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WELCOME FROM THE DEAN

The Kate Tiedemann College of Business (KTCOB) at the University of South Florida St. Petersburg (USFSP) has enjoyed another dynamic year. Our diverse and thriving community of students, faculty and staff continue to serve St. Petersburg, Pinellas County and the greater Tampa Bay region by preparing graduates to have a positive impact in their lives and their professional careers.

In AY1819, we continued to build our identity around innovative programs, impactful research and intentional engagement with our community. Key accomplishments by the KTCOB during AY1819 included:

• The launch of the online B.S. degree program in accounting in Fall 2018. The program was designed for students who plan to complete their bachelor’s degree or intend to reset their career with a second degree in accounting. We enrolled over 50 students in the program during the year, exceeding all expectations.

• At the graduate level, we continued to innovate by introducing a new course, Leading Global Teams, that included a 10-day study abroad trip to Malaysia and Singapore. This immersive course is a direct result of the feedback we have received from our MBA students.

• KTCOB faculty conducted research that has had great impact in the community and in academic literature. Dr. Rebecca Harris and Dr. Han Reichgelt, in collaboration with Community Action Stops Abuse (CASA), conducted a study on the economic cost of domestic abuse, which has allowed for a greater discussion about the policies surrounding it.

• In January 2019, the KTCOB and the St. Petersburg Downtown Partnership launched the inaugural speaker series, Sunny Side Up. Since its launch, the series has challenged the community to re-imagine technology, healthcare, driverless cars and data.

• The KTCOB partnered with Accendo to launch the LEADForward Roundtables, a leadership program for high-potential women leaders. The program is a part of the KTCOB’s Women and Leadership Initiative. Thirteen women leaders from nine organizations participated in the program in AY1819. Sectors including financial services, law and healthcare were represented.

• Our benefactors have also provided significant support for our students. In AY1819, we offered over $50,000 in scholarships to KTCOB students and have supported many initiatives in support of student professional development.

• KTCOB donors continued to impact the college through their philanthropy. Kate Tiedemann and Ellen Cotton, through a generous $3 million gift to endow the KTCOB deanship, have continued their commitment to the college and university. This is a testament to the confidence they have in the entire KTCOB team to continue our good work. Lynn Pippenger contributed an additional $150,000 for study abroad scholarships to make it possible for KTCOB students to travel abroad.

• In recognition of her philanthropic work and support of the college and university, USFSP honored Kate Tiedemann with a honorary doctorate degree during the Commencement ceremony on December 9, 2018 - a well-deserved recognition!

The KTCOB will continue to make a lasting impact as a thought leader, economic driver and community resource in the region. We look forward to your continued engagement with and support of the college.

Sridhar (Sri) Sundaram, D.B.A.
Dean, Kate Tiedemann College of Business
KATE TIEDEMANN
COLLEGE OF BUSINESS
DEMOGRAPHIC PROFILE

1203
UNDERGRADUATE
DEGREE-SEEKING STUDENTS
53% male
47% female

392
GRADUATE
DEGREE-SEEKING STUDENTS
58% male
42% female

UNDERGRADUATE MAJORS
• Accounting
• Economics
• Affiliated
• Business
• Entrepreneurship
• Finance
• Global Business
• Management Information Systems
• Management
• Marketing

GRADUATE PROGRAMS
• Master of Accountancy (MAcc)
• Master of Business Administration (MBA)

UNDERGRADUATE MINORS
• Accounting
• Economics
• Entrepreneurship
• Business majors
• Non-business majors
• Finance
• Healthcare Administration
• International Business
• Legal Studies
• Management Information Systems
• Management
• Marketing

51
FULL-TIME
FACULTY/STAFF
37 full-time faculty
10 full-time staff and AP
4 temporary non-student staff
The Kate Tiedemann College of Business received official confirmation from the Association to Advance Collegiate Schools of Business (AACSB) of its five-year extension of accreditation for its business degree programs. Last year, the KTCOB received similar extension of the AACSB accreditation for the accounting degree programs.

Since 1916, AACSB has worked to connect educators, students and businesses with a shared goal of creating the next generation of leaders. Earning the designation of AACSB accreditation is a significant milestone made possible by the efforts of the entire college and the university. It signifies that KTCOB business programs represent the highest standard of excellence in education.

