New Program Proposal

Basic Program Information

1. Proposing Institution
   a. Kansas State University
2. Title of Proposed Program
   a. Human Ecology Doctorate with an emphasis in Personal Financial Planning
3. Degree to be Offered
   a. Ph.D.
4. Anticipated Date of Implementation
   a. Summer 2009
5. Responsible Units
   a. College of Human Ecology
   b. School of Family Studies and Human Services
6. Center for Education Statistics, Classification of Instruction Program (CIP) Code
   a.

Program Proposal Narrative

a. Program Need and Student Characteristics

A need exists today for a Human Ecology doctoral program with an emphasis in Personal Financial Planning that combines the best aspects of intense student-to-faculty interaction with the advantages of distance education. As proposed, Kansas State University will be the leading international doctoral granting Personal Financial Planning institution with the acceptance of this proposal. The following narrative outlines the current need for a Ph.D. emphasis in the field of financial planning.

The personal financial planning profession is one of the fastest growing occupational fields in the United States. Those beginning careers in the profession can expect to be paid well. According to the Department of Labor,\(^1\) the “median annual earnings of personal financial advisors were $62,700 in 2004-2005. The middle 50 percent earned between $41,860 and $108,280. Median annual earnings in the industries employing the largest number of personal financial advisors in 2004 were as follows:”

<table>
<thead>
<tr>
<th>Industry</th>
<th>Median Annual Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other financial investment activities</td>
<td>$78,350</td>
</tr>
<tr>
<td>Securities and commodity contracts intermediation and brokerage</td>
<td>63,310</td>
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<tr>
<td>Depository credit intermediation</td>
<td>57,180</td>
</tr>
<tr>
<td>Agencies, brokerages, and other insurance related activities</td>
<td>56,950</td>
</tr>
</tbody>
</table>

\(^{1}\) http://www.bls.gov/oco/ocos259.htm
At the current time, a bachelor’s degree is generally required for a new person entering the profession. Increasingly, employers expect their employees to obtain a graduate degree and/or certifications in financial planning. The Department of Labor summarized the situation this way:

> Although not required for personal financial advisors and planners to practice, certification can enhance one’s professional standing and is strongly recommended by many employers. Personal financial advisors may obtain the Certified Financial Planner credential, often referred to as CFP®, demonstrating extensive training and competency in financial planning. This certification, issued by the Certified Financial Planner Board of Standards, requires relevant experience, the completion of education requirements, passing a comprehensive examination, and adherence to an enforceable code of ethics. The CFP® exams test the candidate’s knowledge of the financial planning process, insurance and risk management, employee benefits planning, taxes and retirement planning, and investment and estate planning. The exam has been revised in recent years. Candidates are now required to have a working knowledge of debt management, planning liability, emergency fund reserves, and statistical modeling. It may take from 2 to 3 years of study to complete these programs.

Personal financial advisors also may obtain the Chartered Financial Consultant (ChFC) designation, issued by the American College in Bryn Mawr, Pennsylvania, which requires experience and the completion of an eight-course program of study. The ChFC designation and other professional designations have continuing education requirements.

A license is not required to work as a personal financial advisor, but advisors who sell stocks, bonds, mutual funds, insurance, or real estate may need licenses to perform these additional services. Also, if legal advice is provided, a license to practice law may be required. Financial advisors who do not offer these additional services often refer clients to those who are qualified to provide them.

The Growth of Personal Financial Planning as a Professional Endeavor

Personal financial planners (i.e., financial advisors and analysts) hold 355,000 jobs in the U.S., of which 158,000 are directly involved in personal financial planning. The majority of financial planners work for large firms, such as Amerprise Financial, Edward Jones, and Charles Schwab. The Department of Labor estimates that more than 50% of advisors work for finance and insurance companies, including securities and commodity brokers, banks and credit institutions, and insurance carriers. A significant trend in the profession is the growth of smaller boutique firms owned and operated by one or a few owners. Today, 40% of all financial planners are self-employed, operating small to moderate sized investment advisory firms, usually in urban areas.

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2 Planners who provide advice for a fee (rather than commission) must register as an Investment Advisor in the state in which they conduct business. Advisors with more than $25 million in assets under management may choose to register with the Securities and Exchange Commission.
Employment trends at Kansas State University indicate that undergraduate personal financial planning students are heavily recruited by small financial planning firms. This concurs with the Department of Labor’s own estimates of employment trends. According to the Department of Labor, “Overall employment of financial analysts and personal financial advisors is expected to increase faster than average for all occupations through 2014, resulting from increased investment by businesses and individuals. Personal financial planners and advisors will benefit even more than financial analysts as baby boomers save for retirement and as a generally better educated and wealthier population requires investment [and financial advice]. In addition, people are living longer and must plan to finance more years of retirement. The globalization of the securities markets also will increase the need for analysts and advisors to help investors make financial choices. Financial analysts and personal financial advisors who have earned a professional designation are expected to have the best opportunities.”

Educational Trends in Personal Financial Planning

Nearly all practicing financial advisors who have been in the business for 10 or more years earn significant six-figure incomes. The Certified Financial Planner Board of Standards, Inc. and the Financial Planning Association have noted that as an advisor’s income increases his or her desire to obtain certifications and advanced degrees also increases. This may be due to the fact that planners who hold the CFP® certification and/or an advanced academic degree earn, on average, more than their non-certified and less well-educated counterparts. It may also be the result of individuals attempting to increase their human capital and personal well-being. Whatever the reason, it is important to note that the number of academic programs offering (a) an undergraduate, (b) a master’s, and/or (c) a certificate level of training to meet the needs of those pursuing financial planning education has increased dramatically over the past 10 years. Currently, there are over 40 master’s level programs operating in the United States (nine of these programs are offered at a distance via the Internet). However, the number of qualified faculty to teach in these programs is limited, especially at those institutions that offer graduate courses. A need exists today to provide doctoral level personal financial planning education that will help fill this need.

A logical progression in the training and education of financial planners involves advanced study at the doctoral level. Only one university in the United States (i.e., Texas Tech University) offers a Ph.D. in financial planning. The need for individuals who hold a Ph.D. or equivalent degree is growing. The demand for such education is significantly higher than can be accommodated by one academic institution. The Certified Financial Planner Board of Standards, Inc. has been a strong advocate for additional universities to offer doctorate degrees in financial planning. Reasons for providing doctoral level education include: (a) developing a flow of candidates to teach in the growing number of academic programs providing financial planning education, (b) strengthening consumer protection by standardizing counseling and planning

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3 Kansas State University is currently an active leader in the training of personal financial planning professionals. Over the past seven years, the School of Family Studies and Human Services has granted 134 graduate certificates and 43 master’s degrees in financial planning. At the current time (2007-2008), 65 students are enrolled in the Personal Financial Planning master’s degree through K-State.

4 The program is offered through the College of Human Services at Texas Tech University.
techniques through research initiatives, and (c) improving the quality of personal financial planning research that can inform public policy in the domain of financial planning.

(1) Is the Program Central to the Mission of the Institution?

Kansas State University is a comprehensive, research, land-grant institution first serving students and the people of Kansas, and also the nation and the world. Since its founding in 1863, the University has evolved into a modern institution of higher education, committed to quality programs, and responsive to a rapidly changing world and the aspirations of an increasingly diverse society. Together with other major comprehensive universities, Kansas State shares responsibilities for developing human potential, expanding knowledge, enriching cultural expression, and extending its expertise to individuals, business, education, and government. These responsibilities are addressed through an array of undergraduate and graduate degree programs, research and creative activities, and outreach and public service programs. In addition, its land-grant mandate, based on federal and state legislation, establishes a focus to its instructional, research, and extension activities which is unique among the Regents' institutions.

Through quality teaching, the University is committed to provide all students with opportunities to develop the knowledge, understanding, and skills characteristic of an educated person. It is also pledged to prepare students for successful employment or advanced studies through a variety of disciplinary and professional degree programs. To meet these intentions, the institution dedicates itself to providing academic and extracurricular learning experiences which promote and value both excellence and cultural diversity. Kansas State University prepares its students to be informed, productive, and responsible citizens who participate actively in advancing cultural, educational, economic, scientific, and socio-political undertakings.

Research and other creative endeavors comprise an essential component of Kansas State University's mission. All faculty members contribute to the discovery and dissemination of new knowledge. These efforts, supported by public and private resources, are conducted in an atmosphere of open inquiry and academic freedom. Basic to the pursuit of this mission is the University's commitment to broad-based programs in graduate education at both the master's and doctoral levels.

Kansas State University's mission includes enriching the lives of the citizens of Kansas by extending to them opportunities to engage in life-long learning and to benefit from the results of research. The University addresses this charge through mutually supportive activities on its Manhattan and Salina campuses, research and extension sites at numerous locations, outreach programs offered throughout the State and nation, and international activities.

The mission of Kansas State University is enhanced by symbiotic relationships among the discovery of knowledge, the education of undergraduate and graduate students, and improvement in the quality of life through research applications. Coordinated teaching, research, and extension services help develop the highly skilled and educated work force necessary to the economic well-being of Kansas, the nation, and the international community.
Establishing a Doctoral emphasis in Personal Financial Planning meets one of the basic aspirations of Kansas State University as described by the Provost’s Committee Report of 1992:

As a proud member of the American land-grant system, we will continue to reach throughout the state to people in cities and towns and rural communities and farms with advice and information on human health and well-being. We renew our dedication to being a major source of practical assistance to the people of Kansas, particularly in agriculture and its allied industries, which will continue to be a cornerstone of the state's economy. In a society that is richly diverse in cultures, we will continue to strive to attract students of color and members of ethnic minorities, both to our student body and faculty. We aspire to hiring more women faculty members in areas where women are under-represented. We dedicate ourselves to offering a setting in which women and members of racial and ethnic minorities can have a full opportunity to succeed as faculty members and students. We aspire to creating increased appreciation of different cultures, both in our country and around the world. Recognizing the interdependence of our country with many others in a global economy, we will work to heighten awareness in our faculty and in our student body of international political and economic affairs. To all of these aspects of opportunity, cultural diversity and international awareness we dedicate ourselves, not only to make this a better university, but to improve our society: to help ensure that each individual has a full opportunity to achieve her or his full potential.

Specifically, a doctorate program with an emphasis in Personal Financial Planning meets the aspirational needs of the University in the following ways:

1. **Providing quality education and strong research programs for our students.** A doctoral program will enhance the recruitment and retention of high quality students by allowing research and learning experiences and opportunities that meet the needs of students when and where they live through a combination of on-campus and distance-education courses.

2. **Enhancing the infrastructure of Kansas State University including distributed computing, the Library, equipment, and laboratory, teaching, and research space.** Because the proposed program combines distance education with intensive residency requirements, it is possible that the program will enhance the spirit of cooperation, provide a positive atmosphere and environment, and achieve the resources necessary for students, faculty, and staff to reach their full potential by creating interactive learning environments.

3. **Developing innovative techniques for teaching and learning processes in large audience or group settings both for lecture/recitation and laboratory oriented courses.** The proposed doctorate will be unique in its use of current technology including multi-media communications systems, computer simulations, and clinical demonstrations. Based on the dual approach of distance education and intensive residency sessions, it is anticipated that experienced and senior faculty will spearhead the development and implementation of such techniques and courses.
4. Utilizing available and potential resources in the development of graduate education and research programs. A Human Ecology Ph.D. emphasis in Personal Financial Planning will work to enhance undergraduate education by contributing to the quality and breadth of the undergraduate experience primarily by providing enhanced interaction among undergraduate and graduate students. Further, research conducted by graduate students will complement the content of classes taught at the undergraduate level.

5. Increasing the number of African-American, Native American, Hispanic, and Asian American tenure-track faculty members to 30 over the next three years. Having a Human Ecology Ph.D. emphasis in Personal Financial Planning at Kansas State University is integral in recruiting underrepresented students and faculty to Kansas. Currently, students interested in obtaining a doctorate in the field must leave the state of Kansas; once these students leave it becomes increasingly difficult to recruit them back because of the intense competition from other universities to hire underrepresented faculty.

6. Increasing the multi-cultural diversity of the university experience. One of the building blocks of the doctorate program involves incorporating strategies that not only integrate culturally diverse students into U.S. and Kansas culture, but that also incorporate traditional students into those diverse cultures and activities already present at the university. Specifically, it is anticipated that 1/3 of each incoming class will be comprised of non-U.S. students, primarily from Asian countries. It is also possible that a large portion of each class will consist of Hispanic, Asian, and African-American students, primarily because the distance education nature of the program will allow these individuals to pursue career and family obligations concurrently with their academic studies.

7. Enhancing the quality of the undergraduate educational experience at Kansas State University. Over time, a Human Ecology Ph.D. emphasis in Personal Financial Planning will have a direct impact on undergraduate teaching. Having doctoral students involved in teaching initiatives and research projects will most certainly result in the development of innovative and cooperative instructional approaches. It is also anticipated that the development of the basic core curriculum in financial planning can be enhanced by applying what is learned at the graduate level within the undergraduate curriculum.

8. Increasing the efficiency of administration and support services. Currently, Kansas State University is one of a just a few universities to offer undergraduate, certificate, and master’s level financial planning education. Responsibility for marketing the certificate and master’s programs, as well as administering funds and providing student services, is handled through the Institute of Personal Financial Planning. The addition of a doctorate program will help the Institute expand in a way that maximizes the use of faculty and support staff resources.

9. Optimizing the use of all instructional resources of Kansas State University. The proposed doctoral program is unique nationally as the first curriculum to fully utilize the on-campus and distance education strengths of Kansas State University. The combination of online teaching and intense residency courses ensures that facilities, faculty, staff, and support resources are linked to enrollment levels. Ultimately, qualified admissions, tightened academic dismissal policies, and a
per credit hour fee structure will allow Kansas State University – through the Personal Financial Planning degree program – to increase the effective use of instructional resources.

(2) What is the Student Demand for the Program?

The potential market for a distance-education based doctoral emphasis in personal financial planning within Human Ecology is potentially very large. To begin with, there is virtually no competition nationally or internationally at this time. However, the demand from students for a program, at least from anecdotal evidence, is high. For example, K-State recently marketed its graduate level distance education certificate program at the National Association of Personal Financial Advisors international conference in Chicago. Numerous attendees were interested in distance education; however, the majority of attendees either had a certification or a master’s degree. The overwhelming question was, “Does K-State offer a Ph.D. program at a distance?”

Further, the Institute of Personal Financial Planning, which houses the graduate certificate in personal financial planning, fields, on average, one to two emails per week from those inquiring about a distance-provided Ph.D. Also, of those that have graduated with an M.S. in Family/Personal Financial Planning, approximately 10% to 15% indicate a desire to continue their education at the Ph.D. level. Finally, the potential market, comprised of successful financial planning business owners, is extremely large. If, for instance, it is assumed that 63,200 financial planners own their own firm (Department of Labor estimate), and that 5% of this number have an interest in obtaining a doctorate degree, the potential market, just from practicing financial planners, exceeds 3,000.

