

# Timothy L. Michaelis

## Curriculum Vitae

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### Professional Information

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Department of Management  
College of Business  
Northern Illinois University  
DeKalb IL, 60115  
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### Education

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Ph.D. (2017)	North Carolina State University (Applied Social Psychology, Entrepreneurship)
MBA (2012)	Aix-Marseille Université: IAE-Aix Graduate School of Business (Innovation)
MGIM (2012)	North Carolina State University (Masters of Global Innovation Management)
BA (2011)	North Carolina State University (Political Science with Economics minor)

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### Professional Experience

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2019 – present	Assistant Professor, <i>Northern Illinois University</i> , DeKalb, IL
2017 – 2019	Research Assistant Professor, <i>North Carolina State University</i> , Raleigh, NC
2013 – 2017	Graduate Teaching Assistant, <i>North Carolina State University</i> , Raleigh, NC
2013 – 2017	Research Assistant, <i>North Carolina State University</i> , Raleigh, NC
2012 – 2017	Research Associate, <i>Center for Innovation Management Studies (CIMS)</i>
2013 – 2016	Co-founder, <i>Data Decision Models LLC</i> , Raleigh, NC
2013 – 2015	Research Assistant, <i>North Carolina State University</i> , National Science Foundation (NSF) Industry-University Cooperative Research Center (IUCRC) Evaluation Project

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### Research Interests

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- Resourcefulness, frugality, and the psychology of entrepreneurship
  - Entrepreneurial health and well-being
  - Developing a clinical model for entrepreneurship research, teaching, and practice
  - Process modeling, longitudinal analysis, construct validation, and experimental design
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### Awards, Honors, and Grants

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2018	Kauffman Knowledge Challenge, Measuring Entrepreneurial Ecosystem Engagement (\$440,000)
2016	Poole College of Management, Business Sustainability Research Grant (\$25,000)
2015	Runner up for the Maurice Holland Award, Best Paper, Research-Technology Management
2013	Research Scholarship, Center for Innovation Management Studies (\$120,000)

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### Publications

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#### Peer-Reviewed Journal Articles

12. Michaelis, T. L., Scheaf, D., Carr, J. C., Pollack, J. M. (In press). An agentic perspective of resourcefulness: Self-reliant and joint resourcefulness behaviors in the entrepreneurship process. *Journal of Business Venturing*.

11. Ring, J. K., Carr, J. C., Michaelis, T. L., Pollack, J. M., & Sheats, L. (In press). Knowledge acquisition Frequency and business model improvement in nascent firms. *Journal of Managerial Issues*.
10. Giones, F., Brem, A., Pollack, J. M., Michaelis, T. L., Klyver, K., Brinkmann, J. (2020). Revising Entrepreneurial Action In Response To Exogenous Shocks: Considering The Covid-19 Global Pandemic. *Journal of Business Venturing Insights*. <https://doi.org/10.1016/j.jbvi.2020.e00186>.
9. Pollack, J. M., Garcia, R., Michaelis, T. L., Hanson, S., Carr, J. C., & Sheats, L. (2020). Pursuing B Corp certification: Exploring firms' entrepreneurial orientation and prosocial motivation. *Academy of Management Discoveries*. <https://doi.org/10.5465/amd.2019.0083>
8. Gray, D. O., McGowen, L., Michaelis, T. L., Leonchuk, L., Rivers, D. (2020). A Policy Mix Experiment to Promote Start-up Success: Exploratory Evaluation of the NSF Small Business Innovation Research (SBIR)/Membership in Industry University Cooperative Research Center (IUCRC) Supplement. *Journal of Technology Transfer*. <https://doi.org/10.1007/s10961-020-09794-6>
7. Mugge, P., Abbu, H., Michaelis, T. L., Kwiatkowski, A., Gudergan, G. (2020). Patterns of digitization: A practical guide to digital transformation. *Research-Technology Management*, 63(2), 27-35.
6. Pollack, J. M., Carr, J. C., Michaelis, T. L., Marshall, D. R. (2019). Hybrid entrepreneur's self-efficacy and persistence change: A longitudinal exploration. *Journal of Business Venturing Insights*. <https://doi.org/10.1016/j.jbvi.2019.e00143>
5. Michaelis, T. L., Carr, J. C., Scheaf, D., Pollack, J. M. (2019). The frugal entrepreneur: A self-regulatory perspective of resourceful entrepreneurial behavior. *Journal of Business Venturing*. <https://doi.org/10.1016/j.jbusvent.2019.105969>
4. Michaelis, T. L., Pollack, J. M., Mulvey, P. W., Ritter, B., Carr, J. C. (2019). Gender bias and venture funding: Discussing bias in the entrepreneurship classroom. *Entrepreneurship Education & Pedagogy*. <https://doi.org/10.1177/215127419879459>
3. Michaelis, T. L., Aladin, R., & Pollack, J. M. (2018). Innovation culture and the performance of new product launches: A global study. *Journal of Business Venturing Insights*, 9, 116-127.
2. Michaelis, T. L., & Markham, S. K. (2017). Innovation training: Making innovation a core competency. *Research-Technology Management*, 60(2), 36-42.
1. Markham, S. K., Kowolenko, M., & Michaelis, T. L. (2015). Unstructured text analytics to support new product development decisions. *Research-Technology Management*, 58(2), 30-38.