KTCOB faculty and staff have worked diligently to embed the spirit of continuous improvement into the college’s culture. AACSB recognizes these efforts as contributions that will advance and shape the future of business education. The KTCOB is in the top 2% of institutions worldwide that have received AACSB accreditation for both business and accounting programs.

KTCOB BY THE NUMBERS

1,595
Degree-seeking students (grad and undergrad)

12
Number of consecutive years that USFSP’s Beta Alpha Psi Mu Gamma chapter has received superior status

$2,200,000+
Refunds generated by USFSP students in the Vita program in spring 2019 (estimate)

$132 MM
Estimated annual cost of domestic violence in Pinellas County, based on KTCOB research

45
Number of hours of coursework completed by students in the five-day mini-semester course, The Economics of Women, Men and Work

$3 MM
Amount of gift made by Kate Tiedemann + Ellen Cotton to endow the deanship of the college
FIND YOUR FIT

In June 2019, the KTCOB launched the inaugural Find Your Fit career-building workshop at Raymond James. Students devoted a day to honing their interview techniques, learning about financial literacy, networking with executives and more.

LEADING GLOBAL TEAMS

During Spring Break 2019, Dean Sri Sundaram and Eric Douthirt led 14 MBA students in Malaysia and Singapore as part of the Leading Global Teams graduate course. Students visited companies from both countries, including Jabil Singapore.

MENTOR CONNECT

In March 2019, the KTCOB kicked off the Mentor Connect program, which is a component of the Women and Leadership Initiative. The Spring 2019 program matched 16 industry leaders with 14 graduate student mentees. Mentors and mentees meet quarterly and attend professional development events on campus.

INVESTMENT RESEARCH CHALLENGE

At the first KTCOB Investment Research Challenge in November 2018, five Student Managed Investment Fund (SMIF) student teams pitched their stock selections and examined the pros and cons of stocks before a panel of industry elites. Sixty people attended.

EX LABS

USFSP Ex Labs, held in partnership with Tech Data, is a highly competitive accelerator lab that exposes students to the latest trends and strategies in the tech industry. Of the Ex Labs participants surveyed, 100% would recommend the program to others. 100% found the program to be valuable, 77% learned about new career opportunities in the region and 68% received a job or internship offer within six months of completing the program.
**STUDENT ORGANIZATIONS**

**Bulls IN THE COMMUNITY**

**David Ponraj**
MBA alum and Startup Space founder David Ponraj was featured in an entrepreneur profile by Twin Cities Pioneer Press.

**Jinx Ashforth**
MBA student Jinx Ashforth had an article accepted for publication. Her essay, “Uniform Access: Graphically Novelized Lived Soldier Experience as Universally Accessible Vector for Tribebuilding, Treatment, and Trauma Awareness for American Veteran Populations,” will be published by the collection Invisible Made Visible: Comics and Mental Illness. Jinx was also inducted into the 2019 class of Leadership St. Pete.

**Reuben Pressman**
Reuben Pressman, a KTCOB alumnus, was named the first Entrepreneur in Residence by the City of St. Petersburg. His company, Presence, was also chosen to pitch for funding at the Rise of the Rest pitch competition in Tampa.

**Dr. Huijian Dong**, director of the Merrill Lynch Wealth Management Center, launched the **Student Investment Club** with 65 members, including USF Tampa students.

Students in USFSP’s **Graduate Business Association (GBA)** have launched a micro-enterprise program in partnership with local grassroots organization **Project Prosper** to teach financial literacy courses to Syrian refugees. “By the end of the five-part course series, each participant will have completed writing their very own business plan,” said Seth Bolno, an MBA student and the president of the GBA.

**Beta Alpha Psi’s Mu Gamma chapter** achieved superior status for the twelfth consecutive year in a row!

**Melissa Garcia** received both the Regional and Provincial Collegian of the Year awards at the Spring 2019 LEAD Conference in Atlanta.

The **B.O.S.S. Club** developed their personal brands with assistance from Bianca Melendez, recruiting coordinator at Raymond James.

**Dr. Ed Hoeppner** started the **Professional Sales and Marketing Club** in Fall 2018, which complements the sales minor proposed by the college and provides students with significant experiential learning opportunities. In February 2019, **Rebecca Catterton**, the club’s president, placed first in the Selling with the Bulls quick pitch competition, beating out 63 competitors to take home the prize.