There is one primary reason most planners do not return to school to obtain a doctorate degree, namely, a huge income opportunity cost. The majority of financial planning business owners have net earnings that exceed $100,000 per year. The Financial Planning Association estimates that the average sole practitioner generates $425,000 in revenue per year. The top 25% of all practitioner-owned firms have revenue in excess of $1.5 million per year, with these practitioners earning over $215,000 yearly. In order to return full-time to school to obtain a Ph.D. in today’s academic marketplace, these successful advisors would need to terminate their practice or potentially manage their practice as an absentee owner. Quite simply, the lost income and increased ownership burden associated with returning to school makes the choice problematic for nearly all successful advisors. What is needed, therefore, is a Human Ecology Ph.D. opportunity for students that minimizes these opportunity costs while maintaining academic rigor and adaptability to the needs of successful practitioners and those who wish to transition into the financial planning profession.

Another potential group of students includes financial planning executives from newly developed countries, particularly in Asia. In China today, for instance, insurance companies hire more financial advisors and insurance agents in a three month period than the number of all insurance advisors working in the United States. The wealth accumulation of citizens in countries such as China, Taiwan, Malaysia, Thailand, and Singapore is prompting an

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5 These individuals are not only interested; they can also afford the time and tuition.
6 It is reasonable to expect that 5% of this total have the interest, time, and financial ability to start a doctoral program; using this assumption, the potential U.S. market is comprised of at least 3,000 planners.
unparalleled growth of financial planning internationally. Consider the growth of the International Association of Registered Financial Consultants. This credentialing organization is now the fastest growing financial planning association in the world – based almost entirely on membership explosion in Asia. The Asian market for graduate education is tremendous. Among Asians, in general, advanced education is highly valued. Obtaining a doctorate from a prestigious U.S. university, such as Kansas State University, is highly valued. It is not unreasonable to believe that 25% to 40% of those who enroll in a distance education doctorate in financial planning will come from Asian countries.

(3) What is the Demand for Graduates of this Program?

Demand for graduates is potentially very high. University and college demand for faculty with a specialization in Personal Financial Planning is large and growing. Take, for example, the job market in 2007-2008. During this period many large land grant universities initiated job searches at the Assistant, Associate, and Full Professor rank. The University of Wisconsin, for instance, had three positions open during this time period. Texas Tech University had two positions open. Kansas State University had one faculty position and one instructor position open. Virginia Tech, the University of Alabama, California State Northridge, the University of Missouri, the University of Georgia, and Ohio State University also had open positions. In addition to these peer institutions, many smaller undergraduate teaching focused institutions had job listings for faculty. The number of qualified candidates, however, was (is) not sufficient to meet the need now or in the future. At Kansas State University, for example, only six applicants applied for the open tenure-track position. There simply are not enough new Ph.D. students available in the marketplace to meet the need for tenure track positions. It is even more difficult to recruit seasoned Associate or Full Professors to fill positions. In these cases, faculty demand relatively high salaries, enhanced benefit packages, and access to graduate student assistants. This last point is of particular importance. In order to recruit faculty, a program must have a vibrant doctoral program, but in order for there to be a graduate program there must be faculty to develop and grow graduate-level curriculums. Kansas State University stands at a unique juncture in time and history to begin a Human Ecology doctoral program; the result will be well trained graduate students and an increased national/international reputation for the university. Ultimately, this will help the university recruit better students and faculty.

In addition to collegiate teaching opportunities for graduates, those who graduate with a Ph.D. will be in strong demand within the private sector in Kansas, nationally, and internationally. The financial planning profession is among the fastest growing sectors of the financial services marketplace. The growth trend should intensify as the baby boom generation increasingly enter retirement and their demand for personal finance advice grows. In order to keep pace with technological changes and shifts in the marketplace successful financial planning firms will need to funnel more resources into research and outreach endeavors. The ideal people to lead these initiatives are those who hold a Human Ecology Ph.D. with an emphasis Personal Financial Planning. It is also possible that firms will want to recruit doctoral graduates for the status (e.g., research skills and advanced knowledge) these candidates will bring to a practice. High attained education is a highly valued attribute in the profession. Obtaining the highest academic degree is a way to differentiate oneself (or a firm) in the marketplace and to increase one’s reputation among colleagues and clients.
The proposed program offers unique locational and comparative advantages in the relation to similar academic units of study nationally and internationally. The degree program is designed to meet the time, location, and cost constraints of students from a wide variety of backgrounds. Students will enter as a class cohort. Cohorts will include between 7 and 10 students. Students will take at least one, and as many as three, online courses in the fall and spring semesters for three to four years, depending on the number of credit hours accepted from their master’s degree and the student’s time frame. The final two years of work will consist of dissertation research hours. The dissertation requirement will be met by requiring students to write three peer-reviewed papers for publication.

However, it is the manner in which student and faculty interaction is accomplished that makes the program truly unique. Students will meet, in person, for ten days each year, typically two weeks prior to the beginning of the fall semester during four consecutive years. During residency sessions students will take a total of four (4) credit hours towards degree completion. All courses will be taught in English. It is expected that class cohorts will meet in an international location at least once during the four year residency cycle. This will allow students to gain a global perspective of financial planning. Other residency sessions will meet in Manhattan or another U.S. city. As designed, the proposed degree program offers students the best of both online training and education with the advantages of meeting face-to-face on a yearly basis. This distinctive approach to graduate education builds upon the internationally recognized strengths of Kansas State University, namely, student-centered high technology education.

Establishing a Human Ecology Ph.D. with an emphasis in Personal Financial Planning will provide the university with a rare comparative advantage in the marketplace for higher education. Currently, only one university in the United States offers a Ph.D. emphasis in Personal Financial Planning (i.e., Texas Tech University). There are no universities, colleges, or other institutions of higher learning within the Regents system that offers the same or similar program. The fact that only one university currently offers a Ph.D. in financial planning is indicative of three factors. First, nearly all Research 1 universities that offer doctorate training, in general, focus on financial and economic analysis at the macro and/or corporate level rather than study at the consumer level; however, this is indicative of a major need for additional consumer and household focused degrees. The academic study of ‘household finance’ – basically an extension of personal finance and financial planning – is now one of the fastest growing fields in the United States; yet, there are few individuals being trained in this area. Much of the groundbreaking academic work is being conducted by personal financial planning faculty housed in units similar to the one at Kansas State University and by faculty transitioning from traditional finance, economics, psychology, and sociology disciplines. Second, as suggested above, personal finance education and research is a relatively new field of study, meaning that the current time offers a unique opportunity to establish a Human Ecology doctoral program in a burgeoning discipline. Third, prior to the new millennium, financial planning, as a

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8 Several major universities offer doctoral degrees in consumer and family economics where students may do emphasis work in financial planning; examples include, Ohio State, Purdue, and Virginia Tech.
professional endeavor, was still in its infancy. Today, the discipline is maturing. As with all growing disciplines, the demand for advanced personal financial planning academic training has also grown. The result is that universities have tended to overlook the development of financial planning education as a primary field of advanced graduate work. This is not surprising. The roots of professional financial planning can be traced back to 1969. Education of financial planners has followed the path of other professions – self-education, licensure, certification, bachelor’s, master’s level of education. The next logical step is education at the doctoral level – particularly a program that can be offered using a 21st century distance-education framework. The following outline describes competing programs in the marketplace for similar education.

Universities offering a Doctorate in Personal Financial Planning

Texas Tech University
  Resident Program

Universities offering a Doctorate in Family and Consumer Economics with a Financial Planning & Counseling Option

Ohio State University
Purdue
University of Missouri
University of Wisconsin
University of Georgia
Virginia Tech

Colleges and Universities offering a Graduate Degree Related to Personal Financial Planning

- The International Graduate Doctoral Program in Economics at the Universitat Autònoma de Barcelona (Doctorate in Economic Analysis)
- Trium Executive Graduate School (Paris) offers an MBA with a tuition that exceed $80,000.
- Thunderbird School of Global Management. Thunderbird offers both on-campus and distance education MBA degrees. Typical tuition costs are approximately $60,000 with the following payment schedule:
  - $2,850 Deposit due upon admission into the Global MBA On-Demand program
  - $11,400 Due 16 September 2007
  - $11,400 Due 7 January 2008
  - $11,400 Due 19 April 2008
  - $11,400 Due 7 September 2008
  - $11,400 Due 3 January 2009
<table>
<thead>
<tr>
<th>University or College</th>
<th>M.S./MBA Option</th>
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<tbody>
<tr>
<td>American College, The CFP® Certification Curriculum</td>
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<tr>
<td>American College, The Accelerated Professional Financial Planning Program</td>
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<tr>
<td>Bentley College Master of Science in Financial Planning</td>
<td>X</td>
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<tr>
<td>Boston University Boston University Online Program for Financial Planners</td>
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<tr>
<td>California Lutheran University Certificate in Financial Planning</td>
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<tr>
<td>City University Graduate Certificate in Personal Financial Planning</td>
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<td>Cleary University B.S. Financial Planning</td>
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<tr>
<td>College for Financial Planning Master of Science Financial Planning Concentration</td>
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<tr>
<td>DePaul University e-Financial Planning Certificate Program</td>
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<tr>
<td>Dowling College Certificate in Financial Planning</td>
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<tr>
<td>Florida Community College at Jacksonville – Institute for Financial Studies</td>
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<tr>
<td>Florida State University Certificate in Financial Planning Online</td>
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<tr>
<td>Golden Gate University Undergraduate Financial Planning Certificate &amp; Graduate Planning Certificate</td>
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<tr>
<td>Iowa State University Certificate in Family Financial Planning Great Plains</td>
<td>X</td>
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<tr>
<td>Interactive Distance Education Alliance (GPIDEA)</td>
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<tr>
<td>Kansas State University M.S. in Family Studies and Human Services with a Specialization in Family Financial Planning</td>
<td>X</td>
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<tr>
<td>Kaplan University Certificate in Financial Planning</td>
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<tr>
<td>Metropolitan Community College Certificate of Achievement Personal Financial Planning</td>
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<tr>
<td>Mississippi State University Certificate in Financial Planning</td>
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<tr>
<td>Missouri Southern State University Professional Certificate in Financial Planning</td>
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<tr>
<td>Montana State University Certificate in Family Financial Planning</td>
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<tr>
<td>Morehead State University B.B.A., Finance</td>
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<tr>
<td>New Jersey City University Master of Science in Finance Professional Financial Planning Concentration</td>
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<tr>
<td>North Dakota State University Certificate in Family Financial Planning</td>
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<td>Oglethorpe University Financial Planner Program</td>
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<tr>
<td>Oklahoma State University Certificate in Family Financial Planning</td>
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<tr>
<td>Rice University - School of Continuing Studies Web-Delivered CFP® Certification Education Program</td>
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<tr>
<td>Salem International University Certified Financial Planner™ Certification Education Program</td>
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<tr>
<td>South Dakota State University Certificate in Family and Consumer Sciences</td>
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<tr>
<td>Texas A&amp;M University - Commerce Certificate in Financial Planning</td>
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<tr>
<td>University of California - Irvine Certificate in Personal Financial Planning</td>
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<td>University or College</td>
<td>M.S./MBA Option</td>
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<tr>
<td>University of California - Los Angeles <em>Certificate Program in Personal Financial Planning</em></td>
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<tr>
<td>University of Dallas <em>MBA Financial Services</em></td>
<td>X</td>
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<tr>
<td>University of Georgia <em>The Terry College of Business - Greene Consulting Online Executive Program for Financial Planning Certification</em></td>
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<tr>
<td>University of Nebraska - Lincoln <em>Certificate in Family and Consumer Sciences with a Specialization in Family Financial Planning</em></td>
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<tr>
<td>University of Oklahoma <em>e-Financial Planning Certificate Program</em></td>
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<tr>
<td>Utah State University <em>Personal Financial Planning Certificate Program Online</em></td>
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Kansas State University has many competitive advantages as a doctoral granting institution that makes offering a Human Ecology Ph.D. with an emphasis in Personal Financial Planning attractive to students and employers. First and foremost, the Personal Financial Planning unit is well known and respected both nationally and internationally. Employer demand for undergraduate and master’s level graduates continues to grow. This is based, in part, on the quality of education received by students at Kansas State University. Recent program rankings based on financial planning reviews by outside agencies and employers and research productivity are shown below:

1. Texas Tech University

2. **Kansas State University**

3. Virginia Tech
4. University of Missouri
5. Ohio State University
6. Fort Hays State University
7. University of Georgia
8. Minnesota State University
9. Utah State University
10. San Diego State University

Another unique strength of the K-State proposal is the opportunity for graduate students to be affiliated with the Institute of Personal Financial Planning. The Institute is housed in the Personal Financial Planning unit (School of Family Studies and Human Services, College of Human Ecology). Currently, the Institute provides education outreach in the form of continuing education credit courses and a Certificate in Personal Financial Planning that is registered with the Certified Financial Planner Board of Standards, Inc. and the International Association of Registered Financial Consultants. The Institute also sponsors research projects. Most recently, the Institute funded a region-wide survey of the use and opinion of payday and title loan lending companies. Research funded through the Institute has been published in national and international journals.
A significant competitive advantage is provided by the multidisciplinary nature of the School of Family Studies and Human Services, which houses the Personal Financial Planning unit. Faculty working in the School support the proposed degree. This support includes a willingness to teach supporting courses and the willingness to serve on student graduate committees.

(5) What are the Characteristics of the Students Who Will Participate in this Proposed Program?

The potential demand for a Human Ecology Ph.D. emphasis in Personal Financial Planning, as noted above, is very high. It is likely that applicants for admission will come from the following sources:

1. **Traditional Graduate Student Populations.** Approximately 15% of students who complete the master’s degree in Personal Financial Planning from Kansas State University report a desire to continue their education at the doctoral level. These students generally work in a field affiliated with financial planning. Demographically, the group is split equally between men and women, ranging in age between 28 and 50 years of age. Although the largest number of students are non-Hispanic White, a significant portion of students are Hispanic, Asian, and African-American.

2. **Career Changers.** Nearly two-thirds of each cohort entering the graduate-level financial planning certificate program are career changers – most typically from the military (e.g., Army, Navy, and Air Force). Financial planning offers individuals facing a second career the perfect blend of time flexibility and financial reward. As such, it is expected that a large percentage of each incoming doctoral-level class will consist of similar career change students. Because many of these students will come from the military it is likely that each class will have wide ethnic and socioeconomic diversity.

3. **Business Owners.** As discussed above, it is estimated that there are approximately 3,000 financial planning business owners in the United States who have the interest, time, and resources to pursue a Ph.D. program that emphasizes Personal Financial Planning education. Of these potential applicants, at least one-third are female.

4. **Business Executives.** The two fastest growing segments of the financial planning profession are (a) providing financial planning services to middle-market Americans and (b) introducing American planning principles and practices internationally. Executives at financial services firms are increasingly driven to obtain advanced degrees to increase their knowledge and expertise of these two markets. Further, as Asian countries become more economically stable, the demand for financial services and planning will increase. Financial services firms, and the executives who run these firms, need advanced education that focuses learning on the cultural, economic, and social interactions that occur at the individual and family level, particularly among non-U.S. households. The proposed Human Ecology Ph.D. emphasis is designed to meet this need.

