

Curriculum Vitae

CYNTHIA B. LLOYD, Ph.D., J.D., MBA, CPA

Grambling State University • Moorehead College of Business and Entrepreneurship

Department of Accounting and Computer Information Systems

R. W. E. Jones Drive • Grambling, Louisiana 71245 Office: 318-274-2795 • Fax: 318-274-3201

Email: lloydcb@gram.edu

PROFESSIONAL ACADEMIC EXPERIENCE

Instructor of 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 University Courses.

EDUCATION

Ph.D. – Doctor of Philosophy, Concentration: Accounting
Morgan State University, Baltimore, Maryland

J.D. – Juris Doctorate/Doctor of Jurisprudence
University of Houston Law Center, Houston, Texas

M.B.A. – Master of Business Administration, Concentration: Accounting/Finance
University of Tennessee at Nashville, Nashville, Tennessee

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

Graduate Credit Hours

27 Hours in Accounting, University of Tennessee at Nashville (9), Morgan State University (18)
27 Hours in Management, University of Tennessee at Nashville (18), Morgan State University (9)

PROFESSIONAL LICENSES & CERTIFICATIONS

Attorney at Law / Certified Public Accountant

Licensed Attorney, State of Texas, 1984

Licensed Attorney, State of Florida, 2002

Federal Practice, Southern District of Texas, 1984

Certified Public Accountant, State of Texas, 1981

PROFESSIONAL AFFILIATIONS:

State Bar of Florida

State Bar of Texas

Texas State Board of Public Accountancy

Academic Certification

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

ACADEMIC TEACHING

Grambling State University, School of Business, Interim Department Chair September 2, 2025 - Present, Tenure-Track Associate Professor of Accounting
Grambling, LA – November 2024 – Present

Intermediate Accounting II & III; Financial Accounting, Managerial Accounting, Macroeconomics, Federal Income Tax, Volunteer Income Tax Assistance (VITA) Trainer

Texas Southern University, School of Business, Adjunct

Professor Houston, TX, August 2024 - Present

Financial Accounting, Managerial Accounting, Intermediate Accounting I

University of Houston Downtown, School of Business, Assistant Department Chair,

Tenure-Track Assistant Professor of Accounting Houston, TX – August 2016 –

December 2024

Professionalism for Accountants, Financial Accounting – Honors, Cost Accounting, Individual Income Taxation, Managerial Accounting – Honors, Advanced Managerial Accounting;

Volunteer Income Tax Assistance (VITA) Site Coordinator, co-led AACSB and CPA Evolution curriculum compliance revisions

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, MD, August 2006-May 2009

Financial Accounting, Managerial Accounting, and Tax Lecturer; Volunteer Income Tax

Assistance (VITA) Site Coordinator; 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) Site

Coordinator.

SCHOLARLY CONTRIBUTIONS

Peer Review Journals - Refereed Articles: discovery scholarship

Accepted for publication / under Review December 2025 International Journal of Accounting, Economics, and Financial Perspectives (IJAEFP) – Morsheda Hassan, Raja Nassar, and Cynthia B. Lloyd, Relationship Between Stock Volatility and Stock Returns

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.sfcrcs.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.

Publication proceedings/Peer Reviewed Academic Conference/ Paper Presentations

Chair of Session, The 2025 International Academy of Business and Public Administration Disciplines (IABPAD) Conference (Dallas, Texas, April 10-13, 2025).

Discussant for Session, The 2025 International Academy of Business and Public Administration Disciplines (IABPAD) Conference (Dallas, Texas, April 10-13, 2025).

Presenter, The 2025 International Academy of Business and Public Administration Disciplines (IABPAD) Conference (Dallas, Texas, April 10-13, 2025).

Presenter, The 2026 International Academy of Business and Public Administration Disciplines (IABPAD) Conference (Orlando, Florida, January 2-6, 2026). Submitted article to present, and Accepted for Conference presentation.

Paper Accepted, coauthored with Susan Wiley, Realistic Approaches to Team Profitability Forecasting Using AI to Extract Marketing, Management and Accounting Best Practices, submitted as coauthor for Conference publication proceedings and presentation.

Discussant, The 2026 International Academy of Business and Public Administration Disciplines (IABPAD) Conference (Orlando, Florida, January 2-6, 2026).

2025 Reviewer of paper for 2026 Publication in proceedings for The 2026 International Academy of Business and Public Administration Disciplines (IABPAD) Conference (Orlando, Florida, January 2-6, 2026).

PwC HBCU Faculty Forum and Accounting and Tax Symposium at the American Accounting Association Annual Conference, Chicago, Illinois. July 30 – August 2, 2025.

Presented 2025 MAS/IMA Teaching Case Conference. "Confronting Impediments to Partnership and Funding Options," case written and presented by Cynthia Lloyd, held on the ASU campus in Tempe, Arizona June 20-21, 2025.

Atlanta

Phoenix

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 Presentations

Lloyd, Cynthia B. Confronting Impediments to Partnership and Funding Options – Toward Adapting from an Old Nonprofit to a New Administrative Costs Responsibility-Centered Management (RCM) Model: Beyond Careers, Houston, Texas – A Teaching Case. Accepted for presentation 2025 MAS/IMA (American Accounting Association) Teaching Case Conference. June 20, 2025, Tempe, Arizona, by Cynthia B. Lloyd

Lloyd, Cynthia. Accounting Majors are Decreasing when Academic Teaching and Learning Tenets are Contrary to Professional Reality: A Literature Review. Presented at the 2025 International Academy of Business and Public Administration Disciplines Conference, Dallas, Texas Presentation April 12, 2025, by Cynthia B. Lloyd.

Lloyd, Cynthia B. and F. Farrar. Facing Strategic Product Mix, Operational and Valuation Decisions, Sawers & Tools Company, Boston, Massachusetts – A Teaching Case. Presented at the 2024 MAS/IMA (American Accounting Association) Teaching Case Conference. September 20, 2024, by Cynthia B. Lloyd.

Lloyd, Cynthia. The Association between the Government's Improved Technological Reporting Capabilities, Increased Criminal Bankruptcy Tax Fraud Allegations and Outdated Accounting Education, 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

2025 BOR Responsible Employee Annual Training at Grambling State University
2025 Accounting Information Systems Bootcamp, Attendee, May 28-29, 2025, Atlanta, GA
Babson HBCU Deans Roundtable Symposium for Entrepreneurship Educators, Attendee May 19-23, 2025, Atlanta, Georgia
Deloitte Tax Symposium May 1-2, 2025, Attendee, Dallas, Texas
Deloitte HBCU Symposium May 8-9, Attendee, Dallas, Texas.
Cengage Empowered Educator Peer-to-Peer Professional Development, February 12, 2025, and February 13, 2025, (online) Webinar Series

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).

UNIVERSITY SERVICE

Grambling State University

Committee assigned to address the SACSCOC 6.2b standard

Prior Academic Committee Service

- Executive Director of Office of Research and Sponsored Programs 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

Professional Committees

Society of Louisiana CPA's - 1) Business for Business Committee, (2) Oil & Gas Committee, and (3) Financial Institutions Committee

INSTRUCTION AND INSTRUCTIONALLY RELATED ACTIVITIES

Director and Site Coordinator / Trainer for Grambling State University's Volunteer Income Tax Assistance (VITA) Clinic/ Program. 2025 Tax Filing Season.

Director and Site Coordinator / Trainer for the University of Houston Downtown's Volunteer

Income Tax Assistance (VITA) Clinic/ Program. 2017 - 2024 Tax Filing Seasons.

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 Guided version, 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.