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OUTSIDE THE CLASSROOM

HONOR SOCIETIES

In February 2019, five Beta Alpha Psi students traveled to Jacksonville to present “Using Information Technology in Chapter Operations” to the Southeast region of Beta Alpha Psi. The students were selected to present based on the quality of their abstract. The Southeast region includes approximately 65 chapters and over 3,000 students.

In February 2019, Delta Sigma Pi students hosted a conversation with Dale Clark, the Director of Chapter and Expansion Services. USFSP alumni attended and shared their experiences with current business students.

COLLABORATIONS

In February 2019, the USF Jabil Citizen Data Science program was held for the first time in Lynn Pippenger Hall, in collaboration with the USF Muma College of Business. The ongoing program teaches Jabil employees about data science and how it can be applied to improve their work for the company.

STUDENT MANAGED INVESTMENT FUND

The Student Managed Investment Fund (SMIF) invested in 12 stocks during AY1819. Since 2018, the SMIF has seen a $15,629.68 net gain and a 3.13% overall return.

VITA

In March 2019, the Program of Accountancy, as part of its IRS Volunteer Income Tax Assistance (VITA) program, offered free tax preparation to residential students on campus. Dr. James Fellows, professor emeritus of accounting, along with graduate student Cristian Toscano, prepared and reviewed the 2018 tax returns for students. The Program of Accountancy offers a for-credit tax practicum each spring semester for both undergraduate and graduate students under the supervision of Professor Fellows. Spring 2019 marked the twelfth year in a row that this program has been offered by USFSP.

USFSP VITA PROGRAM

*USFSP Spring 2019 VITA program stats based on data provided by the IRS

- 1,500+ Tax returns prepared
- $900,000+ Earned Income Credits and Child Tax Credits (Combined)
- $2,200,000+ Refunds generated

---

35
Number of students inducted into business honor society Beta Gamma Sigma on April 5, 2019

114,700,000
Number of learners reached in 2018 by Dr. Steve Diasio’s Finger Puppet Management Framework YouTube channel worldwide

437
Number of meetings and workshops hosted in Lynn Pippenger Hall in 2018
STARTUPBUS FLORIDA

In July 2019, KTCOB entrepreneurship alumni Akira Mitchell and Nick Price served as the lead organizers of the 2019 StartupBus Florida competition. StartupBus Florida is designed to help tech entrepreneurs launch their dream startups in only 72 hours. Price, who competed in a past StartupBus competition and has experience launching his own startup, said that USFSP played a big factor in his business journey.

“...The entrepreneurship program catapulted me from being a kid who didn’t know what he wanted to do, to understanding how to use creative problem solving and expand a core idea. The program set me up for success.”

NICK PRICE

INTERNSHIPS FOR CREDIT

The KTCOB Internship for Credit program continued to show increased growth (see chart below for internship credit data per calendar year). There were 51 internships for credit in Spring 2019 and 46 in Summer 2019.

WHERE DO BULLS INTERN?
- Advanta IRA
- Station House
- Northwestern Mutual
- The HOTH
- Tampa Bay Club Sport
- 360 Advanced
- Morgan Stanley
- Bayside Solutions, Inc.
- Tech Data
- Enterprise Holdings

Halle Kozlowski
Global business student Halle Kozlowski spent eight weeks interning in Barcelona at ShapeFin, a financial technology startup builder.

Miteau Francois
Management student Miteau Francois learned about different ways to analyze and enter data during his internship at M3 Accounting.

Michelle Teeter
MAcc student Michelle Teeter spent a summer interning abroad as an accounting analyst in Prague, Czech Republic.
In February 2019, Dr. Huijian Dong led Pinellas County teachers in a district-wide Financial Literacy Development Program, sponsored by the Bank of America Merrill Lynch Wealth Management Center.

TOP TIER RESEARCH


In November 2018, the KTCOB partnered with Community Action Stops Abuse (CASA) to explore the economic impact of domestic violence in Pinellas County - a staggering $132 million a year. Researchers Dr. Rebecca Harris and Dr. Han Reichgelt analyzed local and national economic data on costs of medical care, emergency housing and lost wages as a result of domestic violence. They calculated and combined those figures with the 6,228 incidents of domestic violence that were reported in Pinellas County in 2017 to end up with the overall figure. “The costs aren’t just to the victims of domestic violence and their children, but they are also borne by society,” said Dr. Harris.