5. **Non-U.S. Students and Business Leaders.** It is anticipated that a large percent of students who apply for admission to the program will come from outside the United States. As suggested above, the dramatic growth in many Asian economies is generating wealth at the individual level. Few business executives and/or policy makers in developing Asian markets have the technical wherewithal to provide financial planning services to
Admission to the program will be based on policies outlined in the Graduate School handbook, as discussed below:

1. **Graduates from colleges and universities in the United States**

   a. A bachelor's degree from a college or university accredited by the cognizant regional accrediting agency,

   b. Undergraduate or graduate preparation in one of the following preferred major fields equivalent to that acquired by a graduate of KSU, or evidence of an appropriate background for undertaking an advanced degree program, and

   c. An undergraduate average of B or higher in the junior and senior years and an average B or higher for all previous graduate work.

   **Undergraduate/Graduate Fields Useful for Preparation in the Degree Program:**

   a. Financial Planning
   b. Personal Financial Planning
   c. Family Financial Planning
   d. Financial Counseling
   e. Family Finance
   f. Personal Finance
   g. Household Finance
   h. Consumer Finance
   i. Family and Consumer Economics
   j. Household (Family) Resource Management
   k. Family Studies
   l. Marriage and Family Therapy
   m. Business
      a. MBA Finance
      b. MBA Management
      c. Accounting (CPA)
      d. Insurance and Risk Management
   n. Economics
   o. Agricultural Economics
   p. Psychology

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9 Students with a bachelor's degree who want to pursue a doctorate will be accepted first into the M.S. Family Financial Planning degree program at Kansas State University – no more than 30 credits can be transferred into the Ph.D. program. This will require a student without a master’s degree to complete between four and eight years of study beyond the undergraduate degree.

10 Applicants from fields and disciplines not listed may be accepted into the program. These applicants may need additional leveling course work in the areas of economics, calculus, and statistics or show prior work experience that is equivalent to this type of course work.
a. Applied
b. Clinical
c. Theoretical
q. Social Work
r. Family Therapy
s. Military Science and Planning

2. Graduates of foreign colleges and universities

All international students admitted to the Graduate School must demonstrate the same level of achievement as U.S. students. That is, they must hold a degree from an established institution comparable to a college or university in the United States, have an outstanding undergraduate record, have the demonstrated ability to do graduate work, and give evidence of language proficiency sufficient for the pursuit of a graduate degree. Admission may be denied students from technical schools, which may provide excellent training in special areas but do not offer degrees equivalent to those of colleges and universities. As a rule, students from abroad are not admitted to nondegree status (that is, as special students). Questions about the qualifications of international students should be directed to the Graduate School.

International applicants whose native language is not English must demonstrate competence in the English language. All international applicants must include with their application materials an official report of their scores on the Test of English as a Foreign Language (TOEFL). The TOEFL is offered several times a year throughout the world by the Educational Testing Service, Princeton, New Jersey. International applicants are advised to take the TOEFL as early as possible to avoid delays in processing their applications for admission. Further information is available from the Graduate School. Those who have received a degree in the last two years from a United States college or university are exempt from this requirement.

A score of at least 550 (213 on the computer-based test) on the TOEFL is required to be considered for admission to the Graduate School. (NOTE: Some programs require a TOEFL score higher than stated here.) Applicants with scores of 600 (250 on the computer-based test) or above may be considered for regular admission. Applicants with scores between 550/213 and 599/249 may be admitted provisionally and must at the time of their enrollment demonstrate proficiency in reading and writing English and in understanding spoken American English to the satisfaction of the Graduate School. Those who do not meet the minimum proficiency standard may be recommended for enrollment in University English courses or for part-time English courses offered by the English Language Program (ELP) on campus. Those who are determined to need substantial work in English will be required to participate in the ELP. Intensive English training for students who have TOEFL scores below 550/213 is also available through the ELP.

Admission Categories

All new graduate students, domestic or foreign, are assigned to one of four categories upon admission:

Full standing
Undergraduate training essentially the same as that at Kansas State University.

B average or higher in junior and senior years.

Provisional

- Transcript evaluation uncertain, as is sometimes the case with international students.
- B average or higher in junior and senior years, but some course deficiencies in undergraduate work.
- Final transcripts indicating award of a degree not yet in hand; applicant completing degree; other criteria for full standing met.

Probationary

- Grade point average from 2.65 to 2.99 (A=4.00) in last two years
  If work has shown a marked improvement in later semesters and there are grades of B or better in demanding courses in major and related areas, admission is considered.
- Grade point average below 2.65 in last two years
  Admission is considered only upon documentation that the student is now qualified to do graduate work. Evidence may include: (1) satisfactory grades on a GRE Advanced Test or Miller Analogies Test; (2) satisfactory work at another graduate school; or (3) outstanding professional experience that demonstrates the ability to handle academic work in the major area.

Probationary and provisional students are advised of deficiencies and of other conditions to be met to achieve full standing. Their status is reviewed after completing 9 hours of course work at Kansas State University. Those who have earned grades of B or higher and GPAs of 3.0 or higher for the first 9 hours, exclusive of individualized study, and removed all deficiencies specified at the time of admission, will be placed in good standing.

Procedures and Criteria

The following procedures and criteria, as adapted from the Kansas State University Graduate School policy manual, will be used for admission into and completion of this program:

1. A minimum of 91 hours is required for the Doctor of Philosophy degree. The Ph.D. must include at least 30 hours of research credits.
2. Of the 24 to 30 hours of course work beyond the master's degree is normally required by the supervisory committee, 15 hours should be at the 800-level or above, in addition to doctoral research credit hours.
3. No more than 6 hours of course work (outside the major field of study) at the 500 level, beyond those on the master's degree, are permitted on the doctoral program of study. For students who bypass the master's degree, no more than 12 hours of course work at the 500 level are permitted.
4. Only 6 hours of problems or other individualized study (such as Readings) may be applied towards the doctoral degree.
5. Courses designated as deficiencies by the School and Unit at the time of admission cannot be used on a program of study.

6. A maximum of 30 hours from a master's degree may be used on the doctoral degree, if the supervisory committee decides that the course work is relevant to the doctoral program. However, it is anticipated that most students with a M.S. degree will transfer 24 to 27 credits into the program. If the master's degree was in a program different from the doctoral degree, written justification for use on the doctoral program of study must be submitted by the major professor and the supervisory committee. If the master's degree is from another university, an official transcript is required and must be mailed directly from the other university to the Graduate School and be on file in the Graduate School before a program of study can be approved.

7. If a master's degree was not earned, 10 hours of master's or doctoral-level work taken elsewhere may be transferred. If a master's degree was earned and 30 hours of credit from the degree have been included in a doctoral program, an additional 10 hours of transfer credits may be transferred for doctoral-level work. (These hours must represent credit earned beyond a master's degree, even when the master's program included more than 30 hours.) The Graduate School may grant exceptions to this limit when justified by inter-institutional collaborations. In either case, credits that were earned more than seven years prior to the semester in which the program of study is approved cannot be transferred. (This does not include the credits earned as part of a master's degree.) It should be noted on the program of study if the transfer courses are to be taken in the future. Final program approval in such cases cannot be determined until all transcripts are received. Students must have received an A or B in courses to be transferred.

8. If a doctoral student does not complete the requirements for the degree within five years after taking preliminary examinations, the student may be dropped from candidacy.

9. If changes need to be made to a program of study or the committee after approval by the Graduate School, a Program/Committee Change form must be completed. Unless there are extensive changes, a revised program does not have to be submitted.

Preliminary Examination

A doctoral student must be given a written preliminary examination, which may be supplemented by an oral examination as prescribed by the supervisory committee. These are designed to test the student's breadth and depth of knowledge in the proposed field of specialization, as well as the student's ability to explore problems on the boundaries of knowledge. Satisfactory performance in the examination is an indication that the student is prepared to perform independent work toward the doctoral degree and results in the student being classified as a doctoral candidate, upon affirmative recommendation by the supervisory committee. The examination may be scheduled after the program of study is filed and at a time deemed appropriate by the supervisory committee. The preliminary examination must be completed at least seven months before the final oral examination.

Once the supervisory committee and the student decide when the examination is to be taken, the student should notify the Graduate School one month before the scheduled date. A ballot is sent to the major professor by the Graduate School. Copies of the examination are filed with the
The results of the preliminary examination are indicated on the ballot by the signatures of those members of the departmental or program examining committee responsible for administration and grading of the examination. The format of the examination and the structure of the examining committee may differ among doctoral programs, and in some programs, the examining committee will differ from the supervisory committee. Within one week following the completion and determination of the results of the preliminary examination, including those of any oral portion, the supervisory committee must sign and return the ballot to the Graduate School, indicating that the preliminary examination has been completed and recommending approval or disapproval of the student's admission to candidacy for the doctoral degree. The student is considered to have passed the examination and to be recommended to candidacy if at least three fourths of the supervisory committee voted to approve candidacy.

In case of failure of the first preliminary examination, the supervisory committee may approve a second examination with no more than one dissenting vote. A second examination can be taken no sooner than three months following the initial failure. Once the supervisory committee and the student decide when the second examination is to be taken, the student should notify the Graduate School one month before the scheduled date. The composition of the supervisory committee shall not be changed before a final decision is reached on admission to candidacy. A second failure constitutes denial of admission to candidacy for the doctoral degree in the field of study of the graduate program. As with the first examination, the signed ballot must be returned to the Graduate School within one week of the determination of the results of the examination.

Candidacy

A full-time doctoral student should normally complete the preliminary examination within three years of entry into the doctoral program, and, upon satisfactory completion of the examination, the student is automatically advanced to candidacy for the degree.

The period of candidacy may last up to five years from the end of the semester in which the preliminary examination was passed. If a student fails to complete both the dissertation and final oral examination within this period, the student will be dropped from candidacy. Any student whose candidacy has thus lapsed may regain the status of a doctoral candidate by successfully retaking the preliminary examination.
Continuous Enrollment

A student working for a doctorate must be enrolled at Kansas State University during the semester in which the preliminary examination is taken and in each subsequent semester (fall and spring) until the degree requirements are met and the dissertation is accepted by the Graduate School. Failure to enroll will result in loss of candidacy. To regain candidacy, the student must successfully petition the Readmission Committee of the Graduate School.

If it is necessary to interrupt progress toward the degree after the preliminary examination has been passed, the student or major professor may petition for a leave of absence of up to 1 year. The petition must be submitted at least 1 month before the effective date of leave. Approval must be granted by the major professor, the department head or chairperson of an interdepartmental program, and the Dean of the Graduate School. The Dean will establish the conditions of the leave. An extension of a leave of absence beyond one year may be granted by the Dean of the Graduate School upon recommendation of the student's supervisory committee.

If, after passing preliminary examinations, a doctoral candidate moves more than 30 miles from Manhattan and is no longer taking course work on campus, the requirement to pay campus privilege fees can be waived. The student must notify the Graduate School if this situation exists. Information about enrollment will then be sent to the student each semester by the Graduate School. Actual enrollment must be done by each student through the K-State Access Technology System (KATS) by phone or via the Web. Students should contact the Graduate School for more information.

Dissertation

A dissertation is required of all candidates for the award of a doctoral degree. Its purpose is to demonstrate the candidate's ability to conduct significant original research of a type appropriate to the academic discipline, to analyze the information obtained from the research, and to present the results in a form acceptable to the supervisory committee. A dissertation must be written in a form appropriate to the discipline. Rather than completing a dissertation, students may opt, with the approval of their graduate committee and major professor, to write three papers for peer-review.

The candidate must provide a copy of the dissertation or peer-review papers to each member of the final examining committee (see below) at least two weeks before the final examination.

Following a successful final examination and approval of the final form of the dissertation by the examining committee, the candidate shall submit three copies of the dissertation or peer-review papers to the Dean of the Graduate School at least one month prior to the commencement at which the degree is to be conferred.

Final Examination

When the student is admitted to candidacy, the Dean of the Graduate School appoints an examining committee. This committee consists of the supervisory committee and a member of
the graduate faculty not on the supervisory committee. The additional member serves as a chairperson for the final oral examination.

The outside chairperson, as the representative of the Graduate School, is responsible for conducting the final examination in an orderly manner, evaluating it as a test of the candidate's expertise, submitting the final ballot, and making other reports as appropriate or required. As a member of the examining committee, the chairperson also has the right and the responsibility to evaluate the candidate's performance and to cast a vote.

The final oral examination may be taken when the student has completed the program of study and satisfied all other program requirements. All final examinations must be given on the Manhattan campus and scheduled at least two weeks in advance.

When the dissertation has been approved, the oral final examination has been passed, and all other requirements have been met, the candidate is recommended by the Dean of the Graduate School to the Faculty Senate for approval to award the degree.

**Important Notes**

1. Based on university rules, the proposed Human Ecology doctoral emphasis requires at least three years of full-time study beyond the bachelor’s degree; however, the time needed in actuality will be longer depending on the number of courses taken during the fall, spring, and summer semesters.
2. Doctoral studies should be complete within eight (8) years.
3. During the 1st year of study, a committee should be formed – four members (1 major professor, 1 professor outside of the major professor’s department, and 2 additional professors).
4. The Preliminary exam should be taken in the 2nd year of doctoral study.
5. After the Preliminary exam has been passed, the student’s committee with recommend doctoral candidacy.
6. Candidacy may last up to five (5) years after Preliminary examination has been passed. Thirty hours of research is required.

**Student Interactions**

Once a student has been admitted, he/she will follow a structured curriculum. Students will enter the program in cohort groups. Each cohort will meet during the summer prior to the fall semester. During this time students will interact with each other and faculty through for-credit courses and seminars. During the fall and spring semesters students will enroll in online courses provided by distance using K-State Online. Although these courses are taught at a distance, there are ample opportunities to interact using chat rooms, discussion boards, live lectures, and interactive lectures.

**b. Curriculum of the Proposed Program**
The goals and objectives of the proposed Human Ecology Ph.D. with an emphasis in Personal Financial Planning at Kansas State University are designed to support and enhance the School of Family Studies and Human Service’s vision for the future. Specifically, the program is designed to provide talented and ambitious students with the knowledge, skills, and tools necessary to achieve success as college and university faculty, practitioners of financial planning, and productive citizens of the State of Kansas and the United States. A dedicated commitment to enhancing students’ personal development will prepare students to excel academically and professionally, leading ultimately to more rewarding and creative lives.

The primary program academic objectives are to provide students with the opportunity to:

- Solve real world problems;
- Apply their creativity in helping others meet challenges;
- Develop and refine communication skills;
- Work in multidisciplinary and diverse teams;
- Obtain an understanding of 21st century technologies;
- Learn through instruction by faculty committed to both teaching and research;
- Participate in professional groups and activities;
- Assume leadership positions in school and professionally;
- Be part of a growing program that is devoted to building the finest personal finance (financial planning) program in the nation while meeting the growing need for well trained Ph.D. graduates.