### **Book Chapters**

3. Michaelis, T. L., Pollack, J. M., Carr, J. C. (2020). Frugality in Emerging Organizations: A Psychological Perspective of Resourcefulness in Entrepreneurship Contexts. In Hitt, M. A. & Kuratko, D. (Eds.), *Oxford Research Encyclopedia of Business and Management*. Oxford, UK: Oxford University Press.

2. Pollack, J. M., Barr, S. H., Michaelis, T. L., Ward, M. K. Carr, J. C., Sheats, L., & Gonzales, G. G. (2019). The North Carolina State University entrepreneurship clinical model of teaching and research. In Liguori, Matthews, C., & Taylor, C. (Eds.), *Annals of Entrepreneurship Education and Pedagogy*, (3rd Ed.). New York: Edward Elgar.
1. Grainger, M., Michaelis, T. L., & Mugge, P. (2018). For T-Employees to flourish: Be mindful of the culture you immerse them in! In Spohrer, J., & Demirkan, H. (Eds.), *Service Systems and Innovations in Business and Society*. New York: Business Expert Press.

### **Manuscripts Being Revised, Under Review, and In Preparation**

- Pollack, J. M., Michaelis, T. L., Burnette, J., Billingsley, J., Carr, J. C. (in review). The role of growth mindset on frugality and entrepreneurial attitudes and behaviors. *Journal of Business Venturing Insights*.
- Scheaf, D., Michaelis, T. L., D'Oria, L. Lerman, M. (in review). MIMIC: The role of social comparison on media engagement and causation logics. *Journal of Business Venturing*.
- Carr, J. C., Marshall, D., Michaelis, T. L., & Pollack, J.M. (in preparation). Work-venture role conflict within the hybrid entrepreneurship process. *Journal of Small Business Management*.
- Flynn, P., Carr, J. C., Michaelis, T. L. (in preparation). Creativity Implementation, Job Characteristics, and Turnover. *Academy of Management Journal*.
- Michaelis, T. L., Carr, J. C. (in preparation). Healthcare bootstrapping: A COR perspective of the health-wealth tradeoff in self-employment.
- Michaelis, T. L., Pollack, J. M., Spivack, A., Carr, J., McKelvie, A., Scheaf, D. (in preparation). Don't start a venture: The role of psychological reactance on entrepreneurial action.
- D'Oria, L. Lerman, M., Michaelis, T. L., Scheaf, D. (in preparation). Do it for the right reasons: Motivations and consequences of engagement with entrepreneurship-related media content.
- Carr, J. C., Michaelis, T. L., McKelvie, A., Spivack, A. (in preparation). The Prevention – Inducement framework for physical and mental health illness and self-employment likelihood.
- Lerman, M., Michaelis, T. L., Scheaf, D., Carr, J. C., Pollack, J. M. (in preparation). Stress appraisal in entrepreneurship: testing the challenge-hindrane framework.
- Pollack, J. M., Barr, S., Michaelis, T. L., Ward, M. K., Carr, J. C., Sheats, L. (in preparation). The university's role in developing an entrepreneurial ecosystem.

