an "e-library ... (is) an electronic or online library where one can have access to books, journals, novels, articles, or any other information over net. ... [the] general reader or a research scholar may have access to a number of e-libraries sitting at home level" (<https://www.collinsdictionary.com/dictionary/644/e-library>). Finally, Proquest states an e-library "helps simplify the research process and empowers novice researchers to more easily and efficiently choose their research topic and find authoritative information to support their research claim. It delivers one of the largest collections of periodical and digital media content editorially selected." ([www.proquest.com/products-services/library.html](http://www.proquest.com/products-services/library.html))

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4335 05. Applicant Date of Birth

4336 06. Applicant E-mail Address

4337 07. Applicant E-mail Address, Alt.

4338 08. Applicant Mailing Address

4339 09. Applicant Mobile Phone #

4340 10. Applicant Paper **author(s) date paper title**

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4342 11. Applicant Schooling

4343 12. Applicant Statement

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4359 13. Applicant, Supplementary

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4379 14. Applicant, Storage Request **Internet Graduate Research Institute, Number URL <http://jecjef.net>, Research.HTML**

27-2267541, Education Foundation Preliminary Paper Series, PO Box 3126, Washington DC 20010, [jecjef@jecjef.net](mailto:jecjef@jecjef.net)

Figure 10. Publishing administration, created by James E Curtis Jr (JECJEF University Form, 2018)

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## Appendix A

### Statement from Author of the Article

#### *The Summary of the Recent Employment of James E Curtis Jr*

- 2003-2018 Assistant Director of Operations, Bookkeeper, President, Project Director, Researcher, JECJEF
- 2001-2018 Information Technology Manager and Internet Design Intern, JECJEF
- 2005-2010 Nonprofit Manager/Intern Supervisor, CUM, Washington, DC
- 1999 Intern, Tax Analyst, Economic Development Division ODO, Columbus, OH
- 1998-2002 Instructor, universities in Columbus OH, Delaware OH & Denver, CO
- 1996 -1997 Economist Assistant, Department of Research and Statistics, FDIC, Washington, DC
- 1992-1995 Intern/Financial Analyst, INROADS, COMSAT, Bethesda, MD
- 1991 Summer Intern/Legal Analyst, Office of Ethics and Civil Rights, GSA, Washington, DC

#### *The Summary of the Recent Entrepreneur Manuscripts of James E Curtis Jr*

- 2013-2019 Corporate Jurisprudence of Education Foundation, JECJEF organizational charts
- 2012-2019 501(c)3/Tax Exemption, USA, application and approval, JECJEF
- 2012-2019 Articles of Incorporation, USA and USA DC, application and approval, JECJEF
- 2003-2019 Potential Business Plan ®, Technical Notes ® to the Potential Business Plan ®
- 2011-2019 Strategic-Divine Resources ®
- 2001, 2012-2019 Trade Name, USA DC, USA PG County MD & USA State of MD, application and/or registration approval, Education Foundation
- 2001, 2012-2019 Trade Name, Better Business Bureau, registration, Education Foundation
- 1990-2019 Education Foundation, JECJEF

#### *The Summary of the Recent Information Technology Management of James E Curtis Jr*

- 1992-2018 Hardware, computer desktop, Dell, Gateway, Hewlett-Packard, Macintosh, and Sun
- 1992-2018 Hardware, computer laptop, ACER, Compaq, Dell, IBM, Leveno, Macintosh
- 1992-2018 Hardware, computer storage, 1000 gigabyte storage, floppy disk, RW CD/DVD, USB, Scandisk
- 1992-2018 Hardware, multifunction printer, Brother, Canon, Hewlett Packard, Xerox
- 1992-2018 Hardware, printer accessories, 11x17 printing, laminators, photo printing
- 1992-2018 Software, accounting and bookkeeping, Microsoft Excel, and QuickBooks
- 1992-2018 Software, antivirus, AVG and MacAfee
- 1992-2018 Software, data transfer, 1and1, File Zilla, FTP, jZip, Microsoft Explorer, Outlook
- 1997-2018 Software, database programming, Gauss, E-views, Microsoft Excel, SAS, SPSS, STATA