Other academic program objectives include:

- Providing courses that meet the criteria to maintain the program’s registered status with the Certified Financial Planning Board of Standards, Inc. Students will be able to comprehensively integrate financial planning content areas into the development of financial plans and targeted financial planning recommendations that meet specific individual and family need sets.
- Providing opportunities for students to demonstrate the ability to apply verbal, written, and graphic communication and presentation skills to client presentations.
- Providing students with opportunities to integrate knowledge about family finance, relationships, and management issues in families that are experiencing financial distress through the development of a comprehensive assessment and plan of action based on possible alternatives.
- Encouraging student participation in professional publishing activities.
- Encouraging students to sit for and pass the national CFP™ Certification Examination.

Program Description

The proposed program was designed to be adaptable to the time constraints of students from a wide variety of backgrounds (e.g., international students, successful practitioners, and business executives). The following summarizes the key aspects proposed for the curriculum:

- Class cohorts are expected to include between 7 and 10 students.
Students will take one to two online courses in the fall and spring semester for three to four years, depending on the number of credit hours accepted from the master’s degree.

The final two years of work will consist of dissertation research hours.

The dissertation requirement will be met by requiring students to write three peer-reviewed papers for publication.

Students will meet, in person, for ten days each year, typically two weeks prior to the beginning of the fall semester. It is possible that students will meet in different diverse locations in order to gain a global perspective of financial planning; however, students will initially meet in Manhattan.

a. During residency sessions students will take a total of four (4) credit hours towards degree completion.

b. All courses will be taught in English.

The program, as structured, can be completed in five (5) years without the need of a student to leave their current status of employment.

Sample Plan of Study

Sample course work for students entering the program is shown below (Note: each student will develop, with the support and approval of their graduate committee, a graduate plan of study; it is possible that courses not shown in the sample plan of study may be incorporated into a student’s plan; for example, a student may elect to take course in the College of Business Administration through the Graduate Certificate in Organizational Leadership or Business Administration. Possible courses include GRAD 801 – Foundations of Leadership; GRAD 820 – Leadership Practicum; ACCTG 810 – Accounting Concepts and Analysis; FINAN 815 – Managerial Finance I; MANGT 810 – Operations Management and Analysis; MKTG 810 – Marketing Concepts and Research; and MANGT 820 – Behavioral Management Theory. Students may also takes elective courses in Statistics, Education, and Psychology.):
SAMPLE PLAN OF STUDY
Proposed Human Ecology Ph.D. Emphasis in Personal Financial Planning

A minimum of 91 credit hours is required.

<table>
<thead>
<tr>
<th>I. Major Area: 21 Credit Hours</th>
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<tbody>
<tr>
<td>a. FSHS 709 Public Policy and Family Economic Well-Being</td>
</tr>
<tr>
<td>b. FSHS 756 Financial Counseling (Theory of FP&amp;C)</td>
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<tr>
<td>c. FSHS 757 Financial Behavioral Assessment Consulting</td>
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<tr>
<td>d. FSHS 836 Case Studies</td>
</tr>
<tr>
<td>e. FSHS 894 Readings in Family Studies and Human Services</td>
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<tr>
<td>f. FSHS 979 Advanced Family Life Education and Consultation</td>
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<thead>
<tr>
<th>II. PFP/FSHS/Other Electives: Minimum 6 Credit Hours</th>
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<thead>
<tr>
<th>III. Statistics and Research Methods (min. 6 hours from courses listed in Sec. III)</th>
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<tbody>
<tr>
<td>a. STAT 702 Statistical Methods for Social Sciences OR</td>
</tr>
<tr>
<td>b. STAT 703 Statistical Methods for Natural Sciences AND</td>
</tr>
<tr>
<td>c. STAT 704 Analysis of Variance and Covariance</td>
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<tr>
<td>d. STAT 705 Regression and Correlation Analysis OR</td>
</tr>
<tr>
<td>e. EDCEP 817 Statistical Methods in Education AND</td>
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<tr>
<td>f. EDCEP 917 Experimental Design</td>
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<tr>
<th>IV. Research Methods: 9 Credit Hours</th>
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<tbody>
<tr>
<td>a. FSHS 888 Research Methods in FSHS I OR</td>
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<tr>
<td>b. EDCEP 816 Research Methods OR</td>
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<tr>
<td>c. FSHS 776 Program Evaluation &amp; Research Methods in Gerontology AND</td>
</tr>
<tr>
<td>d. FSHS 890 Research Methods in FSHS II</td>
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<tr>
<td>e. Other 800+ Research Methods Course</td>
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<tr>
<th>V. Ph.D. Research (minimum 31 credit hours) (e.g., FSHS 903)</th>
</tr>
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<tbody>
<tr>
<td>a. FSHS 990 Ph.D. Dissertation Proposal Seminar</td>
</tr>
<tr>
<td>b. FSHS 999 Ph.D. Dissertation Research</td>
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</table>

<table>
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<tr>
<th>VI. Supporting Courses (minimum 18 credit hours)</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. FSHS 624 Fundamentals</td>
</tr>
<tr>
<td>b. FSHS 766 Insurance Planning for Families</td>
</tr>
<tr>
<td>c. FSHS 762 Investing for the Family’s Future or FINAN 653</td>
</tr>
<tr>
<td>d. FSHS 772 Personal Income Taxation</td>
</tr>
<tr>
<td>e. FSHS 760 Retirement Planning, Employee Benefits &amp; The Family</td>
</tr>
<tr>
<td>f. FSHS 764 Estate Planning for Families</td>
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<th>VII. TOTAL</th>
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<td>91</td>
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11 Rules in Brief: 91 hours minimum required; 30 hours minimum research required; At least 15 hours at the 800 or above level required; Only 6 hours of 500 level allowed; Only 6 hours of readings allowed; Maximum of 30 hours from master’s degree allowed.

12 No more than 30 credit hours from a master’s degree may be applied to fulfill the Ph.D. requirement; students with an M.S./MBA in Financial Planning can expect to apply 21 to 27 credit hours towards the degree.

13 College of Human Ecology rules require 12 doctoral core course meeting the following criteria: (a) credit hours at the 900 level; OR (b) 800 level course covering concepts and knowledge critical to the degree; OR 800 level course in which the majority of students enrolled are in the doctoral program.
c. Program Faculty

Quality of Faculty

Regents’ rules require that a unit offering a Ph.D. program or doctoral emphasis be staffed with qualified faculty. Specifically, eight faculty are need to support a bachelors, master’s, and Ph.D. curriculum. The proposed Human Ecology Ph.D. emphasis in Personal Financial Planning meets these requirements as shown in the summary table below (note: curriculum vitas are attached in the appendix).

<table>
<thead>
<tr>
<th>Faculty Member</th>
<th>Degree</th>
<th>Certification</th>
<th>Role in Program</th>
<th>Biography</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Grable</td>
<td>Ph.D.</td>
<td>CFP®, RFC</td>
<td>Core</td>
<td>Dr. John Grable, CFP®, RFC holds the Vera Mowery McAninch Professor of Human Development and Family Studies professorship at Kansas State University. He received his undergraduate degree in economics and business from the University of Nevada, an MBA from Clarkson University, and a Ph.D. from Virginia Tech. He is the Certified Financial Planner™ Board of Standards Inc. and International Association of Registered Financial Consultants registered undergraduate and graduate program director at Kansas State University. Teams of undergraduate financial planning students mentored by Dr. Grable have won the National Collegiate Financial Planning Championship in 2000, 2003, 2005, and 2006. Dr. Grable also serves as the director of The Institute of Personal Financial Planning at K-State. Prior to entering the academic profession he worked as a pension/benefits administrator and later as a Registered Investment Advisor in an asset management firm. Dr. Grable served as the founding editor for the Journal of Personal Finance, a rigorous peer-reviewed research journal. His research interests include financial risk-tolerance assessment, financial planning help-seeking behavior, and financial wellness assessment. He has been the recipient of several research and publication awards and grants, and is active in promoting the link between research and financial planning practice where he has published more than 60 refereed papers. Dr. Grable served on the Board of Directors of the International Association of Registered Financial</td>
</tr>
</tbody>
</table>
Consultants (IARFC), as Treasurer for the American Council on Consumer Interests (ACCI), and on the Research Advisory Council of the Take Charge America Institute (TCAI) for Consumer Education and Research at University of Arizona. In 2004 he won the prestigious Cato Award for Distinguished Journalism in the Field of Financial Services, and in 2006 he was honored with the IARFC Founders Award. In 2007 Dr. Grable was awarded the Dawley-Scholer Award for Faculty Excellence in Student Development.

<table>
<thead>
<tr>
<th>Name</th>
<th>Degree</th>
<th>Designations</th>
<th>Certification</th>
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<tbody>
<tr>
<td>Esther Maddux</td>
<td>Ph.D.</td>
<td>CFP®</td>
<td>Core</td>
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</table>

**WORK EXPERIENCE**

**2007 to Present** – Chemical and Behavioral Addictions Counselor—Professional Treatment Services LLC, Lawrence, KS.

Provide assessment and treatment services for chemical and/or behavioral addictions. Treatment services include alcohol and drug information school, outpatient, and intensive outpatient programs.

**2003 to Present** – Professor and Extension Specialist – Personal Financial Planning, Kansas State University, Manhattan, KS.


**2002 to 2003** – Owner, Maddux Financial Services, A Fee-only Financial Planning Firm.

Consulted with individuals and/or families to develop personal financial plans. Services included fee-only financial planning, educational seminars, and educational publications. Compensation was solely through client fees, not commission.
Teamed with a partner to market and sell retirement plans (ORP, 403(b), 401(a), 457, 401(k), NQDA, SEP-IRA, IRA), mutual funds and life insurance to 12 groups with over 1600 participants in the Athens/Clarke County area. Employer groups included The University of Georgia, Athens/Clarke County Government, Clarke County Board of Education, and Athens Technical School. Tasks included organizing financial records to review client accounts; meeting with clients to match needs and products and sell products; processing of paperwork after meeting; consulting with clients to resolve minimum distribution, account administration, and death claim administration issues. Consulted with employer leaders to design, implement, and maintain plans as well as resolve employee issues. Prepared plan documentation to enroll new groups. Conducted seminars for employees to explain retirement plan benefits.

1973 to 2000 – Professor (Tenured). The University of Georgia.
Department of Housing and Consumer Economics in College of Family and Consumer Sciences - Extension Financial Management Specialist, Cooperative Extension Service (50% appointment); Office of Development - Planned Giving Officer (50% appointment). Retired, April 2000.

Developed comprehensive financial planning curriculum for general public to empower them to build and maintain financial self-sufficiency. Selected titles include: Household Records: What to Keep and Where, Financial Record Book, How To Make Your Money Go Further, Credit and Debt, Insure Adequately, Starting Your Investment Program With $1 to $1000, Retirement Planning, Wills and Estate Planning, and Money Patterns. Selections of these resources have been adapted for curriculum and training for Army and Marine Corps financial counselors worldwide. Taught Honors Seminar: How To Be A Millionaire; Start Planning Today For Your Financial Tomorrow. Presented over 750
seminars to empower participants to build and/or maintain financial self-sufficiency. Trained and assisted county Extension agents in 159 Georgia counties in designing financial management education programs for youth and adults.

Conducted estate planning seminars to encourage UGA alumni and friends to make major and planned gifts to UGA. Assisted with raising private gifts and solving gift-related issues for the University of Georgia. Consulted with Deans, Development Directors and donors to structure gifts that would meet needs of all parties.

Chaired committee of UGA faculty and bankers to establish Consumer Credit Counseling Service in Athens, GA.

As President of Association For Financial Counseling and Planning Education (AFCPE), collaborated with board of directors and employees to direct organization and develop mission statement; moved organization from volunteer leadership to paid professional leadership status; negotiated solutions regarding hiring, managing, terminating employees; negotiated conflicts among board, staff, and members; resolved issues concerning members.

Research examines how to manage personal financial behavior to achieve financial security.

EDUCATION
1979  Ph.D.    Ph.D., Purdue University, West Lafayette, IN, Family Resource Management
1973  M.S.     The University of Tennessee, Knoxville, TN, Family Economics
1972  B.S.     The University of Georgia, Athens, GA, Home Economics

FINANCIAL PLANNING DESIGNATIONS AND LICENSES
| CFP®, Certified Financial Planner, College for Financial Planning, Denver, CO 1988 |
| State of Georgia Insurance License, 2000 |
| Series 6, Mutual Funds, 2000 |
| Series 63, Variable Annuities 2000 |
| Series 65, Registered Investment Advisor, 2002 |

**ADDITION AND PREVENTION STUDIES (AAPS)**

- Kansas AAPS Certified Counselor, August 2007

**COMPUTER SKILLS**

- Word, Power Point, Excel, Internet, Axio and Blackboard On-line Technology

**PROFESSIONAL SOCIETIES**

- Association for Financial Counseling & Planning Education (AFCPE); President, 1995-1996
- Financial Planning Association; Chairman, Georgia Society, 1992-1993
- International Society for Quality of Life Studies
- International Federation for Home Economics
- Kansas Association of Addiction Professionals, Allen County Student Chapter President (Current), 2006-2008