### **Technical & Research Reports**

7. D.O. Gray, L.C. McGowen, O. Leonchuk, and T. Michaelis. (2015). *2013-2014 NSF IUCRC Center Structure Report*. North Carolina State University Department of Psychology. National Science Foundation.

6. D.O. Gray, D. Rivers, L.C. McGowen, O. Leonchuk, and T. Michaelis. (2015). *National Science Foundation's "Supplemental Opportunity for SBIR/STTR Memberships in I/UCRCs" (Industry/University Cooperative Research Centers): An Assessment of Its Impact on I/UCRCs and SBIR/STTRs*. Division of Industrial Innovation and Partnerships (IIP). National Science Foundation.
5. D.O. Gray, L.C. McGowen, O. Leonchuk, and T. Michaelis. (2015). *2013-2014 IUCRC Program Membership Report*. North Carolina State University Department of Psychology. National Science Foundation.
4. D.O. Gray, L.C. McGowen, O. Leonchuk, and T. Michaelis. (2015). *2013-2014 Process Outcome Survey Results: Descriptive Statistics Compiled from Industry and Faculty Surveys*. North Carolina State University Department of Psychology. National Science Foundation.
3. D.O. Gray, L.C. McGowen, O. Leonchuk, and T. Michaelis. (2014). *2012-2013 NSF IUCRC Center Structure Report*. North Carolina State University Department of Psychology. National Science Foundation.
2. D.O. Gray, L.C. McGowen, O. Leonchuk, and T. Michaelis. (2014). *2012-2013 IUCRC Program Membership Report*. North Carolina State University Department of Psychology. National Science Foundation.
1. D.O. Gray, L.C. McGowen, O. Leonchuk, and T. Michaelis. (2014). *2012-2013 Process Outcome Survey Results: Descriptive Statistics Compiled from Industry and Faculty Surveys*. North Carolina State University Department of Psychology. National Science Foundation.

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### Conference, Symposia, Workshop Participation and Conference Posters

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#### Conference-Related Research Talks

34. Michaelis, T. L., Pollack, J. M., Carr, J. C., A., Spivack, A., McKelvie, A. (2021). *Don't Tell Me I Can't Do It--Watch Me! Spitefulness In Motivating Entrepreneurial Action*. Paper accepted for the annual meetings of the Babson College Entrepreneurship Research Conference, (Munich, Germany).
33. Michaelis, T. L., Pollack, J. M., Billingsley, J., Burnette, J., Carr, J. C. (2021). *Frugality Mindsets: Exploring Entrepreneurs' Beliefs About The Nature Of Resourcefulness*. Paper accepted for the annual meetings of the Babson College Entrepreneurship Research Conference, (Knoxville, TN).
32. Pollack, J. M. Billingsley, J., Tracy, E. M., Michaelis, T. L., Carr, J. C., Barber, D., Beorchia, A., Harris, M., Phillips, D., Rutherford, M., Sheats, L. (2021). *On Examining entrepreneurs' social network embeddedness and engagement via data from Gmail: Initial evidence*. Preliminary findings presented at the annual meetings of the United States Association for Small Business and Entrepreneurship, (New Orleans, LA – Virtual Event).
31. Flynn, P., Carr, J. C., Michaelis, T. L. (2020). *Creativity Implementation, Job Characteristics, and Turnover*. Paper accepted for the annual meetings of the Academy of Management, (Vancouver, BC).