- 1992-2018 Software, domain, 1and1/jecjef, AT&T, Geocities, Office Live, Netzero, OSU Units, Yahoo
- 1992-2018 Software, email accounts, Comcast, Google, MyWay, Netzero, OSU Unit
- 1992-2018 Software, email entrepreneur, 1and1/jecjef, AT&T, Geocities, Office Live, Yahoo
- 1992-2018 Software, email management, 1and1/jecjef, Geocities, Office Live, Outlook, Yahoo
- 2001-2018 Software, graphic arts, 123certificate, Cyberlink, Real, Movie Maker, Microsoft Publisher
- 2001-2018 Software, internet design, 1and1/jecjef, Geocities, Microsoft Office, Office Live, Yahoo
- 1992-2018 Software, internet search, Chrome, Explorer, FTP, Google, JSTOR, LexisNexis, Netscape
- 2001-2018 Software, internet video, 1and1/jecjef, Microsoft Movie Maker, Office Live, Yahoo!, YouTube
- 1992-2018 Software, office, Corel WordPerfect, Lotus, Microsoft Office and Microsoft Works, PDF
- Colleges Research Institutions & Universities, Certificates and Degrees of James E Curtis Jr*
- 5th Phase Distinctions of James E Curtis Jr, designing a graduate program, institute & university
- 2017-12-31 *Honorary Doctorate of Philosophy, career award*, Education, Education Foundation
- 2017-12-31 *Honorary Executive Master of Arts, career award*, Education Administration, Education Foundation
- 2017-12-31 *Honorary Doctorate of Philosophy, career award*, Political Science, Education Foundation
- 2017-12-31 *Honorary Doctorate of Philosophy, career award*, Sociology, Education Foundation
- 2017 *JECJEF Prize in Charity, career award*
- 2014-04-09 *Honorary Doctorate of Laws, career award*, Laws, Education Foundation
- 2014 *JECJEF Prize in Advocacy, career award*
- 2013 Founder, The James Edward Curtis Jr Education Foundation/JECJEF University
- 2012 Founder, Internet Graduate Research Institute, IGRI
- 2012-12-31 *Honorary Doctorate of Philosophy, career award*, Interdisciplinary Studies, Education Foundation
- 2012 *JECJEF Prize in Economics, career award*
- 4th Phase Distinctions of James E Curtis Jr, The Post-Doctoral Studies of James E Curtis Jr
- 2011-2017 Doctoral Programs, Education, Laws, Political Science, Sociology, Education Foundation
- 2011-2017 Executive Master of Arts Programs, Education Administration, Education Foundation
- 2011-2012 Doctoral Program, Interdisciplinary, Accountancy Economics History Laws, Education Foundation
- 2003-2010 *Honorary Post-Doctoral Researcher, & sabbatical*, Education Foundation
- 3rd Phase Distinctions of James E Curtis Jr, The Ph.D. of James E Curtis Jr
- 2003-12-31 *Doctorate of Philosophy, Ph.D.*, Economics, Education Foundation
- 2003 Doctoral Program, Economics, Education Foundation, *transfer courses, exams, defenses, OSU*
- 2nd Phase Distinctions of James E Curtis Jr, The Ph.D. Program of James E Curtis Jr
- 2002 Doctoral Program, Ph.D. Written Defense, Proxy, Ohio State University/OSU, Columbus, OH
- 2001 Doctoral Program, Ph.D. Oral Defense, Proxy, OSU, Columbus, OH
- 2000 Doctoral Program, Ph.D. Oral Proposal, OSU, Columbus, OH
- 2000 Doctoral Program, Ph.D. Written Proposal, OSU, Columbus, OH
- 1999 Doctoral Program, Ph.D. Program Exam Pass, Economic History, OSU, Columbus, OH
- 1999 Doctoral Program, Ph.D. Program Exam Pass, Macro/Monetary Economics, OSU, Columbus, OH
- 1999 Doctoral Program, Ph.D. Program Exam Pass, Microeconomics, OSU, Columbus, OH
- 1998 Doctoral Program, Ph.D. Program Exam Pass, Macroeconomics, OSU, Columbus, OH
- 1997-2003 Doctoral Program, Economics, 3.37 GPA, courses, OSU, Columbus, OH
- 1997-1998 Master of Arts Program, *Master of Arts*, Economics, OSU, Columbus, OH
- 1st Phase Distinctions of James E Curtis Jr, The Pre-Doctoral Programs of James E Curtis Jr

