Ricardo Callender

Director
PFM Financial Advisors LLC

Ricardo Callender joined PFM in 2013 and serves as project manager for cities, counties/parishes, states, authorities and higher education institutions in Alabama, Arkansas, Louisiana, Mississippi and Tennessee. He has provided advice and technical/quantitative support for issuers such as Shelby County, Mobile County, City of Memphis, City of New Orleans, City of Mobile, City of Huntsville, the State of Alabama, Huntsville Utilities, Auburn University, the University of Arkansas System and the Alabama Community College System, among others.

Ricardo's present duties include structuring, sizing and pricing new money and refunding municipal bond issues. Other duties include assessing municipal issuer’s outstanding debt, performing analysis of refunding opportunities, cash flow modeling, credit analysis and debt capacity analysis, among other duties. His experience includes taxable and tax-exempt financings for municipalities, airports, higher education, public utilities and public school systems. Other unique experience includes convention center, sports authority and complexes, housing authority and public-private partnership (P3) projects.

Ricardo has a Master of Arts in Business Administration with a concentration in Finance from the University of Memphis and a Bachelor of Science in Mathematics from Delta State University. He is a Registered Municipal Advisor Representative (Series 50).

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Education
B.S. in Mathematics
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M.A. in Business Administration
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Professional Designations or Licenses
Municipal Advisor Representative (Series 50)

Started with PFM: 2013

Started in the Field: 2013