**AWARDS**

- 1995 – Louis M. Linxwiler Award by National Foundation for Consumer Credit, recognizes an individual’s contributions to the field of consumer credit education on a national scale
- 2000 – Distinguished Fellow Award, Association for Financial Counseling and Planning Education, for providing a plan for the organization to mature and grow by shifting it from a volunteer one to one employing professional staff.
<table>
<thead>
<tr>
<th>Name</th>
<th>Degree</th>
<th>Core</th>
<th>2001 – Distinguished Alumni Award, Purdue University, College of Consumer and Family Sciences</th>
<th>2006 – Distinguished Alumni Award, University of Georgia, College of Family and Consumer Sciences</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ann Coulson</td>
<td>Ph.D.</td>
<td>CFP®, AFC</td>
<td>Dr. Coulson received her B.S. from the University of Missouri-Columbia in 1974 in Vocational Home Economics Education. She spent the next eight years working for utility companies in Arkansas and Missouri providing public relations and public education. She completed her M.S. in Operations Management from the University of Arkansas in 1980 and her Ph.D. in Human Environmental Sciences (Family &amp; Consumer Economics) from the University of Missouri-Columbia in 1988. She completed the requirements for the CFP® certification in 1991. From 1987 until 1996, Dr. Coulson taught at Kansas State University where she initiated the first CFP® registered undergraduate program in Kansas. While at K-State she was awarded the Conoco Undergraduate Teaching Award. She moved to Chicago in 1995. While in Chicago, Dr. Coulson served as the Director of the Institute for Personal Finance, an educational institution under the auspices of the Association for Financial Counseling and Planning Education. The purpose of the institute was to educate financial and housing counselors. In 2001, Dr. Coulson and her family returned to Kansas. She lives in Emporia, Kansas where she manages L. Ann Coulson, Ph.D., CFP®, L.L.C, a fee-only financial planning practice. She also serves as an adjunct faculty member for Kansas State University where she teaches online graduate level classes in financial planning. She has mentored fifteen cohorts through the CFP® registered certificate program curriculum.</td>
<td></td>
</tr>
<tr>
<td>Farrell Webb</td>
<td>Ph.D.</td>
<td>Core</td>
<td>Farrell J. Webb, PhD, is a Community Sociologist and Social Psychologist, who serves as an Associate Professor of Family Studies in the School of Family Studies &amp; Human Services. He has taught courses in Diversity in Families, Family Studies, Family Theory, Statistics (basic and advanced), Sampling, Research Methods, Advanced Research Methods, Program Evaluation, and Computerized Data Analysis. He recently completed post-doctoral/sabbatical training at The Pennsylvania State University—University Park in the Center for Human Development and</td>
<td></td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>Name</th>
<th>Degree</th>
<th>Field</th>
<th>Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jared Anderson</td>
<td>Ph.D.</td>
<td>LMFT</td>
<td>Support Dr. Jared Anderson is an Assistant Professor of Marriage and Family Therapy at Kansas State University. He received his undergraduate degree in psychology from Graceland College, a M.S. in Marriage and Family Therapy from Kansas State University, and a Ph.D. in Family Social Science from the University of Minnesota. He is a licensed marriage and family therapist and a certified relationship educator. His scholarship is focused in two main areas: marriage and health. His marriage scholarship focuses on the development and change in marital quality over the life course and in understanding the process of marital turnarounds in unhappy couples. His health scholarship focuses on the development and evaluation of community initiatives to improve the health and well-being of individuals and families. Dr. Anderson serves as a reviewer for the Journal of Marital and Family Therapy and teaches graduate courses in clinical assessment, theory, and research.</td>
</tr>
</tbody>
</table>
| Joyce Baptist   | Ph.D.  | LMFT         | Support Dr. Joyce Baptist, LCMFT, is an Assistant Professor in Family Studies and Human Services at Kansas State University. She has a Management Accounting qualification from the Chartered Institute of Management Accounting, U.K., a M.A. from Loyola University Chicago and a Ph.D. in Human Development from Virginia Tech. She is a Licensed Clinical Marriage and Family Therapist in Kansas, an American Association of Marriage and Family Therapy Approved Supervisor, and a National Vocational Qualification, U.K., Assessor. Prior to pursuing graduate studies in the United States, Dr. Baptist served in both teaching and administrative capacities in a business college in her home country, Malaysia, for 8 years. Prior to joining Kansas State
University, she was an Assistant Professor at California State University, Sacramento and their Marriage, Family and Child Counseling Program Head. During her graduate training as a clinician, she completed internships at the Dartmouth Medical Family Residency, Concord, New Hampshire and at Asian Human Services, Chicago, Illinois. She serves on the Editorial Board of the Journal of Feminist Family Therapy and is a special topics editor for Family Relations. Her research interests include marginalized groups such as, orphans and families in Africa, and trauma. She received a grant from the African Studies Center, Kansas State University for her research on AIDS prevention among orphans in Africa. Dr. Baptist served on the Elections Committee for the American Association of Marriage and Family Therapy, California Division. She teaches graduate students and coordinates the Marriage and Family Therapy doctoral internship. Her teaching focuses on culture and diversity, couple and family therapy theory and practice, psychopathology, and research in Marriage and Family Therapy. She provides training and consultation in marriage and family therapy in South East Asia.

<table>
<thead>
<tr>
<th>Name</th>
<th>Degree</th>
<th>Role</th>
<th>Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Walter Schumm</td>
<td>Ph.D.</td>
<td>Support</td>
<td>Dr. Schumm is a Professor of Family Studies in the School of Family Studies and Human Services, College of Human Ecology. Dr. Schumm is internationally known for the development of scales and measures used by clinicians, researchers, and practitioners in the area of marriage and family therapy and family counseling. During his tenure at Kansas State University he has published more than 100 peer-reviewed articles. Since 1992 he has served as a Senior Faculty Fellow, U.S. Army Research Institute, Alexandria, Virginia, and since 2004 as Fellow, National Council on Family Relations 1972 – 2002. In addition to his international experience as a researcher, Dr. Schumm served as a Colonel, U.S. Army Reserve (LT, 1972-1979; CPT, 1979-1985; MAJ, 1985-1989; LTC, 1989-1994; COL, 1994-2002).</td>
</tr>
<tr>
<td>Dave Evans (Fall 2008 new hire)</td>
<td>Ph.D.</td>
<td>Core</td>
<td>Ohio State University Graduate</td>
</tr>
<tr>
<td>Kristy Archuleta</td>
<td>Ph.D.</td>
<td>Core</td>
<td>Kansas State University Graduate</td>
</tr>
<tr>
<td>Other Supporting Faculty</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------------------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This program utilizes courses taught by faculty at the graduate level through a long-term collaboration with institutions that partner with Kansas State University through the Great Plains Distance Education Interactive Alliance. The Great Plains Interactive Distance Education Alliance (Great Plains IDEA) is a consortium of eleven universities offering online graduate programs. Each university brings a unique strength to the multi-institution academic programs by offering courses that are accepted by partner institutions. Online courses are taught by the best faculty in the discipline from several universities. The Ph.D. program will utilize courses taught at: Iowa State University Montana State University Oklahoma State University North Dakota State University South Dakota State University University of Nebraska Faculty loads at K-State are dramatically reduced by incorporating contributing GPIDEA course work into the curriculum.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Number of Graduate Assistants Needed to Serve Program**

No graduate teaching assistants are needed to implement the program.

**d. Academic Support**

**What are the Academic Support Services for this Program?**

All student advising will be provided by staff currently employed by the Institute of Personal Financial Planning and in the Personal Financial Planning unit in the School of Family Studies and Human Services. No additional advising, library, audio-visual, or academic computing resources will be needed.

The Institute currently employs a full-time graduate coordinator whose responsibilities include student recruitment and advising. All anticipated student support materials are currently available in an online format either through the Division of Continuing Education or through the K-State library system.

**What New Library Materials and Other Forms of Academic Support will be Needed Beyond Normal Additions?**
No additional library or other academic support will be needed.

**What New Supporting Staff will be Required Beyond Normal Additions?**

No additional supporting staff will be needed.

**d. Facilities and Equipment**

**What are the Anticipated Facilities Requirements?**

No additional space requirements, facilities, renovations will be needed.

**What New Equipment will be Required Beyond Normal Additions?**

No new equipment will be needed.

**NOTE:**

Quality control is an issue of major importance to the success of this program. The following Personal Financial Planning faculty will have direct day-to-day contact with students through instruction and committee leadership and membership:

- John Grable
- Esther Maddux
- Kristy Archuleta
- Dave Evans
- Ann Coulson

Supporting faculty include (these faculty will provide instruction and serve on student committees):

- Farrell Webb
- Walter Schumm
- Joyce Baptist
- Jared Anderson

Student recruitment and advising will be administered by Kim Missenhelter in the Institute of Personal Financial Planning.

The integration of this program with courses currently taught in the GPIDEA master’s degree (many of the supporting courses are taught by graduate faculty at peer institutions) means that the current faculty is sufficient to support both the M.S. and the proposed Ph.D., even with the addition of dissertation research. Any additional graduate student support for faculty will be funded from resources generated by the Institute of Personal Financial Planning.
f. Program Review

What Program Review Process Methods will be used to Review the Program?

The program review process will follow procedures in place at Kansas State University through the Office of Assessment. The following outline summarizes the procedure that will be followed:14

- Faculty will describe the ideal student in the program at various phases throughout the program. Specific strengths, skills, and values that faculty feel are the result of, or at least supported and nurtured by, the program experience. Faculty will then ask:
  - What does this student know?
  - What can this student do?
  - What does this student care about?

- Faculty will list and briefly describe the program experiences that contribute most to the development of the ideal student.

- Faculty will list the achievements implicitly expected of graduates in each major field.

- Faculty will describe alumni in terms of such achievements as career accomplishments, lifestyles, citizenship activities, and aesthetic and intellectual involvement.

- Instructional materials will be collected and reviewed; three broad categories will be used to synthesize the information: recognition/recall, comprehension/simple application, critical thinking/problem-solving. Examples of documentation includes the following:
  - syllabi and course outlines
  - course assignments and tests
  - textbooks (especially the tables of contents, introductions, and summaries)

- Similarly, faculty will collect and review documents that describe the School and its programs, including:
  - brochures and catalogue descriptions
  - accreditation reports
  - curriculum committee reports
  - mission statements

- Materials will then be reviewed to solicit reactions to goals and objectives from another unit that is similar but external (e.g., another department in the Big 12 Conference).

- Once reactions are assessed, faculty will use the 25 percent problem to refine or reduce a set of goal statements. Based on this step, goals will be reassessed to determine which goals will be retained and which will be discarded.

- Faculty will then administer a goals inventory or conduct an interview study. Students, administrators, and other stakeholders will be involved when possible.

- Delphi techniques will be employed to administer a series of related questionnaires in which information from the initial form is provided so that respondents can use it to revise their responses on subsequent forms. The objective is to develop consensus before writing goals or objectives.

- Finally, unit and program goals and objectives will be established.

14This procedure was derived from information presented on the Ball State University's web site: (http://web.bsu.edu/IRAA/AA/WB/chapter2.htm), which was accessed in the summer of 2003 and reprinted on the Kansas State University website (http://www.k-state.edu/assessment/slo/resources.htm) in 2007.
**Student Learning Outcomes**

Student learning outcomes will be measured and assessed by determining how effectively students are able to:

a. understand the integral role of individuals and families in the financial decision-making process;
b. demonstrate an understanding of the international and multicultural issues facing consumers of financial services products in the 21st century;
c. understand how socioeconomic factors influence micro- and macro-economy as it relates to financial planning environments;
d. use essential communication skills, including oral and written communication, basic technological competence, and skills appropriate when working with others – both colleagues and clients;
e. understand appropriate assessment techniques for evaluating risk tolerance, risk capacity, time horizons, and expectations;
f. demonstrate mastery of complicated personal finance mathematics, including budgeting and cash flow analysis, time value of money concepts, and ratio analysis;
g. demonstrate the ability to integrate complex theoretical modeling into conceptual frameworks of research and assessment;
h. understand the dynamics involved in behavioral decision making.
i. demonstrate an understanding of the integrated nature of all aspects of financial planning;

Specific minimal learning outcomes for Human Ecology doctoral students studying Personal Financial Planning is shown below:

<table>
<thead>
<tr>
<th>Student Outcomes</th>
<th>Univ. SLOs</th>
<th>Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Understand the fundamentals of the financial planning process.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>2. Calculate and interpret the time value of money.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>3. Develop a clear professional understanding of insurance policies and strategies.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>4. Understand risk management concepts.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>5. Apply tax planning strategies to meet the goals of the client.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>6. Become skilled in applying retirement planning strategies.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>7. Develop estate planning strategies for the benefit of clients.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>8. Develop investment planning strategies to assist clients in meeting financial goals.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>9. Understand the fundamental processes involved in family financial wealth accumulation</td>
<td>S, K</td>
<td>c,d,e, K,S,D</td>
</tr>
<tr>
<td>10. Solve real world problems.</td>
<td>S, K</td>
<td>a,b,c,d,e, K,S</td>
</tr>
<tr>
<td>11. Develop and refine communication skills.</td>
<td>S, AP</td>
<td>c,d</td>
</tr>
</tbody>
</table>
Of the 20 student learning outcomes developed by PFP faculty in accordance with the graduate student learning outcomes’ project, the unit will focus on the following four outcomes in our initial three-year-assessment plan (the complete assessment plan – with a Ph.D. dissertation assessment rubric – can be found in a separate document).

![Checkmark]

Students will demonstrate their knowledge and understanding of

1. The standards of ethical conduct which adhere to the Code of Ethics and Professional Responsibility developed by the Certified Financial Planner Board of Standards.
2. The fundamentals of the financial planning process.
3. Empirical research findings associated with personal finance research.
4. How financial planning is shaped by diverse contexts, cultures, and family relationships.

Student learning outcomes were originally developed and based on a market analysis for the proposed Human Ecology Ph.D. emphasis in Personal Financial Planning. The analysis looked at the market for a doctoral program and an internal review or Kansas State University’s strengths as they relate to offering a wide range of curriculum alternatives in the marketplace (i.e., undergraduate, graduate, and certificate programs). It was determined, based on these two sources of information, that a quality student-centered doctorate program could fill an important niche in the university.
What are the Institution’s Plans Regarding Program Accreditation?

Currently, the Certified Financial Planner Board of Standards, Inc. serves as the accreditation/registration body for all college and university financial planning curriculums in the United States. Re-accreditation/registration occurs every three years. The program coordinator/director is responsible for managing the accreditation process. The undergraduate, master’s, and certificate programs offered at Kansas State University are accredited/registered with the CFP® Board at this time. It is anticipate and expected that the doctoral program will also be accredited/registered upon inception. Further, the International Association of Registered Financial Consultants registers academic programs at the undergraduate and graduate level. As a result, graduates are eligible to obtain the Registered Financial Consultant certification upon graduation. Similarly, the Association for Financial Counseling and Planning Education registers programs. This registration allows graduates to obtain the Accredited Financial Counselor designation. At the current time, accreditation costs are minimal (i.e., less than $2,500 per year). Costs associated with achieving and maintaining accreditation will be paid for by the Institute of Personal Financial Planning.
Appendix

a. Summary of Proposed Academic Program
b. Curriculum Outline for Proposed Academic Program
c. Fiscal Summary for Proposed Academic Program
Summary of Proposed Academic Program

**New Degree Request – Kansas State University**

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Program Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Program Identification CIP</td>
<td></td>
</tr>
<tr>
<td>2. Academic Unit</td>
<td>School of Family Studies and Human Services, College of Human Ecology</td>
</tr>
<tr>
<td>3. Program Description</td>
<td></td>
</tr>
<tr>
<td>4. Demand/Need for the Program</td>
<td></td>
</tr>
<tr>
<td>5. Comparative/Locational Advantage</td>
<td></td>
</tr>
<tr>
<td>6. Curriculum</td>
<td></td>
</tr>
<tr>
<td>7. Faculty Profile</td>
<td></td>
</tr>
<tr>
<td>8. Student Profile</td>
<td></td>
</tr>
<tr>
<td>9. Academic Support</td>
<td></td>
</tr>
<tr>
<td>10. Facilities &amp; Equipment</td>
<td></td>
</tr>
<tr>
<td>11. Program Review, Assessment, Accreditation</td>
<td></td>
</tr>
<tr>
<td>12. Cost, Financing</td>
<td></td>
</tr>
</tbody>
</table>
### CURRICULUM OUTLINE
**NEW DEGREE PROPOSALS**
**Kansas Board of Regents**