Dr. Jerry Lin and Dr. Fang-Chun Liu from the Program of Accountancy had their manuscript entitled “Empirical Examination on the Public Pension Fund Governance Practices” accepted for presentation at the 2019 American Accounting Association Annual Meeting in San Francisco. The manuscript is co-authored with Guoquan Xu and Hsiao-Tang Hsu.

Dr. Rick Smith was interviewed by ABC Action News about the local economic implications of newly announced Chinese tariffs.

Dr. Wei Guan presented the paper, “Investor Sentiment Inconsistency on Ethical Fund Volatility,” co-authored with Dr. Gary Patterson and Dr. Huijian Dong, at the 2019 International Conference on Energy Finance.

Dr. Carl Pacini made a Continued Professional Education (CPE) presentation on shell entities and money laundering at Florida State University’s Accounting Conference in Tallahassee.

Dr. Fang-Chun Liu had a paper accepted by Decision Sciences, a premier business research publication with international visibility and impact.

Accounting instructor Patricia Gaukel received the Beta Alpha Psi Faculty Advisor of the Year award at Beta Alpha Psi’s national convention in Summer 2019. The award honors those who far surpass their requirements as advisors. Professor Gaukel was nominated for the award by students in USFSP’s Beta Alpha Psi Mu Gamma chapter.
KTCOB RANKINGS

The KTCOB’s online MBA program was ranked #3 in Florida in U.S. News & World Report’s list of the Best Online MBA Programs, 2019.

The KTCOB’s online MBA in forensic accounting was ranked #1 in MBA Central’s list of the 10 Best Online Forensic Accounting MBA Degree Programs, 2019.

The KTCOB’s online MBA program was ranked #6 in Online Masters’ list of the Best Online MBA Programs, 2019.

ENTREPRENEURSHIP

In November 2018, the USFSP Entrepreneurship Club placed second at Start Up Weekend LA, a 54-hour event where aspiring entrepreneurs pitch ideas for new startup companies and work to develop a prototype and presentation. The club also had the opportunity to attend Startup Grind London in June 2019. Startup Grind London is a global innovation conference that attracts entrepreneurs from all over the world.

KTCOB entrepreneurship student Makenzie Black started, launched and sold her business, Go Rent Me, within 12 months during her junior year. Go Rent Me is an automated trailer rental service based in Pinellas Park.

PROGRAM OF ACCOUNTANCY

The Program of Accountancy’s online bachelor’s in accounting program continued to exceed enrollment expectations (see below). POA student Suzanne Smith was selected as a Public Company Accounting Oversight Board (PCAOB) Scholar. She received a $10,000 scholarship for the 2019-2020 academic year. This is the second year in a row that a USFSP accounting student was awarded this national scholarship.

<table>
<thead>
<tr>
<th></th>
<th>Total enrollment</th>
<th>Goal enrollment</th>
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<tr>
<td>FALL 2018</td>
<td>25</td>
<td>15</td>
</tr>
<tr>
<td>SPRING 2019</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>FALL 2019</td>
<td>34</td>
<td>18</td>
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Kate Tiedemann College of Business

ACADEMIC PROGRAMS
“Working with our partners like Bank of America, we want to enhance financial literacy in both our student community and the community we live in.” - Dean Sri Sundaram

THE FOLLOWING PROGRAMS PLAY AN ACTIVE ROLE IN CONNECTING THE BUSINESS COMMUNITY WITH EDUCATION AND TRAINING:

MERRILL LYNCH WEALTH MANAGEMENT CENTER
Since its establishment in 2018, the KTCOB’s Merrill Lynch Wealth Management Center has equipped students with the tools to manage stock investments. When recent alumni gave feedback on USFSP’s finance program, some pointed to a particular element that gave them an edge when entering the job market.

“Working in a wealth management center and the direct experience of managing financial investments made them stand out,” said Dr. Huijian Dong, associate professor of finance and director of the Merrill Lynch Wealth Management Center.

Equipped with the resources and technology utilized by financial experts around the world, the center is spearheading initiatives that advance financial literacy in the local community. The center provides a space for teams of students to use the knowledge they acquire in class to make compelling stock valuations and presentations, earning the right to have their suggested stocks purchased with real money from a student-managed investment fund.