30. Michaelis, T. L., Carr, J. C., McKelvie, A., Spivack, A., Lerman, M. (2020). *Resourcefulness Behaviors At The Individual-venture Interface: Differences In Healthcare Bootstrapping Between The Self-employed And Traditional Wage Employees In The United States*. Paper accepted for the annual meetings of the Babson College Entrepreneurship Research Conference, (Knoxville, TN).
29. Marshall, D., Carr, J. C., Michaelis, T. L., Pollack, J. M. (2020). *Work-venture Role Conflict Within The Hybrid Entrepreneurship Process*. Paper accepted for the annual meetings of the Babson College Entrepreneurship Research Conference, (Knoxville, TN).
28. Michaelis, T. L., Carr, J. C., McKelvie, A., Spivack, A. (2019). *The Prevention – Inducement framework for physical and mental health illness and self-employment likelihood*. Paper presented at the annual meetings of the Academy of Management, (Boston, MA).
27. Kwiatkowski, A., Mugge, P., Gudergan, G., Michaelis, T. L., Abbu, H., Krechting, D. (2019). *Patterns of Digitalization: What differentiates digitally mature organizations?* Paper presented at the 25th International Conference on Engineering, Technology and Innovation (ICE/IEEE ITMC), (Nice, France).
26. Carr, J. C., Michaelis, T. L., Pollack, J. M. (2019). *Utilizing the Construct of Temporal Focus to Explain Entrepreneurial Behavior*. Paper presented at the annual meetings of the Babson College Entrepreneurship Research Conference, (Boston, MA).
25. Gonzalez, G., Leisten, M., Michaelis, T. L., Sheats, L. (2019). *Mentoring, Serendipity, and Artificial Intelligence*. Preliminary findings presented at the annual meetings of the United States Association for Small Business and Entrepreneurship, (St. Pete Beach, FL).
24. Michaelis, T. L. (2019). *The Frugal Entrepreneur: A Socio-cognitive Perspective of Entrepreneurial Resourcefulness*. Paper presented at the annual meetings of the United States Association for Small Business and Entrepreneurship, (St. Pete Beach, FL).
23. Carr, J. C., Ring, J.K., Michaelis, T. L., Pollack, J. M. (2019). *Knowledge Acquisition Frequency and the Dynamic Innovation of Business Models in Nascent Firms*. Paper presented at the annual meetings of the United States Association for Small Business and Entrepreneurship, (St. Pete Beach, FL).
22. Michaelis, T. L., Carr, J. C., Pollack, J. M. (2018). *The Effect Of “Hostility Bias” On Resource Bootstrapping: A Regulatory Focus Perspective*. Paper presented at the annual meetings of the Babson College Entrepreneurship Research Conference, (Dublin, Ireland).
21. Carr, J. C., Ring, K., Michaelis, T. L., Pollack, J. M. (2018). *The Role Of Knowledge Acquisition On Business Model Innovation In New Ventures: A Latent Growth Model Approach*. Paper presented at the annual meetings of the Babson College Entrepreneurship Research Conference, (Dublin, Ireland).
20. Garcia, R., Pollack, J. M., Michaelis, T. L. (2017). *Pursuing B-Corp Certification: Implications On Firms' Entrepreneurial Orientation*. Paper presented at the Product Development Management Association research forum, (Chicago, IL).

19. Michaelis, T. L. (2017). *Entrepreneurial Frugality: A New Measure*. Paper presented at the annual meetings of the Academy of Management, (Atlanta, GA).
18. Carr, J. C., Pollack, J. M., & Michaelis, T. L. (2017). *The Effect Of Entrepreneurial Self-Efficacy On Entrepreneurial Persistence Over Time*. Paper presented at the annual meetings of the Babson College Entrepreneurship Research Conference, (Norman, OK).
17. Markham, S. K., Lee, H., and Michaelis, T. L. (2016). *How To Reduce Cycle Time For Radical, More Innovative, And Incremental Innovation: A Cross-Cultural Study Between The West And The East*. Paper presented at the Product Development Management Association research forum, (Atlanta, GA).
16. Michaelis, T. L. and Aladin, R. (2016). *Latent Profile Analysis Of Innovation Culture: How Innovation Culture Drives Innovation Performance*. Paper presented at the annual meetings of the Academy of Management, (Anaheim, CA).
15. Michaelis, T. L. and Markham, S. K. (2016). *Innovation Training: Defining A Domain*. Paper presented at the annual meetings of the Industrial Research Institute annual meeting, (Orlando, FL).
14. Michaelis, T. L. and Markham, S. K. (2015). *Interactive Vs. Non-Interactive Social Media: Social Media's Effect On NPD Performance*. Poster presented at the Product Development Management Association research forum, (Anaheim, CA).
13. Michaelis, T. L. (2015). *Innovation Training: A Backdoor Glimpse At Innovation Maturity*. Paper presented at the Center for Innovation Management Studies fall meeting, (Raleigh, NC).
12. Lee, H., Markham, S. K., and Michaelis, T. L. (2015). *Champions As Charismatic Leaders: Helping Companies Lead Higher Levels Of Product Performance*. Paper presented at the Center for Innovation Management Studies winter meeting, (Raleigh, NC).
11. Michaelis, T. L. (2015). *A Comprehensive Overview Of Traversing The Valley Of Death*. Book presented at the Center for Innovation Management Studies winter Meeting, (Raleigh, NC).
10. Markham, S. K., Lee, H., and Michaelis, T. L. (2014). *Leadership Approaches To New Product Development: The Charismatic Champion Role*. Paper presented at the Product Development Management Association research forum, (Denver, CO).
9. Gray, D. O., McGowen, L., Rivers, D., Leonchuk, L., and Michaelis, T. L. (2014). *Promoting Combinatorial Science, Technology And Innovation (STI) Programmatic Impacts: An Evaluation Of The NSF SBIR/STTR Supplement For Membership In Industry/University Cooperative Research Centers (IUCRC)*. Paper presented at the annual meetings of the American Evaluation Association, (Denver, CO).
8. Gray, D. O., McGowen, L., Leonchuk, L., and Michaelis, T. L. (2014). *Highlights Of Membership Data: FY 2012-2013*. Technical report presented at the National Science Foundation (NSF) Industry/University Cooperative Research Centers (IUCRC) evaluators annual meeting, (Arlington, VA).