- 1997-Summer Pre-Doctoral Program, Economics, American Economic Association/Univ. of Texas, Austin, TX  
 1996-Autumn Pre-Doctoral Program, Mathematics for Economists, Univ. of Maryland, College Park, MD  
 1995 International Studies, parliamentary government of Israel and Tel Aviv University, Israel  
 1994-Summer *Certificate*, Management, Harvard School of Business/INROADS, Boston, MA  
 1991-1996 *Bachelor Degree*, Economics & *Bachelor Degree*, Political Science, Howard /transfer from Rutgers  
 1990-2019 Founder Owner President, Education Foundation  
 1990-Summer Pre-Undergraduate Program, Mathematics, UDC, Washington, DC  
 1989-1991 Pre-Undergraduate Program Degree, *Diploma*, Calvin Coolidge/transfer from Garfield

## Appendix B

### Colleges, Research Institutions & Universities, Employment of James E Curtis Jr

- 2003-2018 Independent Researcher & Research Economist, Education Foundation  
 2014-2018 Economics Education, Correspondent, Education Foundation  
 2002-Summer Econometrics, Teaching Assistant including graduate school fundamentals, American Economic Association Summer Program at the University of Colorado, Denver, CO  
 2001-Summer Economics, Instructor, Executive Education, OSU Business School, Columbus, OH  
 2000-2001 Applied Statistics, Instructor, Economics, Ohio Wesleyan University, Delaware, OH  
 1998-2002 Macroeconomics & Money and Banking, Teaching Assistant, Economics, OSU, Columbus, OH  
 1998-2002 Microeconomics & Intermediate Microeconomics, Instructor, Economics, OSU, Columbus, OH

### Graduate Advising, Research Assistants, and Research Grants of James E Curtis Jr

Curtis Jr, James E, *research success*, Education Foundation, \$1,500-\$4,500 year, JEC Home Office & Research Grants.

Curtis Jr, James E, *education administration success*, Education Foundation, 797-798 credit score from Capital One and 3 grants, less than \$300 each, from Bank of America, HSBC, TD Bank, applied to Home Office and Research expenses 2016-2018.

Curtis Jr, James E, *graduate program success*, EF, distant research advising request after reading working papers, grad student in Maryland, 2017.

Curtis Jr, James E, with RH Steckel, *higher education success, promotion of research assistant*, a research assistant, hired in 2000, was selected to the USA Top 30 OSU economics graduate program, 2002.

Curtis Jr, James E, with RH Steckel, *USA Free Blacks 1860-1870, database formation, Maryland, Pennsylvania*, database on microfiche, converted to electronic data using sampling manual, created by James E Curtis Jr., and database stored by 6 interviewed, paid, undergraduate research assistants, \$2,000 research grant from OSU Economics and \$11,000 National Science Foundation, 2000-2001.

## Appendix C

### Economics & Education Publications of James E Curtis Jr

Curtis Jr, James E, "Essays in Labor Economics", **International Research in Economics and Finance**, Forthcoming 2018.

Curtis Jr, James E, "A Graduate Program with Competitive Degree Candidates and Economics Education", **Journal of Education and Development**, Forthcoming 2018.

Curtis Jr, James E, "Excerpts from Advanced Studies in Economics" **Journal of Economics and Political Economy**, Volume 5, Issue 2, June 2018, pp. 292-311.

Curtis Jr, James E, "A Study of Consumption Decisions and Wealth, Individual Data, Political Economy and Theory", **Journal of Economics Library**, Volume 5, Issue 2, March 2018.

Curtis Jr, James E, "Differences in Wealth, Evidence from Structural Regression Decomposition, 1850-1870" **Journal of Economics and Social Thought**, Volume 5, Issues 1, March 2018, pp. 42-55.

Curtis Jr, James E, "A Theory of Wealth Accumulation Considering Modern Net Savings Gradualism The

Impact of Unresolved Long Run Differences in Wealth Accumulation on the Annualized Net Savings in the USA”, **Journal of Economics Bibliography**, Volume 4, Issue 4, December 2017, pp. 375-380.

Curtis Jr, James E “Differences in Wealth, Education and History”, **Journal of Social and Administrative Sciences**, Volume 4, Issue 4, December 2017, pp. 398-417.

Curtis Jr, James E with the FDIC, L Davidson, J ReidHill, D Voesar, W Watson, “The Role of Appraisers and Subsequent Reforms” of “Commercial Real Estate and the Banking Crisis”, **History of the Eighties Lessons for the Future, FDIC**, ISBN 0-96661808-0-1, Volume 1, 1997, pp. 156-158, Volume 2, 1997.