Such programs and student-managed funds have become signature elements of many top-flight business schools around the country and are an invaluable training tool for aspiring financial professionals. “There is a great need in our community for investment management and financial planning,” said Dean Sri Sundaram. “The hands-on knowledge you attain from managing a real portfolio is extremely valuable when pursuing careers in finance.”

CONSUMER INSIGHT & SALES LAB (CISL)
KTCOB students have the unique opportunity to learn from and participate in professional consumer focus groups that are a staple of marketing and political research. In the last year, the Consumer Insight and Sales Lab (CISL) held 15 focus group sessions with clients including the Tampa Bay Rays. The CISL also added Perception Analyzer Dials that provide real-time feedback on video and digital products. “Thinking you know what the consumer is thinking isn’t the same as really knowing by seeing and hearing what they really want through a focus group,” said V. Raymond Ferrara, CEO of Provise Management Group. “Because of what we learned by listening to a consumer focus group, we revamped our website and started a successful social media campaign.”

INSTITUTE OF DATA ANALYTICS & VISUALIZATION (IDAV)
The Institute of Data Analytics & Visualization (IDAV), in cooperation with AHA! An Architecture and Design Company, completed a project for the Greater Treasure Island Club to determine the financial viability of a proposed redevelopment project in downtown Treasure Island. Based on an initial design for a set of multipurpose buildings, the IDAV developed a flexible model that allows users to change the various assumptions underlying the financial projections. Using a combination of data sources, the IDAV determined the project’s viability and expected returns for both debt and equity financing.
The ENTREPRENEURS SERIES

WHO: CODY VESSA
WHAT: PINELLAS CHOCOLATE COMPANY
WHERE: PINELLASCHOCOLATE.COM/

Every time I tell someone that my job is to make chocolate, they raise their eyebrows and say, “Really? How do you even get into chocolate making?” I have been involved with my family’s business for most of my life, but it started out in a slightly different field.

The origins of Pinellas Chocolate Company began in the early ’90s when my father and stepmother leveraged their extensive background in the confectionary industry to start their own business, Bottom Line Process Technologies, Inc. (BLT), in the greater Cincinnati area.

BLT manufactures confectionery equipment, specializing in bench-top processing equipment used in research and development. In 2005, my parents relocated BLT to the Tampa Bay area, and in 2011, my oldest brother moved down to work on the sales and marketing side of the business. I moved to St. Petersburg in 2013 to take a full-time position in the metal fabrication shop.

My brother and I were also responsible for demonstrating the chocolate processing equipment to potential customers. This is where I learned about the chocolate-making process. We showed people how the equipment turned raw cocoa beans into delicious dark chocolate.

We decided to spin off a business from BLT where chocolate was the end product. In October 2014, Pinellas Chocolate Company was incorporated with my parents as the majority shareholders and the strategic visionaries, and my brother and I overseeing day-to-day operations.

Also during 2014, I decided to pursue a bachelor’s degree in business management at USFSP. Shortly into my studies, I was introduced to a professor who had useful insights into my business. Dr. Ed Hoeppner is a 30-year retiree of the Nestle Food Company and spent much of his career in sales, marketing, planning and business development. Dr. Ed offered to help develop a sales strategy for Pinellas Chocolate Company.

My advice to fellow student entrepreneurs is to know your strengths and be prepared to face adversity. Learn what you are best at and how to outsource items that others can do better. For every big sale you land or good piece of publicity you earn, there are a dozen things that may go wrong and that you must learn from and overcome. Surround yourself with a diverse, supportive team, and you will succeed.
Lakshmi Shenoy (third from left) of Embarc Collective was the KTCOB’s Fall Featured Leader in November 2018. She spoke to a crowd about the Tampa Bay business climate and entrepreneurship.

The KTCOB hosted the Women in Global Business panel discussion in February 2019, sponsored by the Women and Leadership Initiative and presented in collaboration with the St. Petersburg Conference on World Affairs. Panelists discussed the challenges and opportunities they face as women in the global business industry.

In April 2019, the KTCOB hosted the Search Inside Yourself (SIY) Leadership Institute on campus, making this the first time the workshop was held publicly in Florida. Developed by Google, SIY is an emotional intelligence training program that teaches mindfulness.
In Fall 2018, the KTCOB launched the Business Literacy Series, in partnership with the Poynter Institute. The first event in the series kicked off with an engaging discussion about the future of work with Hari Sreenivasan, anchor of PBS NewsHour Weekend. The second installment in the series featured a conversation on job growth, wage stagnation and trade wars with MSNBC’s Ali Velshi.