I. **Human Ecology Ph.D. emphasis in Personal Financial Planning**

II. **Course Required for Each Student in the Major**

<table>
<thead>
<tr>
<th>Course Name &amp; Number</th>
<th>Credit Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Core Courses:</strong></td>
<td></td>
</tr>
<tr>
<td>a. FSHS 624</td>
<td>3</td>
</tr>
<tr>
<td>b. FSHS 766</td>
<td>3</td>
</tr>
<tr>
<td>c. FSHS 762</td>
<td>3</td>
</tr>
<tr>
<td>d. FSHS 772</td>
<td>3</td>
</tr>
<tr>
<td>e. FSHS 760</td>
<td>3</td>
</tr>
<tr>
<td>f. FSHS 764</td>
<td>3</td>
</tr>
<tr>
<td>g. FSHS 709</td>
<td>3</td>
</tr>
<tr>
<td>h. FSHS 756</td>
<td>3</td>
</tr>
<tr>
<td>i. FSHS 757</td>
<td>3</td>
</tr>
<tr>
<td>j. FSHS 825</td>
<td>3</td>
</tr>
<tr>
<td>k. FSHS 836</td>
<td>3</td>
</tr>
<tr>
<td>l. FSHS 894</td>
<td>3</td>
</tr>
<tr>
<td>m. FSHS 979</td>
<td>3</td>
</tr>
</tbody>
</table>

| **Electives:**       |              |
| n. FSHS 758         | 3            |
| o. FSHS 850         | 3            |
| p. Other Elective   |              |

| **Research:**        |              |
| q. FSHS 806         | 3            |
| r. FSHS 906         | 3            |
| s. FSHS 888         | 3            |
| t. FSHS 890         | 3            |
| u. EDCEP 816        | 3            |
| v. FSHS 776         | 3            |
| w. FSHS 990         | 1            |
| x. FSHS 999         | 30           |

**TOTAL** 91
**IMPLEMENTATION YEAR FY 2009**

Fiscal Summary for Proposed Academic Programs

**Institution:** Kansas State University  
**Proposed Program:** Human Ecology Ph.D. with an emphasis in Personal Financial Planning

### Part I. Anticipated Enrollment

<table>
<thead>
<tr>
<th></th>
<th>Implementation Year</th>
<th>Year 2</th>
<th>Year 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-Time</td>
<td>Part-Time</td>
<td>Full-Time</td>
</tr>
<tr>
<td>A. Full-time, Part-time Headcount:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Total SCH taken by all students in program</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Part II. Program Cost Projection

A. In implementation year one, list all identifiable General use costs to the academic unit(s) and how they will be funded. In subsequent years, please include only the additional amount budgeted.

<table>
<thead>
<tr>
<th>Costs:</th>
<th>Fall, Implementation Year</th>
<th>Year 2</th>
<th>Year 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries OOE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Indicate source and amount of funds if other than internal reallocation:

Revised: September 2003

Approved: _____________________
CURRICULUM VITAE

John E. Grable, Ph.D., CFP®, RFC
Personal Financial Planning
School of Family Studies and Human Services
Kansas State University
318 Justin Hall
Manhattan, KS 66506
(785) 532-1486 (office)
(785) 537-1967 (home)
E-mail: jgrable@ksu.edu

Education

Doctor of Philosophy (Ph.D.) (1997)
Resource Management (Family and Personal Finance)
Virginia Polytechnic Institute and State University

Master of Business Administration (1988)
Clarkson University, Potsdam, New York

Bachelor of Science - Business/Economics (1987)
University of Nevada, Reno

Academic Positions

Associate Professor (August 2003 - Present), Kansas State University
The Vera Mowery McAninch Professor of Human Development and Family Studies

Graduate Faculty and CFP® Program Director/Coordinator

Great Plains Alliance Teaching Faculty

Director of the Institute of Personal Financial Planning
Assistant Professor (August 1999 – May 2003), Kansas State University
Assistant Professor (January 1998 - May 1999), Texas Tech University
Graduate Faculty
Instructor (1997), Virginia Polytechnic Institute and State University
Instructor (1994 - 1995), University of Nevada, Reno
Instructor (1994 - 1995), Truckee Meadows Community College
Instructor (1992 - 1994), Career College of Northern Nevada

Other Employment
Research Associate, Center for Financial Responsibility, Texas Tech University (1999-2000)
Research/Teaching Assistant (1995 - 1997), Virginia Tech
Benefits/Pension Administrator (1990 - 1992)
Accounting Assistant (1989 - 1990)
Owner/Manager (1988) – The Comstock Baking Company

Certification and Licensure

Certified Financial Planner (CFP®, January 1993).
Registered Financial Consultant (RFC, May 2000).
Fee-only, independent, Registered Investment Advisor (not currently active).
State Investment Advisor Licensee – Series 63 & 65 Licensee (not currently active).

Books Authored or Co-Authored


Book Contributions

Author of 1/3 of all end of chapter questions, and co-author of four-part continuing case, *Personal Finance: Turning Money Into Wealth* by Art Keown (2000; 1st and 2nd editions).
Editorial Activities


Journal and Proceedings Reviewer Activities

*AFCPE Proceedings*
*Consumer Interests Annual*
*Family and Consumer Sciences Research Journal*
*Financial Counseling and Planning (Advisory Board)*
*Financial Services Review*
*Journal of Consumer Affairs*
*Journal of Consumer Education (Advisory Board)*
*Journal of Family and Economic Issues*
*Journal of Personal Finance (Founding Editor)*
*Personal Finances and Employee Productivity*
*Psychological Reports*

Refereed Journal Publications


Professional Journals and Published Abstracts


Refereed Professional Proceedings (with presentations)


**Professional Presentations**


University of Minnesota, Guest Lecturer (using online Breeze), Assessing and Understanding Financial Risk Tolerance, October 19, 2005.

University of Arizona, Research Advisory Board Presentation, Risk Tolerance and Consumer Issues, September 16, 2005.


Gender differences and retirement plan participation within the university setting (with Emily J. Grable). *The 14th Annual Conference for the Advancement of Women in Higher Education*. April 17, 1998, Texas Tech University.


**Refereed Posters, Book Reviews, and Other Papers**


**Grants Received**


Kansas Saves (with E. Maddux). (2003). Funded by the Incentive Grant Fund, College of Human Ecology. Amount: $1,000


**News and Public Service**

Research featured on Bankrate.com website:

Quoted in “K-State 1 of 3 Universities to Start Campaign to Encourage Students to Save Money” (November 1, 2007) in *Kansas State Collegian*.

Research featured in, “Risk and the path to riches.” Kansas State University *Focus Alumni Newsletter* (Fall 2007).


Quoted in “Will the Prize Go To the Cautious or the Daring?” (June 25, 2007) in *The News Journal* (Delaware).

Quoted in “From Lemonade Sales to High Finance” (May 10, 2007) in *The Manhattan Mercury*.


Quoted in “Credit Card Debt Affects Students” (February 22, 2007) in *Kansas State Collegian*.


Quoted (research featured) in “An Up Market is Good Time to Assess Risk Tolerance,” in *Baltimore Sun* (December 3, 2006).

Syndicated by the *Los Angeles Times*, December 3, 2006.

Syndicated by the Chicago Tribune, December 18, 2006.

Research featured in “Campus Plastic.” (Fall, 2006) in *Region Focus*, a publication of the Federal Reserve Bank of Richmond.


Research featured in “So You Think You’re a Risk Taker?” (October 30, 2006) in the *South Florida Sun-Sentinel Times*.

Research featured in “Women Want to have Funds” (2006, September) in *SmartMoney.com*.


Research featured in “Taking the Scientific Approach” (2005) in Money Management, the leading Australian financial services publication.

Program featured in April 21, 2005 Topeka Capital-Journal editorial – “KSU Wins National Title.”


Interviewed for Consumer Economists magazine March 2005
Served as invited national judge in the “Duel in the Desert” financial case competition sponsored by the University of Arizona, March 2005.

Quoted in Wired Magazine – May 2005.


Personal Financial Planning program and students featured in February 2005 Investment Advisor magazine.


Risk-tolerance scale reproduced in Institut quebecois de planificatin financiere publication, September 2004.

Featured in “To Write Truthfully Is Powerful,” Financial Services Advisor, March/April 2004, p. 34.


Quoted in “Risk Tolerance Should Be Defined As You Map Your Investing Course,” in Chicago Tribune (syndicated), March 14, 2004.

Invited speaker (with E. Maddux) for the 1st K-State Federal Credit Union speakers series, March 2, 2004.


Quoted in “K-State Family Center Helps Families While Training Students,” in K-State Perspectives. Available at: http://www.mediarelations.ksu.edu/WEB/News/Webzine/0204/familycenter.html


Faculty advisor to the Future Financial Planner’s financial radio call-in show. Weekly Sunday and Thursday nights from 7 pm to 8 pm, Wildcat 91.9 FM. Beginning Spring 2002.
Interviewed and quoted in “Three Financial Planning Students Place In National Competition,” by the Kansas State Collegian, May 1, 2002.
Faculty advisor to Kansas State Collegian series titled “Ask the Financial Planners,” a student authored weekly series focused on answering student questions related to money, business, and financial relationships. Weekly during the Fall 2001 semester.
Interviewed and quoted in American Legacy Magazine, Winter, 2002 regarding the future of the financial planning industry.
Interviewed and quoted in “Speaker touts financial planning,” by the Kansas State Collegian, November 2000.
Quoted in “1st Few Months Vital in Post-College Careers,” by the Kansas State Collegian, May 2000.
Quoted in “Prize-Winning Planners,” in the Kansas State Collegian, April 2000.
Featured in “KSU Students Selected for Financial Competition” and “Financial-Planning Major Offered through College of Human Ecology,” by the Kansas State Collegian, March 2000.
Interviewed and quoted in “Time, Planning Can Ease Season’s Spending Stress,” by the Kansas State Collegian, December 1999.
Research quoted in "When buying stock beats a fund in your portfolio," by the Toronto Globe and Mail, May 1, 1999
Invited guest lecturer, Retirement and Investing, College of Human Sciences Capstone Course Series, Texas Tech University, November 1998.

Featured and interviewed in *Better Investing*, November 1996.

Family financial management lecture to 1st year engineering students, Virginia Tech, November 1996.

Financial management lecture to undergraduate students, Virginia Tech, April 1996.


**Awards**

Winner of the 2007 Program Excellence Through Reseach Award (Eastern Region) and National Winner of the National Extension Association of Family and Consumer Sciences Annual Awards Program for national survey worked conducted through the Rutgers Cooperative Extension online survey service. Team members include: Barbara O’Neill (lead), Jing Xiao, and Ruth Lytton.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team (2nd Place), Year 2007, sponsored by Ameriprise Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Minneapolis, MN. Recognized with a $5,000 scholarship award for the Personal Financial Planning program.

Faculty mentor for the Kansas State University International Association of Registered Financial Consultants Financial Planning Finalist team (2nd Place), Year 2007, Las Vegas. Recognized with a $3,000 scholarship award for the Personal Financial Planning program.

The Dawley-Scholer Award for Faculty Excellence in Student Development, College of Human Ecology, May 2007.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team (1st Place), Year 2006, sponsored by Ameriprise Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Minneapolis, MN. Recognized with a $10,000 scholarship award for the Personal Financial Planning program.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team (1st Place), Year 2005, sponsored by American Express Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Minneapolis, MN. Recognized with a $11,000 scholarship award for the Personal Financial Planning program.


Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team, Year 2004, sponsored by American Express Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Minneapolis, MN. Recognized with a $1,000 scholarship award for the Personal Financial Planning program.

Winner of the 2003 “Outstanding Conference Paper Award” presented by the Certified Financial Planner Board of Standards at the 2003 Association for Financial Counseling and Planning Education conference, Savanna, Georgia (with S-H. Joo).

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team, Year 2003 (1st Place), sponsored by American Express Financial Advisors, Financial Planning Association, and Certified Financial Planner Board of Standards, Huntington Beach, CA. Recognized with a $10,000 scholarship award for the Personal Financial Planning program.

Instructional team member awarded the 2003 ACHE Region 8 Exceptional Credit Program Award for the Master’s in Family Financial Planning program offered through the Great Plains IDEA.


Recognized as the “Faculty Member of the Week,” during the November 16, 2002 Nebraska/Kansas State University football game.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team, Year 2002 (3rd Place), sponsored by American Express Financial Advisors, Minneapolis. Recognized with a $1,000 scholarship award for the Personal Financial Planning program.

Instructional team member recognized with the Distance Education Alliance Excellence in Distance Education Award, Year 2002, sponsored by the American Distance Education Consortium.

Faculty mentor for the Kansas State University National Collegiate Financial Planning Finalist team, Year 2001 (4th Place), sponsored by American Express Financial Advisors, Minneapolis. Recognized with a $1,000 scholarship award for the Personal Financial Planning program.

Winner of the 2000 Dean Barbara S. Stowe Faculty Development Award, Kansas State University, College of Human Ecology.
Faculty mentor for the Kansas State University National Collegiate Financial Planning Championship team, Year 2000 (1st Place), sponsored by American Express Financial Advisors, New York City; recognized with a $10,000 scholarship endowment for the Family Financial Planning Program.

Winner of the 1999 Certified Financial Planner Board of Examiners best paper award (with S. Joo).

Winner of the 1999 Best Research Paper Conference Award (with R. Lytton) presented by the National Association for Financial Counseling and Planning Educators, Scottsdale, Arizona.

Winner of the 1997 Best Student Paper Award presented at the Family Economics and Resource Management & Family Relations and Human Development Pre-Conference, Washington, D.C.

Committee Memberships and Professional Associations

College of Human Ecology – College Affairs.
FSHS Priority Goal Setting Committee.
Research Advisory Council of the Take Charge America Institute for Consumer Education and Research at the University of Arizona, 2005 – present.
Certified Financial Planner (CFP™) Program Coordinator (Director), registered with the CFP Board of Standards, Denver, Colorado for K-State undergraduate, graduate, and certificate programs, 1999 – ongoing.
   Committee Member: 2006 CFP Board Model Financial Planning Curriculum North Central Region (NCR) – 52 Committee Member, 2004-2005.
Faculty Advisor: Future Financial Planners Student Organization, Kansas State University, 1999 – ongoing.
School of Family Studies and Human Services Student Learning Outcomes Assessment Committee, 2004 – ongoing.
Ad Hoc Assessment Committee, College of Human Ecology, 2004 – ongoing.
Human Sciences Faculty Council, Texas Tech University, 1998-99.
Search Committee Member: Assistant/Associate Professor, Family Financial Planning, Texas Tech University, 1998.
Section Chair (1997 - 1999) for the “Investment and Savings” Internet forum of the Survey of Consumer Finances (SCF) users group.
Search committee member: Associate Dean for Innovation, Graduate Studies and Research, Virginia Tech, 1997.
HIDM, Virginia Tech, Graduate Advisory Committee member 1996 - 1997.