7. Gray, D. O., McGowen, L., Leonchuk, L., and Michaelis, T. L. (2014). *Highlights Of Process/Outcome Data: FY 2012-2013*. Technical report presented at the National Science Foundation (NSF) Industry/University Cooperative Research Centers (IUCRC) evaluators annual meeting, (Arlington, VA).
6. Michaelis, T. L. (2014). *System for Industrial Innovation*. Book presented at the National Science Foundation (NSF) Industry/University Cooperative Research Centers (IUCRC) evaluators annual meeting, (Arlington, VA).
5. Gray, D. O., McGowen, L., Leonchuk, L., and Michaelis, T. L. (2014). *Supplemental Opportunity For SBIR/STTR Memberships In Iucrcs: Evaluation Of Impacts On SBIR/STTR Firms*. Technical report presented at the National Science Foundation (NSF) Industry/University Cooperative Research Centers (IUCRC) evaluators annual meeting, (Arlington, VA).
4. Michaelis, T. L. (2013). *Big Data For Fun & Profits: Guide To Top-Line Growth In The 21st Century*. Multiple case studies presented at the Center for Innovation Management Studies spring meeting. (Raleigh, NC).
3. Michaelis, T. L. (2013). *Company Experience Using Unstructured Text Analytics For Innovation & Growth*. Case study presented at the Center for Innovation Management Studies spring meeting. (Raleigh, NC).
2. Michaelis, T. L. (2012). *Air Products Pilot Tests Big Data Capability For New Business Development*. Case study presented at the Center for Innovation Management Studies fall meeting. (Raleigh, NC).
1. Michaelis, T. L., Warmack, D., Mukerjee, C., Jiang, A. (2012). *The Valorization Of Bauxaline “Red Mud” In Alumina Manufacturing*. Case study presented at the Center for Innovation Management Studies fall meeting. (Raleigh, NC).

### **Symposia and Professional Development Workshops Lead**

7. NC State E-Clinic – Entrepreneurship Bootcamp – *Financial Intelligence, Funding Landscapes, and Accounting for Entrepreneurs* – SKEMA Business School – Raleigh, NC – April 2018
6. Chinese Academy of Sciences – Analytics Workshop – *The Changing Landscape of “Big Data” and Introduction to IBM Watson Text Analytics* – Global Training Initiative at NC State – Raleigh, NC – October 2017
5. North Carolina State University – Analytics Bootcamp – *Analytics for Innovation Management Bootcamp: Intro to R programming, Statistics, and Text Analytics using IBM Watson* – Hunt Library – Raleigh, NC – February 2017
4. North Carolina State University – Big Data Bootcamp – *Statistical Modeling and Natural Language Processing (NLP)* – Hunt Library – Raleigh, NC – February 2016
3. North Carolina State University – Big Data Bootcamp – *IBM Watson and applied Natural Language Processing (NLP)* – Hunt Library – Raleigh, NC – January 2015

