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Maria Villalaz is the Head of Non-reimbursable Technical Cooperation of the Department of Negotiation and Investor Relations of the Directorate of Public Financing of the Ministry of Economy and Finance.

She graduated in Business Administration from the University of Panama and has a master's degree in Business Administration with an emphasis in Strategic Management from Universidad Interamericana. She has graduate studies in "Specialist in International Cooperation for Development" from the University of Panama. Has the title of Expert in Planning and Project Management for Development Cooperation from the National University of Distance Education (UNED for its Spanish acronym) and the Organization of Ibero-American States for Education, Science and Culture (OEI for its Spanish acronym), Madrid, Spain and a certification in Negotiation and International Cooperation Management from Universidad Pontificia of Valparaíso, Chile. She is a graduate of Instituto Panamericano with a bilingual commercial degree and a specialization in accounting.

In 2001, she joined the government sector where she worked for five (5) years in the Interoceanic Region Authority and after the merger was transferred in 2006 to the Ministry of Economy and Finance.

She worked in the United States Armed Forces, Fort Clayton, Panama as Assistant in the Department of Finance and Customer Service. She served as Vice Manager of the foreign capital company Inter Finance (Panama), S.A. and for more than fourteen (14) years worked in the international banking sector.