Non-classroom Instruction

Course content developer for the Association for Financial Counseling and Planning Educator’s “It’s Your Move” 10-session investment training course (2006).
Primary course developer for the Kansas State University Certificate in Personal Financial Planning program.
Curriculum advisor and course co-author, Institute of Personal Financial Planning, Continuing Education Unit program, February 2002 - ongoing.

Student Research/Thesis/Dissertation Committee Involvement

Major Advisor for all Family Financial Planning students enrolled in the Kansas State University (60+ students) Inter-Institutional Distance Education Master’s degree program (1999 – ongoing).
Bealby, Alicia (2001). Master’s committee member, College of Business, Kansas State University.
Hochman, Melissa (2001). Kappa Omicron Nu national undergraduate research award.
Hall, Carolyn (2000 – ongoing). Doctoral committee member, Kansas State University.
Hammond, Phil (1999). Master's Chairperson, Texas Tech University.
Owens, Barbara (2002 – ongoing). Doctoral committee member, Kansas State University.
Raley, Linda (1999). Doctoral committee member, Texas Tech University.
White, Vera (2001 – ongoing). Doctoral committee member, Kansas State University.
Professional Associations

Association for Financial Counseling and Planning Education (AFCPE).
   Proceedings Research Papers Chair: 2007
   Investment Committee Member, 2001 – 2003; 2007 – ongoing
   Student Proceedings Editor, 1999 - 2000

International Association of Registered Financial Consultants (IAFRC).
   Academic Board Member, 2000 – 2006
   Founding Editor, Journal of Personal Finance, 2001 - 2006

National Association of Personal Financial Advisors
American Association of Family and Consumer Sciences
American Council on Consumer Interests (ACCI).
   Treasurer, 2006 – 2009
   Chair, Investment/Finance Committee, 2006 – 2009
   Investment/Finance Committee Member, 2004 - 2005

Academy of Financial Services.
Financial Planning Association (FPA).
Society for the Advancement of Behavioral Economics.

Academic Honor Societies

Phi Kappa Phi, 1997.
   Chapter Treasurer, 1996.
I. Academic History

A. Name: Estoria (Esther) M. Maddux, Ph.D., CFP ®

B. Rank: Professor
   Personal Financial Planning Unit
   School of Family Studies and Human Services
   College of Human Ecology
   Kansas State University

   Date of Appointment: January 19, 2003

   Proportion time assignments:
   25% FTE Teaching
   25% FTE Extension
   10% FET Service

C. Tenure Status: Tenured

   Date of Appointment: March 4, 2005

D. Administrative Title: None

E. Graduate Faculty Status: Graduate Faculty Membership

   Date of Appointment: Membership: October 9, 2003
                          Ph.D. Certification: October 4, 2005.

F. Highest Degree, the Institution, the Date:

   Ph.D., Purdue University, West Lafayette, IN, Family Resource Management, 1979.
   Doctoral Dissertation: Food resources of Indiana low-income families as related to
   food stamp participation.
   M.S., The University of Tennessee, Knoxville, TN, Home Management, Equipment, and
   Master’s Thesis: Selected economic activities of 150 families living in Knoxville,
   Tennessee.
   B.S., The University of Georgia, Athens, GA, Housing and Home

Financial Planning Designations and Licenses Held
   CFP®, College For Financial Planning, Denver, CO, 1988 to present
   State of Georgia Insurance License, 2000
   Series 6, Mutual Funds, 2000
   Series 63, Variable Annuities, 2000
   Series 65, Registered Investment Adviser, 2001
G. Positions in Chronological Order:


1994-2000 - Professor, Department of Housing and Consumer Economics in The College of Family and Consumer Sciences and Extension Financial Management Specialist, Cooperative Extension Service (50% Appointment); Planned Giving Officer, Development Office, The University of Georgia, Athens, GA (50% Appointment).

1985-1994 - Associate Professor, Department of Housing and Consumer Economics in The College of Family and Consumer Sciences and Extension Financial Management Specialist, The University of Georgia Cooperative Extension Service, Athens, GA.

1980-1985 - Assistant Professor, Department of Housing and Consumer Economics in The College of Family and Consumer Sciences and Extension Financial Management Specialist, The University of Georgia Cooperative Extension Service, Athens, GA.

1976-1979 - Graduate Research and Teaching Assistant, Purdue University, West Lafayette, IN.

1973-1976 - County Extension Agent, University of Georgia Cooperative Extension Service, Cobb County, Marietta, GA.

1972-1973 - Home Management Residence Consultant, The University of Tennessee, Knoxville, TN.

II. Teaching (25% Time)

A. Classroom Instruction

1. **FSHS 760** (3 credit hours) Families, Employment Benefits, and Retirement Planning;
   - Fall 2003 Enrollment: 38

2. **FSHS 835** (3 credit hours) Professional Practices in Family Financial Planning;
   - Spring 2004 Enrollment: 31
   - Spring 2005 Enrollment: 29
   - Spring 2006 Enrollment: 25
   - Spring 2007 Enrollment: 30

3. **FSHS 624** (3 credit hours) Fundamentals of Financial Planning
   - Fall 2004 Enrollment: 34
   - Fall 2005 Enrollment: 37
   - Fall 2006 Enrollment: 29
4. **FSHS 675** (3 credit hours) Field Study in Family Economics
   - Spring 2005: Enrollment: 6
   - Summer 2005: Enrollment: 3
   - Fall 2005: Enrollment: 20
   - Spring 2006: Enrollment: 12 (2 Guided Independent Study)
   - Summer 2006: Enrollment: 3
   - Fall 2006: Enrollment: 16 (9 in Self-Designed; 7 in Guided Independent Study)

5. **FSHS 894** (3 credit hours) RDG/Family Studies and Human Services Independent Study
   - Topic: Income Tax Preparation
   - Fall 2005: Enrollment: 1

B. **Nonclassroom Instructional and Curriculum-related Activity**

1. Supervise student practicum experiences in FSHS 675 Field Study in Family Economics. See Appendix I for list of project topics.

2. Graduate Student Research
   - Master’s Students
     - Chair: (List Names of Students)
     - Number: 0
     - Committee Member: (List Names of Students)
       - Title: Farm Wives’ Level of Involvement in the Financial Management of the Farm Operation and Their Perception of Marital Quality
       - Participated on GPIDEA M.S. in Family Financial Planning on committees for students from other states
         - 1. Kellie Masters Iowa State University
         - 2. Rebecca Bender South Dakota State University
         - 3. Carrie Johnson Iowa State University

   - Doctoral Students
     - Co-Chair: (List Names of Students)
     - Number: 1. Ann Sanders, Graduate Teaching Assistantship
     - Comments: Ann is participating with me on implementing the NASD/University of Tennessee Grant entitled: Preparing Young Employees to Build Wealth over Their Working Careers (In Process)
Outside Chair: (List Students and Departmental Affiliation)

1. Prayong Udomvarapant; Animal Sciences and Industry; 12/01/05
   Title: Process Development and Properties of A Cook-In-Bag Product from Lamb Shoulder Meat

2. Carol Trissell; Educational Leadership
   Topic: Mobile Learning Information Technology; (In Process)

3. Formed partnership with Allen County Community College Addiction and Prevention Studies Program to create an articulation agreement to offer a 2 x 2 (2 year A.S. degree with 2 year B.S. degree in FSHS) Program to combine Addiction and Prevention Studies with an undergraduate degree in Family Studies and Human Services. It has been approved by both institutions and is being finalized.

C. Clinical Instruction

1. Support clinical instruction. Cooperated with two Marriage and Family Therapy graduate students to co-author a financial guide for helping professionals to use when working with clients with financial problems. The workbooks were introduced throughout Kansas at three workshops entitled, Financial Tools for Helping Professionals.

D. Supervise student employment

1. Beda Garcia, Food Resource Management for Hispanic Audiences
2. Gabriel Asebedo, Kansas Saves Social Marketing Campaign


II. RESEARCH AND OTHER CREATIVE ENDEAVORS (0% Time)

A. Area of research interest:
How to develop one’s 12 character trait potentials by changing one’s self, by changing how one relates to other’s, and by changing the balance of power when there are interpersonal differences to achieve financial security.

1. Refereed Abstract


1. Was submitted for publication on Conference CD on 10/30/06.
2. Was submitted for publication in the Conference Volume on 10/30/06.

2 Invited paper


3. Papers published


6. Personal Financial Planning Unit documents


B. Extension unit documents


*Starting Your Investment Program With $1 to $1,000* is a basic savings and investment education program to be delivered at worksites. The primary target audience is young workers age 18 to 24.

It has been developed by faculty from Kansas State University, The University of Tennessee, The University of Kentucky, and The University of Florida. Funding for the program is from a grant from the National Association of Securities Dealers (NASD) Investor Education Foundation.

Starting Your Investment Program with $1 to $1,000 is a ten-lesson series that includes a lesson plan, handout, power point presentation, and evaluation for each lesson. The class may be offered as a traditional classroom series, as a web-based learning experience, or on CD as a part of new employee orientation or at strategic times throughout the year.

The lesson topics are:
- Lesson One: Where Do I Begin?
- Lesson Two: Why Save?
- Lesson Three: Which Is The Best Alternative For Me?
- Lesson Four: What’s What In Savings and Investments?
- Lesson Five: What’s What In Savings and Investments?
- Lesson Six: What’s What In Savings and Investments?
- Lesson Seven: Where Will I Place The Money I Save?
- Lesson Eight: How Do I Protect My Nest Egg?
- Lesson Nine: How Do I Choose A Financial Adviser?
- Lesson Ten: How Do I Read The Financial Pages?


B. Review publications: Serve as peer reviewer for creative works of peers upon request
   For: Journal of Personal Finance
2. Dress to Impress: Wardrobe Plans for the Workplace
   For: Marla Day
3. Served as reviewer for Journal of Happiness Studies
   The Paradox of Happiness: Towards An Alternative Explanation
   Subjectivity and the Problem of Wellbeing Assessment in Economics
   Reliability of Job Satisfaction Measures

III. EXTENSION (25%)

Brief Description: Kansas Saves is a part of a nationwide social marketing campaign, America Saves, in which a broad coalition of nonprofit, corporate, and government groups work together to influence non-savers or under-savers to save money. Through information, advice, and encouragement, Kansas Saves assists those who wish to pay down debt, build an emergency fund, save for an education, save for a home, or save for retirement. Financially healthy individuals lead to a financially healthy state.

Significance and Purpose
Kansans have a low savings rate and inadequate emergency reserves. In 2004, the annual personal savings rate as a percentage of disposable personal income was 1.8%, the lowest it had been since the period from 1920 to 1933. The purpose of the Kansas Saves Social Marketing Campaign is to influence non-savers and under-savers to save money. Specifically, Kansas Saves encourage Kansas savers to set a monthly savings goal of as little as $10, then try to save that amount each month. The long-term intended outcome is to encourage best personal financial practices among Kansas residents that include:

a. Human factors in personal financial planning
   1. Develop one’s 12 character traits
   2. Practice healthy individual self-management habits
   3. Practice healthy interpersonal relationship habits
   4. Practice healthy principles for managing imbalance of personal power to achieve financial security.

b. Financial factors in personal financial planning
   1. Maintain organized financial records
   2. Control cash flow to cover basic living expenses: housing, transportation, food, apparel and services, health care, insurance
   3. Manage credit and debt wisely; protect against identity theft
   4. Insure adequately
   5. Establish/contribute to savings/investments regularly
   6. Pay necessary taxes but no more
   7. Prepare for and maintain pre-retirement lifestyle during retirement
   8. Plan estate
   9. Build confidence and enhance decision-making skills in relation to finances
   10. Special issues: How to deal with income loss
Program Focus
The goal of the Kansas Saves Social Marketing Campaign is to reach 20% of target populations with financial management educational interventions over the next five years.

Primary Target Audiences
1. K-College teachers and students including after school programs
2. Employees at the workplace
3. Women managing the farm
4. Helping professionals: Marriage and family therapists, mediators, mental health professionals, ministers
5. Hispanic audiences
6. Older adults

Curriculum Content

1. K – College Teachers and Students including after school programs
   A. The National Endowment for Financial Education (NEFE) High School Financial Planning Program® (HSFPP): The NEFE HSFPP® is a six-unit, ten hour curriculum that includes a free instructor’s manual (406 pages) and student guide (128 pages) for each student. Content includes:
      1. Financial planning: Your roadmap
      2. Career: Labor you love
      3. Budget: Don’t go broke
      4. Savings and investments: Your money at work
      5. Credit: Buy now, Pay later
      6. Insurance: Your protection

2. Workplace Education
   Fannie Mae Foundation Growing Your Money: Personal Financial Tools Program: The Growing Your Money Curriculum is a nine-unit, eighteen hour curriculum that includes an instructor’s guide and participant’s workbooks.
   Level I (Beginner Content) includes:
      1. Developing a spending plan
      2. Working with checking and saving accounts
      3. Understanding credit and your credit report
      4. Getting a loan
   Level II (Advanced Content) includes:
      5. Preparing a Foundation for Financial Freedom
      6. Identifying Your Investment Needs and Goals
      7. Developing Investment Strategies
      8. Investing in Homeownership and Real Estate
      9. Planning Your Retirement

3. Women Managing The Farm
   Women Managing The Farm is a 1/12 day workshop that includes the following content:
   1. Risk management skills – crop insurance, marketing contracts
   2. Financial management
   3. Succession planning
   4. Landlord/tenant issues
5. Conduct family business meetings to discuss financial, employee and other farm related issues
6. Form support network to meet on continuing basis

In 2005, seminars were presented in Dodge City, KS; Lawrence, KS; and Logan, KS to 171 participants.

4. Helping Professionals: Marriage and Family Therapists, Mediators, Mental Health Professionals, Ministers

Financial Tools for Professionals Working with Families is a one-day workshop designed to:
1. Identify scope of financial considerations for families in conflict and crisis
2. Discuss tools to guide clients in problem solving and decision-making
3. Provide a framework for guiding client in planning strategies for a successful financial future
4. Be aware of where to access related professionals and resources for collaboration.

Topics include:
1. Financial considerations for families in conflict and crisis
2. Financial tools
3. Integrating financial planning into therapy
4. Principles for mediating
   a. Property settlements
   b. Child and spousal support
5. Tools and strategies for mediation
6. Collaborations and referrals

In the Fall of 2004, seminars were presented in Olathe, KS; Hays, KS; & Wichita, KS to 102 participants.

5. Hispanic Population

Food Resource Management for Low-Income Hispanic FNP Audiences.

Topics include:
1. Manage money to buy adequate nutritious food throughout the month
2. Plan for spending food money
3. Look for food money
4. Track food money
5. How food fits in the family spending plan
6. Put in place a system to manage food money
7. Know food needs versus food wants
8. Choose foods from the food guide pyramid
9. Plan meals
10. Make a grocery list
11. Know good foods to have on hand.

The English and Spanish version of this program is available at http://www.oznet.ksu.edu/financial_management.