2. North Carolina State University – Big Data Bootcamp – *IBM Watson and applied Natural Language Processing (NLP)* – Nelson Hall – Raleigh, NC – June 2013
1. Poole College Of Management, Executive Education – Cisco Inc. – *Data Driven Decisions for Global Business Services* – Research Triangle Park (RTP), NC – April 2013

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### Teaching Experience

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#### Undergraduate

Creativity, Innovation, & Entrepreneurship (MGMT 327)	Northern Illinois University
Business Model Implementation (MGMT 437)	Northern Illinois University
Finance and Accounting for Entrepreneurs (MIE 412)	NC State University
Introduction to Entrepreneurship (MIE 310)	NC State University
Introduction to Business Processes (MIE 201)	NC State University

#### Graduate

Global Strategy (MBA 580)	NC State University
Management of Technology (MBA 550)	NC State University
Analytics for Brand Management (MBA 590)	NC State University

#### Mentorship

Spring 2018	Instructor, Independent Study (MIE498) completed by Colton Botta Topic: Database development, entrepreneurial psychology
Summer 2018	Instructor, Independent Study (MIE498) completed by Michael Piccola Topic: Entrepreneurial stress process and the role of appraisal

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### Service

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#### Professional Affiliations

- Academy of Management
  - Entrepreneurship (ENT) Division
  - Organizational Behavior (OB) Division
  - Strategy (STR) Division
  - Research Methods (RM) Division
- Southern Management Association (SMA)
- United States Association for Small Business and Entrepreneurship (USASBE)

#### Invited Talks

11. DePaul University – Driehaus College of Business – Department of Management & Entrepreneurship - *The Prevention–Inducement Model of Physical and Mental Health and Self–Employment Likelihood* – Chicago, IL – November 2019
10. 2019 Emerging Technologies Summit – Jenkins MAC Program – *Big Data* – McKimmon Center, Raleigh, NC – March 2019
9. Institute for Emerging Issues – BB&T Leadership Symposium – *Social Entrepreneurship: Practical Approaches To Defining Your Problem And Crafting A Value Proposition* – Hunt Library, Raleigh, NC – March 2017



8. North Carolina State University – Innovation Roundtable – *Innovation Training: How Are The Worlds Largest Companies Training Employees To Innovate?* – Hunt Library – Raleigh, NC – July 2015
7. North Carolina State University – Innovation Roundtable – *How Do You Measure Innovation? A Look At The Top 10 Most Innovative Companies* – Hunt Library – Raleigh, NC – March 2015
6. North Carolina State University – Guest Lecture – MBA 590, Data Driven Decision Making – *Data vs. Intuition: A Demonstration Of Applied Unstructured Text Analytics For Strategic Decision Making* – RTP Campus, NCSU – September 2014
5. North Carolina State University – Guest Lecturer – Global Luxury Brand Management Program – *Harley Davidson: Applied Unstructured Text Analytics And Sentiment Analysis For Brand Fit* – Raleigh, NC – November 2013
4. North Carolina State University – Poole College Of Management Executive Programs Advisory Board – *Strategic Decision Making Using Big Data* – Hunt Library – Raleigh, NC – April 2013
3. Research Triangle Park (RTP) Foundation – Innovation In Research Triangle Park (RTP) – *Critical Thinking And Data Driven Decision Making* – RTP, NC – April 2013
2. North Carolina State University – Poole College Of Management Advisory Board – *Student Perspective Of Big Data Impact* – Raleigh, NC – November 2012
1. North Carolina State University – Enterprise Risk Management (ERM) Initiative Advisory Board, Poole College Of Management – *Harley Davidson, Will Women Purchase Motorcycles? Big Data For ERM* – Raleigh, NC – November 2012

#### **Ad-hoc Journal and Conference Reviewing**

Journal of Small Business Management	August 2020 – Present
Babson Entrepreneurship Research Conference	October 2019 – Present
Journal of Business Venturing	January 2018 – Present
Entrepreneurship Theory & Practice	January 2018 – Present
Family Business Review	January 2018 – Present
Academy of Management Entrepreneurship Division	January 2016 - Present

