

Cynthia B. Lloyd, J.D., MBA, CPA, Ph.D.

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PROFESSIONAL ACADEMIC EXPERIENCE

Accounting Teaching Focus(es): Financial Accounting, Managerial Accounting, Cost Accounting, Intermediate Accounting, Auditing, Federal Income Taxation for Individuals and Business Entities (Partnerships and Corporations), Payroll Accounting, State and Local Taxes, Ethics for Directors, Executives, and Accountants, and Professionalism for Accountants, and Business Law.

EDUCATION

Doctor of Philosophy in Business Administration
Concentration: Accounting
Morgan State University, Baltimore, Maryland

Doctor of Jurisprudence Degree
University of Houston Law Center, Houston, Texas

Master of Business Administration Concentration:
Accounting / Finance
University of Tennessee at Nashville, Nashville, Tennessee

Bachelor of Business Administration Major:
Accounting; Minor: Education University of
Miami, Coral Gables, Florida

Professional Achievements:

Licensed Attorney, Texas, 1984 and Florida, 2002
Federal Practice, Southern District of Texas, 1984
Certified Public Accountant, Texas, 1981

PROFESSIONAL AFFILIATIONS:

State Bar of Florida State
Bar of Texas
Texas State Board of Public Accountancy

Academic Teaching

University of Houston Downtown, School of Business, Tenure-Track Assistant Professor Houston, TX – August 2016 - Present
Professionalism for Accountants, Financial Accounting – Honors, Cost Accounting, Individual Income Taxation, Managerial Accounting – Honors, Advanced Managerial Accounting

Texas A&M International University, School of Business, Tenure-Track Assistant Professor Laredo, TX – August 2014 – May 2016
Auditing and Systems-WIN, Seminar in Auditing, Seminar in Ethics for Accountants, Individual Income Taxation, Advanced Taxation (Corporations, Partnerships, etc.), Intermediate Accounting I, Cost Accounting, Introduction to Managerial Accounting, and Advanced Managerial Accounting

Indiana University – Purdue University Fort Wayne, School of Business, Tenure-Track Assistant Professor Fort Wayne, IN – August 2010 – July 2014
Strategic Cost Management (Accelerated MBA), Introduction to Managerial Accounting, Advanced

Managerial Accounting, Cost Accounting, Advanced Managerial Accounting

Howard University, School of Business, Lecturer
Washington, DC, May 2008 – May 2009
Advanced Accounting and Financial Accounting Lecturer

Morgan State University, School of Business, Lecturer
Baltimore, Maryland, August 2006-May 2009
Financial Accounting, Managerial Accounting, and Tax Lecturer; Volunteer Income Tax Assistance (VITA) Director; Research Assistant

Texas Southern University, School of Business, Visiting Professor
Houston, Texas, August 2004-May 2006
Auditing, Managerial Accounting, Business Law, Business Communications (graduate and undergraduate) and Federal Income Taxation, Volunteer Income Tax Assistance (VITA) Director.

SCHOLARSHIP (2009 – PRESENT)

Published Peer – Review /Peer-Refereed Journal Articles

Liu, C. Z., Lloyd, C. B., Manrique, J., & Miller, S. (2024). An Empirical Analysis on Certified Public Accountants (CPA) Exam Passage Rates in Texas. *The Journal of Applied Business and Economics*, 26(3), 93-107.

Lloyd, Cynthia B. 2022. “Was this Accounting Fraud Hiding in Plain Sight?” December 2022: Volume 26, Issue 6 *Academy of Accounting and Financial Studies Journal*, 26(6), 1-12. <https://www.abacademies.org/articles/was-this-accounting-fraud-hiding-in-plain-sight-15365.html> (Print ISSN: 1096-3685; Online ISSN: 1528-2635).

Lloyd, Cynthia B., Salma Ibrahim, and Phyllis Y. Keys. 2022. “Attributes of Successful Restructuring Potential on Accounting & Financial Distress.” December 2022: Volume 26, Issue 6 *Academy of Accounting and Financial Studies Journal*, 26(6), 1-19. <https://www.abacademies.org/articles/attributes-of-successful-restructuring-potential-on-accounting-financial-distress-15366.html> (Print ISSN: 1096-3685; Online ISSN: 1528-2635).

