



Ray Carpenter

2008- 2011 Marilyn C. Link Endowed Teaching Chair in Financial Management

As the recipient of the Marilyn C. Link Endowed Teaching Chair in Financial Management, **Ray Carpenter**, Master Instructor of the Business Administration Department, established IRSC as a certified provider of financial education under the Bankruptcy Abuse and Prevention and Consumer Protection Act (BAPCPA).

The Bankruptcy Act requires all individuals to receive debtor education in financial management before discharging debts through Chapters 7 or 13 bankruptcies. Carpenter's project was especially timely in light of the current economy. His project provided lessons in financial management for individuals who were in the process of filing for bankruptcy so they could avoid repeating the same financial mistakes.

Carpenter has been an IRSC employee since 2005. He holds his Bachelor of Science Degree in Accounting from SUNY Plattsburgh and his Master's in Business Administration from Florida Atlantic University.