#### **Teaching Workshops**

3. University of Tampa – *Experiential Education Classroom XX* – Lowth Entrepreneurship Center, Tampa, FL – September 2019
2. Teaching Effectiveness Institute – Northern Illinois University – *Transforming Your Students Into Self-Regulated Learners And Enhancing Their Performance* – Holmes Student Center, DeKalb, IL – August 2019
1. Teaching Effectiveness Institute – Northern Illinois University – *Fundamental Principles Of Instruction* – Holmes Student Center, DeKalb, IL – August 2019

#### **Media and Press**

12. Varagur, K. (2021, January 4). Should You Join a Startup During the Pandemic? *The Wall Street Journal*. <https://www.wsj.com/articles/should-you-join-a-startup-during-the-pandemic-11609722000>
11. Altus, A. (2020, November 17). How To Save During A Recession. *The Smart Wallet*. <https://thesmartwallet.com/how-to-save-during-a-recession/>
10. Bessler, K. (2020, June 15). Consumers change some spending habits amid pandemic. The Center Square, Illinois. [https://www.thecentersquare.com/illinois/consumers-change-some-spending-habits-amid-pandemic/article\\_38035014-af47-11ea-83cf-b7e504813486.html](https://www.thecentersquare.com/illinois/consumers-change-some-spending-habits-amid-pandemic/article_38035014-af47-11ea-83cf-b7e504813486.html)
9. Baker, L. (2020, April 15). Expert: spend your stimulus money on necessities. TV Interview, NBC, WREX 13. <https://wrex.com/2020/04/15/expert-spend-your-stimulus-money-on-necessities/>
8. Michaelis, T. L. (2020). 2020's Best Credit Cards With Rewards. WalletHub.com [https://wallethub.com/credit-cards/business-new-businesses/#Tim\\_Michaelis](https://wallethub.com/credit-cards/business-new-businesses/#Tim_Michaelis)
7. Keiper, J. (2020, April 6). Keys to keeping small businesses alive during the Covid-19 pandemic. Radio Interview, WBBM Chicago, IL. <https://wbbm780.radio.com/media/audio-channel/keys-to-keeping-a-small-business-alive-during-covid-19-pandemic>
6. Karlin, B. (2020, January 24). The frugal professor: NIU students learn skills to be financially stable. TV Interview, 23 WIFR. [https://www.wifr.com/content/news/The\\_frugal\\_professor\\_NIU\\_students\\_learn\\_skills\\_to\\_be\\_financially\\_stable.html](https://www.wifr.com/content/news/The_frugal_professor_NIU_students_learn_skills_to_be_financially_stable.html)
5. Michaelis, T. L. (2020, January 22). 'Frugal' NIU Professor Examines Entrepreneurs. Radio Interview, NPR-WNIJ. <https://www.northernpublicradio.org/post/frugal-niu-professor-examines-entrepreneurs>
4. Michaelis, T. L. (2020, January 16). How to Actually Build Wealth: Tips for 2020. Lawndale News: Chicago, IL. <http://www.lawndalenews.com/2020/01/how-to-actually-build-wealth-tips-for-2020/>
3. Michaelis, T. L. (2019). Mastercard Credit Cards. WalletHub.com. [https://wallethub.com/credit-cards/mastercard/#expert=Tim\\_Michaelis](https://wallethub.com/credit-cards/mastercard/#expert=Tim_Michaelis)
2. Michaelis, T. L. (2018). 2018's Best & Worst Small Cities to Start a Business. WalletHub.com. <https://wallethub.com/edu/best-small-cities-to-start-a-business/20180/#tim-michaelis>
1. Michaelis, T. L. (2017). Best Credit Cards for New Businesses. WalletHub.com [https://wallethub.com/credit-cards/business-new-businesses/#Tim\\_Michaelis](https://wallethub.com/credit-cards/business-new-businesses/#Tim_Michaelis)

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## Professional References

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Jon C. Carr  
Jenkins Distinguished Professor of  
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Lewis Sheats  
Assistant Vice Provost, Entrepreneurship  
Executive Director, Entrepreneurship Clinic  
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General (Ret.) H. Hugh Shelton Distinguished  
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Denis O. Gray  
Alumni Distinguished Graduate Professor  
Emeritus  
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