Lloyd, Cynthia B., and Darshan Wadhwa. 2022. “Practices for negotiating tax debts successfully: Exploration of offer in compromise judicial tax court case decisions.” *Journal of Accounting and Taxation*, 14(3). Volume 14. Issue 3. Pages 256-281. August, 2022 DOI: 10.5897/JAT2022. <https://doi.org/10.5897/JAT2022.0540> Article Number: B690A7969656. ISSN 2141-6664

Lloyd, Cynthia, and Janet Papiernik. 2013. “Facing Strategic Growth and Financing Options: Moore Unique Skin Care, LLC, Houston, Texas,” June 2013: Volume 31, Number 1, pages 35-44 *Journal of Case Studies*. www.sfcjrjcs.org ISSN 2162-3171.

Ibrahim, Salma, Lloyd, Cynthia. 2011. The association between non-financial performance measures in executive compensation contracts and earnings management. *Journal of Accounting and Public Policy*, 30(3), 256–274. Impact of this article: Cited by 99 published articles as of February 23, 2022.

Lloyd, Cynthia, and Abbey, Augustus. 2009. Teaching Elementary Accounting To Non-Accounting Majors. *American Journal of Business Education*. Volume 2, Number 2, pages 23-30, March/April 2009. Cited by 28 published articles as of February 23, 2022.

Blind Peer Reviewer/Referee for a Peer Reviewed Journal

Journal of Forensic & Investigative Accounting (from December 31, 2021 agreed through January 30, 2022 completed). Australian Business Deans Council (ABDC) Listing as: *Journal of Forensic & Investigative Accounting*; Louisiana State University, 2165-3755, 2009, 3501,B.

Published Practitioner Journal Article (via Editor Review)

Lloyd, Cynthia, Shroff, Arpita and Yancy, Alicia. 2018. Repatriation of Foreign Earnings: A Lesson from Past Efforts. Practical Tax Strategies (Journal) Practical Tax Strategies. Boston, MA: RIA Group, 1998- Also available electronically via RIA Checkpoint. February 2018, pages 24-28.

Grant Awards

Principal Investigator for Volunteer Income Tax Assistance / Tax Counseling for the Elderly (VITA/TCE) 2020-2021 Grant to the University of Houston Downtown (\$28,000)

Principal Investigator for Volunteer Income Tax Assistance / Tax Counseling for the Elderly (VITA/TCE) 2021-2022 Grant to the University of Houston Downtown (\$35,000)

Principal Investigator for Volunteer Income Tax Assistance / Tax Counseling for the Elderly (VITA/TCE) 2022-2023 Grant to the University of Houston Downtown (35,000)

Principal Investigator for Volunteer Income Tax Assistance / Tax Counseling for the Elderly (VITA/TCE) 2023-2024 Grant to the University of Houston Downtown (\$40,000)

Seminar and Conference Papers Presented

Lloyd, Cynthia. The Association between the Government's Improved Technological Reporting Capabilities, Increased Criminal Bankruptcy Tax Fraud Allegations and Outdated Accounting Education, accepted for inclusion in the 2020 Government and Nonprofit Section Midyear Meeting program; a section of the American Accounting Association Presented March 7, 2020 by Cynthia B. Lloyd.

Lloyd, Cynthia and Darshan Wadhwa. Effective Accountants' Strategies for Settling Tax Debts under Exceptional Circumstances. Southwest Case Research Association with Journal of Applied Case Research and for Proceedings. Presented on March 14, 2019 by Cynthia B. Lloyd.

2016 Annual Meeting of American Accounting Association, New York, NY August 5-10, 2016, CEO/CFO Forced Turnover in Response to the SEC's Enforcement Actions on Financial Misrepresentation after SOX (presented by co-author Huey-Lian Sun).

2016 Mid-Atlantic Region Meeting American Accounting Association, Morgantown, West Virginia May 19-21, 2016, CEO/CFO Forced Turnover in Response to the SEC's Enforcement Actions on Financial Misrepresentation after SOX (presented by co-author Jui-Chin Chang).

19th Annual Western Hemispheric Trade Conference, Texas A&M International University, Laredo, Texas April 15-17, 2015, Differentiating between Reorganizable and Failed Bankruptcy Firms using CAPM and Non-Financial Performance Measures.

19th Annual Western Hemispheric Trade Conference , Texas A&M International University, Laredo, Texas April 15-17, 2015, The impact of SOX regulatory provisions and the SEC's enforcement actions on forced CEO/CFO turnover in response to financial misrepresentation.

North American Accounting Society (NAAS) meeting held in conjunction with the MBAA International Conference at the Drake Hotel in Chicago, IL, February 27 – March 1, 2013. Presenter of "Exploring Accountants' Deceptive Behavior in the Corporate Ranks: The Motives and Influences Before and After Sarbanes-Oxley.

