

Moniquca (Nikki) L. Chappell, CPA, CAMS

Curriculum Vitae

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EDUCATION AND CERTIFICATIONS

Ph.D. in Accounting, Florida State University (3.714 GPA) 2019 – 2024 (Expected)
B.S. (Cum Laude) and M.S. in Accounting, Wake Forest University
Certified Public Accountant (North Carolina) – #29483
Certified Anti-Money Laundering Specialist

RESEARCH INTERESTS

Effects of financial accounting standards and banking regulations on financial institutions' reporting and operations, effects of leadership on accounting outcomes

DISSERTATION

“The Effects of Regulatory and Statutory Reliefs on CECL Adopting Banks’ Lending to Low- to Moderate- Income and Minority Borrowers”

Summary: This study examines the effect of CECL on banks’ mortgage lending to low- to moderate- income and minority borrowers and whether regulatory and statutory relief curtailed the decrease in lending.

Presentations: The PhD Project Annual Meeting (August 2023), Florida State University (June 2023), McKnight Doctoral Annual Fellows & Mid-Year Meeting (February 2023), East Carolina University Accounting and Research Roundtable Gathering (April 2022)

Awards: FINRA Investor Education Foundation Dissertation Completion Fellowship (2023), McKnight Dissertation Fellowship (2022)

WORKING PAPER

“Deregulation and Systemically Important Financial Institutions (SIFIs)” with Anne Ehinger (Preparing for submission)

Summary: This study examines the effect of deregulation on the risk-taking behavior of banks who had been formerly classified as systemically important to the US financial system.

Presentation: Florida State University (December 2021)

WORKS IN PROGRESS

“CECL’s Effect on Subprime Lending and Shadow Banking” (Data Results Analysis)

Summary: This study examines whether borrowers shift to subprime lending and shadow banking and the consequences after traditional banks decrease lending following the announcement of the current expected credit loss (CECL) model for recognizing credit losses.

“CECL’s Effect on Mortgage Sale Decisions” (Data Analysis)

Summary: Using hand collected data on mortgage sales, I examine effects of the current expected credit loss (CECL) model for recognizing credit losses on banks’ loan-level sale decisions.

Moniquca (Nikki) L. Chappell, CPA, CAMS
Curriculum Vitae, Continued

WORKS IN PROGRESS (Continued)

“Civil Money Penalties and Market Discipline” (Data Collection)

Summary: This study examines whether regulatory interaction between banking and non-banking regulators increases outside (market) discipline by bank stakeholders such as investors, debt-holders, credit rating agencies, Securities and Exchange Commission (SEC) and other regulators.

“How Bad Can They Be? An Examination of Lower Ability Managers” (Data Collection)

Summary: This study examines the consequences of a lower ability manager that smooths income on a firm and whether there are factors that can mitigate the negative effects of a lower ability manager.

TEACHING EXPERIENCE

Florida State University, College of Business

Analysis of Financial Statement Presentation (Asynchronous)	Summer 2023
Introduction to Cost Accounting, Instructor (In person, Rating 4.73 of 5.0)	Summer 2022
Introduction to Cost Accounting, Instructor (Online, Rating 4.3 of 5.0)	Summer 2021
Introduction to Managerial Accounting, Instructor (Asynchronous)	Summer 2020
Introduction to Managerial Accounting, Teaching Assistant	2019-Present

PROFESSIONAL EXPERIENCE

TIAA – Charlotte, NC 2010-2018

Accounting Manager - Managed the day-to-day accounting, quarterly financial statements, regulatory reporting and annual audits for the investment advisory entities within Nuveen, LLC and four international sales offices.

Bank of America – Charlotte, NC 2006-2009

Senior Auditor II - Led operational and compliance audits and Sarbanes Oxley, Section 404 testwork for back-office operations, including check processing, cash vaults and internal account reconciliation group. Tested and reviewed 10-Q and 10-K filings for accurate disclosures.

Blair, Bohle & Whitsitt, PLLC – Charlotte, NC 2004-2006

Senior Accountant - Led financial statement audits and reviews for small to midsize firms. Assisted client firms with Sarbanes Oxley, Section 404 compliance.

Monaghan Group, PLLC – Charlotte, NC 2002-2004

Consultant/Acting Controller - Reviewed monthly financial transactions and determined appropriate accounting treatment for small to medium firms with annual revenues of less than \$10 million.

Deloitte & Touche, LLP – Charlotte, NC 1998-2001

Senior Accountant - Performed financial statement audits and reviewed SEC 10-K filings for Duke Energy Corporation (including Crescent Resources) and Piedmont Natural Gas Company.

AWARDS AND HONORS

(2023) FINRA Investor Education Foundation Dissertation Completion Fellowship – Awarded to five PhD students across all disciplines to expand the pipeline of researchers from racial and ethnic backgrounds

(2022) Florida Education Fund – McKnight Dissertation Fellowship

(2020 – Present) AICPA Fellowship for Minority Doctoral Students

Moniquca (Nikki) L. Chappell, CPA, CAMS
Curriculum Vitae, Continued

SERVICE ACTIVITIES AND CONFERENCE ATTENDANCE

- (2023) AICPA & CIMA Conference on Banks & Savings Institutions
- (2023) AAA Annual Meeting, Denver, CO (Reviewer and Moderator)
- (2023) The PhD Project Annual Meeting, Denver, CO (Presenter)
- (2023) St. Louis Fed and Indiana University Workshop on Financial Institutions Research
- (2023) McKnight Doctoral Annual Fellows & Mid-Year Meeting, Tampa, FL (Presenter)
- (2023) Financial Accounting and Reporting (FARS) Midyear Meeting and Doctoral Student Consortium, Phoenix, AZ
- (2022) AAA Annual Meeting (Reviewer and Discussant), San Diego, CA
- (2022) The PhD Project Annual Meeting (Panelist), San Diego, CA
- (2022) FASB Doctoral Student Program, Norwalk, CT (by invitation only)
- (2022) East Carolina University Accounting and Research Roundtable Gathering (Presenter)
- (2022) Hawaii Accounting Research Conference (Reviewer)
- (2021) AAA Annual Meeting
- (2021) The PhD Project Annual Meeting
- (2021) Florida Financial Accounting Symposium, Tallahassee, FL (Discussant)
- (2021) Graduate Policy Committee (GPC) Subcommittee for Accounting Department
- (2020) AAA Annual Meeting
- (2020) The PhD Project Annual Meeting (Panelist)
- (2019) AAA Annual Meeting, San Francisco, CA
- (2019) The PhD Project Annual Meeting, San Francisco, CA

MEMBERSHIPS

- (2022-Present) FSU Fellows Society
- (2019-Present) The PhD Project
- (2019-Present) American Accounting Association (AAA)
- (2015-Present) American Institute of Certified Public Accountants (AICPA)
- (2015-Present) North Carolina Association of Certified Public Accountants (NCACPA)
- (2008-Present) Association of Certified Anti-Money Laundering Specialists (ACAMS)

COMMUNITY INVOLVEMENT

Muscular Dystrophy Association (MDA) - Fundraising Volunteer - Charlotte, NC 2009-2018
Spoke with donors at MDA healthcare clinics, local businesses and local and national fundraising events to showcase importance of healthcare and research for people living with muscular dystrophy.

INROADS-Volunteer - Charlotte, NC 2002
Taught minority high school and college students how to navigate the professional work environment in order to be successful in their careers.

COMPUTER SKILLS

Proficiency in PeopleSoft, SAS, Stata and Microsoft Word, Excel, Outlook, Visio and PowerPoint