

University of Texas at Dallas Doctoral Hooding Ceremony – December 12, 2025

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I want to thank the faculty, administration, and staff for this opportunity, and commend you for the phenomenal growth of UTD. While many colleges and universities are struggling, the growth in all areas of this institution is staggering. I especially want to thank the candidates for allowing me to be part of your journey. This moment is deeply emotional for me because receiving my Ph.D. from UTD remains one of the most significant events of my life. I can think of no greater honor than being here with you today because, if you are anything like me, you will never forget this feeling.

This is a true story, even though I know it sounds unbelievable. To this day, I still carry my wallet diploma with me. That part you might believe. Several years ago, I lost my wallet, and the thing I was most worried about losing wasn't my debit or credit cards or driver's license—it was my wallet diploma. Maybe you can believe that—but the plot thickens. I eventually replaced my wallet diploma and everything else. But about a year later, I found my old wallet near where I always parked at my office. It was wet and weathered, but everything was still inside—driver's license, credit cards, everything except my UTD diploma. I promise it's a true story, and maybe you don't believe it, but it goes to show that even the unscrupulous segments of our society understand the value and power of a UTD Ph.D!

So what just happened? Did you get a Ph.D.? **Or did you get a Ph.D!** What an awesome year, 2025, to complete your Ph.D. You've worked, persevered, fought through stress and anxiety, and come out on top. You've weathered the storms, completed all the assignments, and navigated the treacherous waters to complete and defend your dissertation.

Your family has persevered and supported you, enduring with you through all the work and time required. That process is still very real to me and now amplified as my wife is completing her Ph.D., bringing back all those memories.

This is rare air you are breathing, and what is happening here today is more than just getting your card punched or letters behind your name. It is potentially life-changing, a launching point into your next chapter, opening new doors and unlocking opportunities, limited only by your creativity.

It was 2002 when I was accepted into the Ph.D. program at UTD. I had been married about a year and had started my business seven years earlier. In 1994, I was hired by a bank to help solve a regulatory issue, but the bank ended up being acquired, my job disappeared, and

there were no opportunities I was interested in with the new bank. I had also become disillusioned with the big corporate environment.

At that time, regulatory changes in banking were moving toward data analytics, which matched my skill set and presented an opportunity. There's a popular perception that entrepreneurs are risk-takers, but studies show they aren't really risk-takers at all—they're just so convinced their idea will work that, to them, there is no risk. That's how it was for me. The lower-risk option was to strike out on my own rather than contend with corporate life.

So I launched a consulting business, starting out working from home, but I couldn't. A few months later, I got an "office"—the size of an elevator. And a small elevator, at that.

I've learned some things since then, like how thin the line can be between self-employed and unemployed, and how few businesses survive past the first few years. But 30 years later, we are a boutique firm and still thriving today.

In 2002, my wife and I were getting ready for bed when I said, "I've got an idea." I saw the terror on her face, as I'm known for lots of "great ideas." I just felt that if I knew more, I could do more—not only for my current clients but for new ones as well. I told her I wanted to pursue a Ph.D. After some thought, she agreed, on one condition: I had to finish before we had our first child. I'm proud to say when I received my Ph.D. hood in December 2005, she was pregnant with our first child, Charley.

And here we are—20 years and six kids later. Yes, my wife and I have six children—five girls and one boy. All the dads are doing the math, and yes, that's six colleges and five weddings. All donations are tax deductible; we'll be passing the plate at the end of the ceremony.

I knew I wanted a Ph.D. What I didn't know is where I would pursue it. The internet was still new at that time, so you couldn't just go online to research. You had to get a book with colleges and universities and actually call and talk to someone. I began my search, talking to countless colleges and universities for months, trying to find the right place. The moment I made the connection at UTD is forever etched in my memory. It was late afternoon on a Friday, and I had become discouraged. I just could not seem to find the right fit. I was going to make one more call that day, which ended up being to what was then the School of Social Sciences at UTD. I asked to speak with the head of the program, and a kind lady told me that was Dr. Euel Elliott, but he wasn't in. She offered to take a message or have me call back. I said I'd call back—but I had no intention of calling back—I was feeling hopeless and decided to put my search on hold. Suddenly she said, "Wait a second, he just walked back in. Hold on." Dr. Elliott and I talked for well over an hour, maybe two. I knew I had found my place. (He was the best salesman I ever met!)

