

Reflective Statement

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Teaching Goals and Objectives

How can financial education promote individual investor protection and reshape the investing landscape? Institutional investors have access to models and vast amounts of data that they use to make investment decisions. In contrast, the typical individual investor does not have access to such models and data and lacks expertise. This is the problem of “access inequality” to financial analysis. The common thread of my work is the idea of democratizing the power of financial analysis through the combination of financial education and technology. My mission is to make financial analysis accessible to everyone, help individual investors make more informed investment decisions, and improve the allocation of capital in society.

Mitigating the access inequality problem has been the driving force of my efforts across a variety of degree and non-degree programs, starting with introducing high school students to the idea of saving and compounding through the Berkeley Business Academy for Youth, to mentoring undergraduate students through the Regents’ and Chancellor’s Scholarship program and the DeCal program, to teaching MBA students and advising PhD students at Berkeley-Haas, all the way to reshaping the thinking of financial and non-financial executives through U.C. Berkeley Executive Education.

Teaching Philosophy

I cannot help but feel excited about financial education. My approach is interdisciplinary and combines elements from accounting, finance, economics, and operations management. As an educator, I integrate key concepts from each of these disciplines and apply them in practice through real-life, real-time case studies. Every semester, I create new case studies that allow me to relate key concepts to current events and developments, while bridging the gap between academics and practitioners. This approach requires that I continuously refresh the content and redesign my courses—not an easy task but it works well in terms of engaging my students and inspiring original and creative thinking. The emphasis of my approach is on providing a general framework for financial analysis that allows my students to determine the “right” question to ask and independently search for the information that is relevant for addressing the question.

My teaching philosophy of moving “from analysis to synthesis” through the combination of elements across different disciplines and “from theory to practice” through real-life, real-time applications has helped me grow the demand for financial education at Berkeley-Haas. My MBA course on financial analysis has grown over time into one of the most popular courses offered at Berkeley-Haas with 150 working professionals enrolled this semester across two fully subscribed sections. In addition, after I completely redesigned the executive program on financial analysis it has grown to be one of the most successful offerings of U.C. Berkeley Executive Education.

My courses attract students with very diverse academic and professional backgrounds, including engineering, computer science, life sciences, philosophy, political science, and law. This diversity creates opportunities for “intellectual arbitrage,” i.e., opportunities to learn from each other and gain new insights that are relevant to academics and practitioners alike.

Teaching Experiences

My teaching experiences have been very rewarding and I am grateful for the opportunity to have an impact on our students. I have several examples of MBA students who transformed their careers after taking my course and working with me on various independent research projects. Some of these research projects have led to the creation of new companies. For example, one of my students was able to combine his background in biochemistry with financial analysis to create his own BioTech hedge fund. Another student was able to combine computer science with financial analysis to create a new investment product. Relatedly, one of my students was able to use our joint research to transform and grow a family-owned manufacturing company thereby creating new jobs. In addition, several financial and non-financial executives have improved the decision-making within their organizations using insights from my executive program on financial analysis.

As the Academic Advisor for the Accounting PhD program, I am deeply committed to the development of our doctoral students. Since 2010, I have served on several thesis committees and have published numerous research papers with doctoral students and recent graduates. I continue to be involved in several individual research projects with doctoral students and routinely recruit them as GSIs for my MBA course. Through my close collaboration with doctoral students, I have the opportunity to grow as an academic while helping them build their own research pipeline and teaching skills. Since I joined Berkeley-Haas in 2010, I have designed four different PhD courses on interdisciplinary capital markets research, including a course on law, accounting, and finance jointly with the Berkeley-Law J.D. program with the objective to create more opportunities for intellectual arbitrage.

Since last September, I have also been mentoring freshmen who were selected as Regents' and Chancellor's undergraduate scholars. I feel a great sense of responsibility to guide and inspire these young scholars. Mentoring freshmen comes with different challenges and opportunities due to their limited prior related experience. At this point, all of them are excited about the field and want to pursue a career in finance. In fact, one of them co-founded a student-run organization with the objective to serve as a business news aggregator for Berkeley undergraduates, for which I agreed to serve as a primary signatory.

My Vision

I am passionate about financial education and I want to continue to learn and have an impact on our students through my teaching, mentoring, and research. My vision of democratizing the power of financial analysis will continue to drive me to design new courses and redesign existing ones. The next challenge for me is to have a broader impact on the Berkeley ecosystem by engaging and inspiring undergraduate and graduate students as well as faculty members across all parts of the campus.

Moving forward, I believe that the combination of financial education and financial technology (FinTech) creates unique opportunities to materialize my vision of bringing the power of financial analysis to the people. To this end, I am currently developing a new FinTech application. The application streamlines the investment process using data analytics and provides access to guided financial analysis for *everyone*. This effort can serve as a bridge across different disciplines, including Business, Computer Science, Data Science, and Information Management, and has the potential to bring closer together students and faculty members across the different Schools of U.C. Berkeley.