On January 30, 2019, the KTCOB and the St. Petersburg Downtown Partnership launched Sunny Side Up, a new morning speaker series designed to inspire and educate the community on new technologies and possibilities for the city of St. Petersburg over the next three to five years. In the first installment, Bill Wallace, executive director at US Ignite, explored recent trends in smart cities and shared solutions to better connect communities. Since its launch, the series has explored an array of topics, including health care and driverless cars. “We wanted to collaborate with the Downtown Partnership to bring speakers that help the community re-imagine what the future of St. Petersburg and its economy can be,” said Dean Sri Sundaram. “The discussions [have had] much ‘food for thought’ for our audience with its focus on disruptive technologies and new opportunities.”

We are actively trying to shape the future of St. Pete through big thinking and transformational projects. We’re partnering with the KTCOB on this series to spark conversations about embracing change and making purposeful choices for our shared future.”

JASON MATHIS, CEO OF THE ST. PETERSBURG DOWNTOWN PARTNERSHIP
PHILANTHROPY AT A GLANCE

The Kate Tiedemann College of Business received a total of $3,191,497.58 in philanthropic donations in FY1819.

KTCOB SUPPORTERS
46 total donors

24% ALUMNI
54% EMPLOYEES
13% FRIENDS, GROUPS + PARENTS
9% CORPORATIONS

STUDENT FINANCIAL AID

Kate Tiedemann College of Business students received a total of $6,390,524.86 in financial aid for AY1819. This total includes financial aid earned by both graduate and undergraduate students.

KTCOB AY1819 SCHOLARSHIP RECIPIENTS

Athena Xenakis  Brandon Johnson  Frantz Eysselle
Kathryn Pursel  Elizabeth Burke  Anisa Hasaj
Roberick Sanders  Emma Hoyla  Christine Rowe
Jennifer Troung  Daryl Davis  Andrew Foraker
Michelle Teeter  Trevor Dorman-Howell  Jamie Cavanaugh
Bruce Barnes II  Joshua Glisson  Karl Layton
Claudine Marsh  Suzanne Smith  Daysha Bradley
Emma Moody  Antoinette Francis
SUZANNE SMITH
LYNN PIPPENGER ENDOWED SCHOLARSHIP RECIPIENT: $2,500 PER SEMESTER

Suzanne Smith is a senior accounting major who is passionate about solving problems and puzzles. She aspires to join the FBI as a forensic accountant. Suzanne graduated in Summer 2019 with a bachelor’s degree in accountancy and a minor in criminology, and plans to pursue a master’s degree. She also hopes to obtain both CPA and CFE licenses. Suzanne has worked as a tutor at the Debbie Nye Sembler Student Success Center and finds joy in helping others learn. As a scholarship recipient, Suzanne has been better able to focus on her schoolwork, without having to worry about academic finances.

THANK YOU SO MUCH FOR YOUR GENEROSITY. THIS SCHOLARSHIP WILL GO A LONG WAY IN HELPING ME FOCUS ON REACHING MY EDUCATION AND CAREER GOALS.”

ROBERICK SANDERS
LYNN PIPPENGER ENDOWED SCHOLARSHIP RECIPIENT: $2,500 PER SEMESTER

Roberick Sanders is a finance student who serves in the United States Air Force. He is a hardworking, mission-oriented individual who is constantly striving to improve his knowledge and leadership skills. Roberick’s goal is to utilize what he has learned at the KTCOB to further his career and improve his work performance. He is a member of Delta Sigma Pi and is also a Certified Associate in Project Management. Roberick believes that getting the job done while maintaining a solid relationship with his peers is the key to success.

ELIZABETH BURKE
ELLEN COTTON ENDOWED SCHOLARSHIP RECIPIENT: $5,000 OVER TWO SEMESTERS

Elizabeth Burke is a senior global business major who is passionate about sustainability. She aspires to work for a multinational company following graduation. Elizabeth enjoys managing teams and helping her peers succeed. She envisions a role where she will both interact with clients and lead others. She currently works in the hospitality industry, which has reinforced the importance of organization, hard work, communication and taught her how to save. “You have lifted a huge weight off of my shoulders and made it easier to allocate time to my classes and internship,” said Elizabeth. “I appreciate your generous contribution to my education and success.”