Faculty Development

Association of College and University Educators (ACUE), Certificate in Effective College Instruction
Recognized on August 8, 2019

Center for Teaching and Learning Excellence (CTLE) University of Houston Downtown, “Fall 2016

Fundamentals of International Oil & Gas Accounting, D. Larry Crumbley-2018

Economic, Financial, Accounting Consultative CPA & Attorney Financial Specialist

Compliance Legal Services Contract Attorney

Washington, DC and Arlington, VA, May-Summer 2008

Anti-Trust /Merger/Acquisition document review

Cynthia B. Lloyd, Attorney Solo Practice

Houston, Texas, 2004-2006

Federal & State Representation (including executives and accountants) before the United States Securities and Exchange Commission, United States Bankruptcy Court and United States District Court for the Southern District of Texas, Internal Revenue Service and State District Court.

Office of State Attorney, 7th Judicial Circuit, Assistant State Attorney

Daytona Beach, Florida, March 2002- August 2004

Prosecution of criminal cases from intake to trial.

Morgan Stanley, Financial Advisor, Retirement Planning Specialist

Houston, Texas, July 1998-July 2001; Ormond Beach, Florida, July 2001 – February 2002 Retirement, estate and investment planning.

Cynthia B. Lloyd, Solo Practice, Attorney, Certified Public Accountant

Houston, Texas, 1985-1998

Federal & State Representation (including executives and accountants) before the United States Securities and Exchange Commission, United States Bankruptcy Court and United States District Court for the Southern District of Texas, Internal Revenue Service, State District Court and Texas Public Finance Commission.

Perdue, Brandon, Blair & Fielder, Attorney

Amarillo, Texas, 1984-1985

Ad valorem tax collection and related bankruptcy litigation.

Internal Revenue Service, Appeals Division, Legal (Tax) Research Assistant Houston, Texas, 1983

Research and writing legal tax briefs for IRS Appeals Attorneys

Butler Binion, Legal Assistant Houston,

Texas, 1983

Individual and trust tax return preparation.

Lairson, Young & Company, Certified Public Accountant

Houston, Texas, 1980-1981

Auditing, financial statement compilation, computer tax return preparation for individuals, corporations, partnerships and trusts, oil and gas ledger preparation. (The lead partner, and my mentor was a long-term member of the Texas-governor-appointed Texas State Board of Public Accountancy).

SERVICE

Academic Committee Service

Executive Director of Office of Research and Sponsored Programs (ORSP /"Grants") Search Committee
ACCI Department Curriculum Committee Chair
Committee on Credentials and Elections (2-year) Term through August 14, 2023 Honors
Council September 2021 – August 2023
Lecturer Search Committee October 2022 – December 2022 Lecturer
Search Committee October 2021 – December 2021
ACCI Lecturer Promotion and Policy Committee October 2021 – November 2021
MDCOB Curriculum and Learning Committee ACCI Member
AACI Curriculum and Learning Committee
Honors Program Council 2022
Impact Learning Office Advisory Committee October 11, 2021 – September 10, 2022
Community Engagement and Service-Learning Committee 2021-2022.
Impact Learning Office Advisory Committee 2021-2022 academic year
General Education Committee Member 2018-2020
Planning & Budget Development Committee Member 2019-2020
Community Engagement & Service-Learning Committee 2017- 2021 Faculty
Senate September 2016 – May 2022
Faculty Senate Executive Committee C) 2018-2019

Instruction and Instructionally Related Activities

Director Site Coordinator / Trainer for UHD's Volunteer Income Tax Assistance (VITA) Clinic/ Program.
2016 – Present .

Association of College and University Educators (ACUE), Recognized on August 8, 2019, Certificate earned
in ACUE's course in Effective Teaching Practices)

Texas State Board of Public Accountancy's approval sought, and was granted for course: June 2016 approval
for MBA course at University of Houston – Downtown School of Business entitled Professionalism for
Accountants (satisfies communication course requirement to qualify for sitting for the Texas CPA exam)

Texas State Board of Public Accountancy's approval sought, and was granted for course: Texas A & M
International University School of Business, May 2015 for Seminar in Ethics for Accountants (satisfies
accounting ethics course requirement to qualify for sitting for the Texas CPA exam)

Freshman Faculty Convocation" August 15, 2016

MEMBERSHIP IN ACADEMIC ORGANIZATIONS:

American Accounting Association

INFORMATION SYSTEM PROFICIENCIES

SAS Business Analytics programming, SAS Enterprise Guide, SPSS, AMOS, LISREL, WRDS, EVENTUS,
Research Insights (COMPUSTAT), CRSP; Microsoft Works, Microsoft Office, including Microsoft Word,
Excel, Power Point, Access; Mini-Tab, accounting and tax software.