And the rest is history. That began three and a half years of driving from Jackson, Mississippi to Dallas once a week. I couldn't relocate, but I gladly made that journey, looking forward to it every week. To me, what I was receiving from my coursework and professors was priceless.

In late 2005, as I was finishing up and preparing to be where you are now, I got a call from an attorney I'd worked with for a few years. He described a letter a bank client had received from the FDIC about an examination's outcome, with terms he didn't understand—statistical significance, coefficients, p-values, probabilities. He said, "Brandon, I've read this four or five times and have no idea what they're talking about. Can you help us?" My response: "Ed, as a matter of fact, I can help you." (If I knew more, I could do more.)

This began a new era in my business, working with institutions and attorneys in regulatory inquiries, including the Department of Justice and eventually the CFPB. Ed never became a statistician but became fascinated with statistics, though only the nomenclature. Once, as I explained an analysis, I made the mistake of mentioning heteroskedasticity. He latched onto it, and to the day he retired, never mentioned me in a sentence without using the word heteroskedasticity. So much so, that at his retirement party, I gave him a t-shirt that said "Ask Me About Heteroskedasticity," which he wore with pride!

UTD is a special place. You can't talk me out of it. There's a saying that some things are taught, others are caught. I strongly believe everyone has been given gifts, but some people are stingy with their gifts. There's an intangible component to learning, requiring recognition and desire from the learner, and an open hand from the teacher—a willingness to share knowledge, experience, and expertise.

Many doctoral programs are just a series of hurdles to jump, and graduates may leave with a head full of knowledge but little else because they were met with a closed fist, not an open hand. Not so at UTD. Great teachers know their expertise is a gift—and the UTD faculty treated it as something to be given away, not hoarded.

I must take a moment to thank and honor my supervising committee; Chairs Dr. Euel Elliott and the late Dr. Irving Hoch, Dr. Richard Scotch, Dr. Anthony Champagne, and the late Dr. Barry Seldon. My gratitude and admiration for you has only grown through the years – THANK YOU for always having an open hand.

Speaking from experience, you're leaving here with so much more than just your degree.

The key differentiator at UTD is the entrepreneurial, collaborative approach to teaching, science, and research, driven by vision and the fire of innovation. It is the passion and creativity to identify and pursue opportunities. UTD was birthed by entrepreneurship, and

that culture prevails today. Many aspire to have such a dynamic quality, but it cannot be learned or taught. It comes not by perspiration, but by inspiration.

Today, you will be recognized by those who have already achieved and been recognized. This recognition seals everything for you. **I am thrilled for what awaits you in the next chapter!**

In closing, we have all been given ability and opportunity, which work in concert. You are not leaving empty-handed, but with a toolkit—a set of skills and the intangible contributions of every professor, and a forward-looking mindset that inspires science and creative problem-solving. The spirit of UTD, the intangible component, will be more of an asset than you may realize as you face the blinding speed of technology and its transformative impact on science, research, and culture. Simply being a “life-long learner” won’t be enough. Flourishing will require pioneering and innovation. Drawing on your experience at UTD, you are poised to embrace this challenge and translate ideas and theoretical frameworks into meaningful, critical real-world outcomes.

Prioritize relationships. Over the last 30 years, I’ve observed that those who effectively manage relationships succeed compared to those who do not. It is not always easy. As in marriage, so it is in life and business: there are often divergent perceptions of reality. The key is to value people and recognize their worth. Strive to create a culture of honor with those brought into your path. Let character be your capital, and always value people and relationships over financial or other outcomes.

Know that you are well equipped. Keep the entrepreneurial spirit growing and your visionary fires red hot. Go—and make us all proud.

THANK YOU, God bless you, and God bless this great university!