#### **Admissions to Research Organizations, Associations, Memberships & Registrations of James E Curtis Jr**

- 2017-2018 RePec, *registration*, Economic and Business History Society, *member*, MPRA, *registration*  
 2017-2018 Midwestern Economics Association *member*, EHA, *member*, & Cliometric Society, *registration*  
 2017-2018 Association for the Study of Religion, Economics and Culture, *registration*  
 2018, 1998-2002 AEA Philadelphia, PA, *research conference attendee*, pipeline conference, *attendee, mentee, & presenter*  
 2011, 2017-18 Social Science Research Network eJournal & eLibrary, *subscriptions*  
 2001, 2010-19 *professional research registration*, DCRA, PGC, State of MD, USA BBB, USA IRS 27-2267541  
 1997-2003 The Ohio State University BGPSC, University of Michigan SCOR, *attendee and presenter*  
 2001-2002 SSHA, Chicago conference, WEA, San Francisco conference *attendee & paper presenter*  
 2001-2019 Education Foundation Preliminary Paper Series

#### **College Honors while Completing Coursework and providing Student Service, James E Curtis Jr**

- 2014 invitational US & international, Who’s Who Among Executives & Professionals  
 2013 career distinction medals, JECJEF Nobel prizes, advocacy, charity, economics, music, religion  
 1991-93, 2000 disenfranchised student scholar, INROADS, James Dickinson Carr, Office of Minority Affairs  
 1991-1998 Greek memberships, dues, rituals & programs, ΟΔΕ, ΦΒΚ, ΦΣΠ, ΠΣΑ, ΩΨΦ  
 1991-1998 scholar, Golden Key, Outstanding Young Americans, Who’s Who-Colleges & Universities  
 1991-1992 graduation award, Sons of the American Revolution Bronze Metal of Citizenship  
 1991-1992 writing award, newspaper author/Gwendolyn Brooks, Larry Neal essay 1<sup>st</sup> place/Marion Barry,  
 1992 selection, violin solo, Rutgers banquets

#### **Pre-College Honors while Completing Class Work and providing Student Services, James E Curtis Jr**

- 1989-1992 selection, violin solo, jazz ensemble, Christmas program, seniors  
 1986-1989 jacket letter & medals, Solo & Ensemble PWC VA, Violin solos, duet & quartet, I/V, II/V  
 1986-1989 selection, 1st chair/2nd violin, Godwin & Garfield, earned 1<sup>st</sup> chair/1st violin, Godwin-1 interval  
 1986-1989 selection, 2nd violin, alternate/30th, county orchestra, 12th of 96 violins regionally auditioning  
 1984-1989 stipend for athletic fee, soccer coach player referee, summer swimming, tennis club, WWE event

#### **Research Grants, Fellowships, & Scholarships of James E Curtis Jr**

- 2011-2018 Grants, BOA, HSBC, JEC, TD Bank, conference lodging & travel, home office, R&D  
 2002 Fellowship, University of Michigan SCOR, national research conference lodging & travel  
 2001-2002 Fellowships, The Ohio State University, The Graduate School, Dean’s Graduate Enrichment  
 97, 98-00, 02 Fellowships, AEA Pipeline, AEA Summer program student & teaching, lodging & travel  
 2000 Fellowships, *Journal of Money, Banking and Credit*, Dissertation Research, OSU Economics  
 1997-98, 2000 Fellowships, OSU, The Graduate School, Dean’s Graduate Enrichment, PEGS  
 1991-1995 Scholarships, Blackburn, ΩΨΦ, CBM, CMA, Duke Zeibert, Kiwanis Club, ΔΣΘ, Roothbert  
 1991-1995 Scholarships, multi-year, Carl Rowan-Gannett, James Dickinson Carr, Phillips-Murray

## Appendix D

### Student Service of James E Curtis Jr

- 1983-92, 2007 musician appreciation, choirs, disk jockey; guitar instructor, pianist, MP3/sheet music collages  
1994-2001 A interest/MI member, ΩΨΦ, 4th District, Conclave Delegate, Pan-Hellenic Council Rep  
1992-2001 Advocacy, grad students, BGPSC, funding allocation, grad studies, search committee, tutor  
1992-2001 Advocacy, students, community affairs, government, resident assistant, retention services  
1993-1997 ΦΣΠ, AT Chapter, Baltimore rep, *Help the Homeless Eat*, banquet/meetings with GWU/UDC  
1992-1997 INROADS/niaa, Committee chair, Comcast placement, *ISTJ score of Meyers-Briggs*, mentor  
1992-1997 INROADS/niaa, Haines Point, Harvard, HU, Morgan, *Renaissance*, Richmond, Silver Spring

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