6. Older Adults

Invest Before You Invest is available at http://www.oznet.ksu.edu/financial_management.
1. What Is A Security?
2. When Rules Are Broken
3. Assessing Your Risk Tolerance
4. Questions To Ask When You Are Thinking About Buying A Security
5. What To Do If You Have Trouble
7. **K-State Saves**

**K-State Saves** is for all K-State employees. It is a brown bag lunch series that meets weekly during Fall and Spring Semesters. K-State Saves classes are designed to help employees create ways to increase income, decrease expenses, and develop positive financial behaviors to save money to do the things that are important to them. The classes serve as a support group to look at all areas of financial planning, to discuss issues of concern, and to receive information to develop personal behavior and financial skills.

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**Kansas Saves 2006 Annual Impact Report**

1. **Protecting Your Nest Egg**

**Program Description:** Protecting Your Nest Egg is a Family and Consumer Sciences Leader Guide, Fact Sheet, and Video for retirees and working adults. The educational goals are to: 1. Discover how state securities regulators work to protect and inform investors; 2. Learn why you should verify the credentials of any financial professional with who you are considering working with; 3. Recognize common tactics used to deceive and defraud investors; 4. Learn where and how to report problems or questions.

**Actual Outputs:** Family and Community Educator Leaders presented the lessons to clubs in the following counties to the following number of people:

<table>
<thead>
<tr>
<th>Date</th>
<th>County</th>
<th>Male</th>
<th>Female</th>
<th>Age: Teen</th>
<th>Age: 20 to 40</th>
<th>Age: 41 to 60</th>
<th>Age 61+</th>
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<tr>
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<td>Labette</td>
<td>1</td>
<td>9</td>
<td>7</td>
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<td>8</td>
<td>2</td>
<td>1</td>
<td>9</td>
<td>Bonds</td>
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<tr>
<td>9/28/05</td>
<td>Johnson</td>
<td>7</td>
<td>1</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>4</td>
<td>Mutual Funds</td>
</tr>
<tr>
<td>9/13/05</td>
<td>Kearny</td>
<td>4</td>
<td>1</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>CDs</td>
</tr>
<tr>
<td>9/14/05</td>
<td>Wichita</td>
<td>10</td>
<td>1</td>
<td>5</td>
<td>1</td>
<td>5</td>
<td>11</td>
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<td>12</td>
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<td>7</td>
<td>4</td>
<td>3</td>
<td>4</td>
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<tr>
<td>9/22/05</td>
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<td>1</td>
<td>11</td>
<td>4</td>
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<td>6</td>
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<td>2</td>
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<td>7</td>
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<td>6</td>
<td>3</td>
<td>2</td>
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<td></td>
</tr>
</tbody>
</table>

**Actual Inputs:** Protecting Your Nest Egg Leader Guide and Fact Sheet; Video entitled Investment Scams: What con artists don’t want you to know.

**Success Story:** “I enjoyed presenting this lesson. I used the video “What Con Artists Don’t Want You To Know” as suggested in the Leader’s Guide. I also contacted the Office of the Kansas Securities Commissioner and received the investor education packets for each one in our group. At our county-wide SENIOR QUEST FAIR, I was able to pick up several different brochures for our group from the booth of our county District Attorney’s Office. When I present the lessons I really appreciate the outside references to support the lesson. Most of our members will not go the extra mile to secure information from these resources. Again thanks for your efforts on our behalf”, Johnson County leader.

**Impact Statement:** Program reports were presented from 6 counties; 8 programs were presented to 66 people who discovered how the state securities regulator works to protect and inform investors; learn why you should verify the credentials of any financial professional with who you are considering
working with; recognize common tactics used to deceive and defraud investors; and learned where and how to report problems or questions.

2. **K-State Saves**

**Program Description:** K-State Saves is a weekly brown-bag lunch series where participants bring their lunch and beverage and participate in an educational support group to develop personal financial knowledge and behavioral skills. It is open to all K-State Employees. K-State Saves is sponsored by the K-State Classified Senate, Faculty Senate, and Administration. It meets from 12:10 p.m. to 2:10 p.m. in the K-State Union. Weekly room locations and handouts are posted on the K-State Saves website at [www.oznet.ksu.edu/financialmanagement](http://www.oznet.ksu.edu/financialmanagement). For the first few weeks of Spring 2006, discussions will focus on answering the following questions: 1. Where Do I Begin? 2. Why Save? 3. What’s What In Savings and Investments? 4. Which Is The Best Alternative For Me? 5. Where Will I Place The Money I Save? 6. What’s What in Retirement Plans? 7. How Do I Protect My Nest Egg? 8. How Do I Choose A Financial Adviser?

**Inputs:** K-State Saves classes are an educational, supportive environment designed to help participants create ways to increase income, decrease expenses, and develop positive financial behaviors to have enough money to do the things that are important to them. There are lots of ways to be a K-State Saver: They may do one or all of the following:

1. Complete a K-$tate Saver enrollment brochure. The brochure is available at the classes or on-line at [www.oznet.ksu.edu/financialmanagement](http://www.oznet.ksu.edu/financialmanagement).
2. Download K-$tate $aver educational resources from the website. Visit the website at [www.oznet.ksu.edu/financialmanagement](http://www.oznet.ksu.edu/financialmanagement). Participate in any or all of the K-State Saves brown-bag lunch series sessions.

**Actual Outputs:** K-State Saves has been offered in Spring Semester 2005, Fall Semester 2006, and will be offered again in Spring Semester 2006.

Success Story: I want to just take time to thank you for your efforts with K-State Saves. The sessions started soon after my husband told me he wants to end our marriage. You had me hooked after the first session when you said that "nothing is so hopeless that it can't be made better." Stupidly (in retrospect) I have done nothing with the family budgets, taxes, etc for 27 years. I have been learning lots by going through records at home, and look forward to completing the sessions. Your upbeat attitude and patience help to quell some of the panic I felt about being on my own financially. I am still an emotional mess so I couldn't bring any of this up in class without turning into a tearfest but I wanted you to know how much I appreciate your input. See you on Tuesday!

**Impact Statement:** Participants have reported that they have taken the following actions as a result of participating in K-State Saves. 1. Time is short and being middle aged and a single parent, it has forced me into looking for a good means of making ends meet. I couldn’t go out and pay to have someone help me, so K-State Saves has provided me the opportunity to do this without going further into debt. It has shown me different ways and ideas of what could be tried and plugged into my life and lifestyle. The opportunity to hear other peoples ideas and opinions gives ideas also on how to do things differently. 2. Things I have initiated or changed since starting this class: opened a savings account at K-State Federal Credit Union and put $125.00 in it; filled out paperwork and submitted for payroll deduction of $10.00/pay period; enrolled in averaged payment plans with both gas and electric companies; have been keeping track (pretty faithfully) of where money is spent--self and spouse; went over Quicken reports with my husband to analyze last year’s spending and current spending; turned down thermostat settings; been using up what is in freezer (lost of ground pork instead of buying hamburger); and succeeded in bringing my lunch most of the time rather than buying in Union; 3. I had been saying to my husband that I needed to know what bills we had and when they needed to be paid each month, plus the amount of the bills. We
now have that written down in a notebook. My husband and I had also been saying that it cost a lot each month to live. After doing the cash flow chart, I am now aware of the monthly living costs. It has caused me to think—re-think purchases—needs or luxuries. 4. Changes in behaviors/awareness - communication with spouse—more open, realistic spending goals are set; January and February are expensive months with recovering from end of year expenses, holiday expenses, etc. And it is hard to save when making ends meet living paycheck to paycheck; important for me to pay myself first with direct deposit into a savings account each pay period; make decisions on spending instead of impulse spending; work on goals of spending, what the family needs vs. wants and what we can afford. 5. Balance my checkbook on a regular basis!!; have become more aware of my spending habits. 6. I think hard about a decision to buy something before I actually buy it. Ask the 5 questions: Do I need this?, Do I love this?, Do I have a place for this?, Am I going to toss this soon?, Do I have another one?; I also work harder at not spending change and putting it away to save; I try hard to not use credit card; Behaviors I have changed: much more aware of when/how I’m spending money; do not spend as much on QuickShop cokes: now I buy a 12 pack and take to work; do not give in to impulse buying as much, paying for items in cash, not putting on credit card.

3. Financially Upward Grant entitled: Preparing Young Employees to Build Wealth Over Their Working Careers.

Funders: National Association of Securities Dealers, $47,004
Kansas Office of the Securities Commissioner, $26,586

Lead Institution: The University of Tennessee

Program Description: K-State is cooperating with the University of Tennessee, the University of Florida, and the University of Kentucky to develop an investor education program for young workers ages 18 to 24 to be delivered at worksites. Once we the final project is complete, it will be made available nationwide. Here is an overview of the scope of the project and the stages of participation that are available to agents.

Inputs:
Stage 1: Kansas State is providing the curriculum entitled “Starting Your Investment Program with $1 to $1,000 (SYIP)

The curriculum was piloted by Extension Agents Tennessee, Florida, Kansas, and Kentucky, in Spring Semester 2006 using K-State On-line. The agents reviewed the curriculum and co-created teaching tools. From February 1 to March 22, educators participated in the on-line course. The chat room convened at 3 pm CST each Wednesday for eight weeks. The curriculum that was piloted was an eight unit educational series with a pre-test and post-test.

Unit 1. Wednesday, February 1 Where Do I Begin?
Unit 2. Wednesday, February 8 Why Save?
Unit 3. Wednesday, February 15 What’s What In Savings and Investments?
Unit 4. Wednesday, February 22 Which Is the Best Alternative For Me?
Unit 5. Wednesday, March 1 Where Will I Place The Money I Save?
Unit 6. Wednesday, March 8 What’s What In Retirement Plans?
Unit 7. Wednesday, March 15 How Do I Protect My Nest Egg?
Unit 8. Wednesday, March 22 How Do I Choose A Financial Adviser?
Participants were asked to complete the following tasks:
1. Complete Pre-test
2. Review the Unit that was posted for each week.
3. Participate in interactions to discuss the unit
   a. Chat room for the week which was on Wednesday at 3:00 pm CT. Lessons were posted the previous Monday. On Wednesday, there was a live chat from 3:00 to 4:00 PM CT. As many educators as possible joined in the chats to discuss the content and methods for each lesson. Chat room participation was optional.
   b. Message Board (Message Board participation was optional)
4. Once the lesson for the week was posted on-line, agents became familiar with the content and made suggestions for any changes or additions that might improve it. They shared interactive activities, ice breakers, visuals or other materials that might enrich the content and serve as useful tools for educators presenting the material either in the classroom or on-line.
5. Complete Post-test.

Agents were encouraged to find time Monday through Wednesday of the weeks of January 16 - March 8 to take a look at the course materials on line and note comments, suggestions or materials they wished to contribute. They then joined as often as possible for the Wednesday chats where they had an opportunity to ask questions about the lesson content and helped finalize the format. They also posted suggestions on the Message Board.

**Actual Outputs**

**Stage 1:**
The agent on-line training was completed in March. As a result of the pilot training, the curriculum was heavily edited and added two additional units.

**Stage 2: Agent Training**
An agent training was conducted in Manhattan on May 11 (Noon to 5) and 12 (8 to Noon) in Manhattan, KS. 21 attended. Travel expenses were paid by the NASD Grant. The training included an overview of “Starting Your Investment Program with $1 to $1,000” but mainly focused on how to reach the target audience, marketing, implementation, and evaluation.

**Stage 3:** Implement the project with employers in your community. By September 30, 2007, the goal is to reach 25 worksites and 2500 employees in Kansas. Training resources will be available at the website that is being created for the project. The website is www.oznet.ksu.edu/financialmanagement.

**Success Story:** The class was piloted at Caterpillar Work-Tool Plant in Wamego, KS in May and June.

**Impact Statement:**

NASD Investor Education Progress Report Fall 2006
Prepared by Ann Sanders
October 24, 2006

Summary Impact Report for Caterpillar Sessions
Seven sessions were held with employees of Caterpillar Inc.’s Work Tools division in Wamego, KS. By working with the site Human Relations staff, we were able to adapt the curriculum to complement the company’s benefit plans and the employees expressed needs and concerns.

Twenty-four participants completed evaluation forms at the end of the final session. 96% of respondents felt that they had enhanced skills as a result of the program. More than 91% of respondents learned new skills, found the program to be worthwhile and were inspired to change behavior because of the training. 88% said that they had learned another way of looking at financial concepts due to the sessions.

The most frequently cited benefit was that of learning more about the company’s retirement plan and options, with 60% of respondents affirming. The planned changes most frequently noted involved savings and budgeting as well as actively managing investments, putting more into retirement savings and changing 401(k) plan allocations. Skills learned as a result of the training included making wiser investment choices and budgeting and money management techniques.

Response from company management has been very positive as well and we anticipate another series of sessions with more employees next year.

Funding Received to Support Kansas Saves

Funding received that was facilitated by Esther Maddux and collaborators since 1/19/03 appointment

1. $1,000 – Dean’s SRO Funds, Kansas Saves Incentive Grant
2. $2,250 – Dean’s SRO Funds, Financial Tools for Helping Professionals
3. $1,000 – Kate Archer Lecture Series Fund, Kansas Saves Training
4. $1,500 – America Saves, Kansas Saves: Build Wealth Not Debt, Look Before You Leap
5. $50,000 – Kansas Office of the Securities Commissioner, Building Financially Resilient Families in Kansas
6. $1,000 – National Endowment for Financial Education, Administering the NEFE High School Financial Planning Program
7. $1,000 – FNP Program “Food Resource Management for Hispanic Audiences” (Received in 2003)
8. $8,841 – FNP Program “Food Resource Management for Hispanic Audiences” (Received in 2003)
9. $11,987 – CFP® Board of Standards – Alliance To Increase Number of Minority Students Enrolling for the CFP® Exam
10. $4,427 – General Extension Operating Funds
11. $40,000 – North Central Risk Management Center
12. $1,300 – Faculty Development Award (Guikema - $500; Kellett - $500; Meredith - $300) to support travel to present paper at First International Conference in Home Economics at Government College of Home Economics in LaHore, Pakistan.
13. $47,004 – National Association of Securities Dealers (NASD) Investor Education Program

Total $171,309

D. Provide content for media releases by participating in media interviews or prepare media articles
1. News person: Nancy Peterson
   a. Article Topic:
      Think Before Spending Tax Refund, Released March 4, 2003
      Speed Tax Refund
      Skip Interest-Free Loans
      Reduce Debt, Save Money
      Pay Self First
      Plan Emergency Fund
   b. Article Topic:
      Do Homework Before Buying or Leasing a Car, Truck, Released June 9, 2003
      Reduce Guesswork When Buying Car
      Simplify Buy or Lease Decision
      Get Head Start on Car Payments
      Check Prices to Save
   c. Article Topic:
      Manage Holiday Spending
   d. Article Topic
      Use Credit Card to Your Advantage
      Need More Money? Give Yourself a Credit Card Check-Up
      Credit Card ABC’s
      Disappointed in a Product or Service?
      Credit Available Can Impact Borrowing Power

2. Reprint of Peterson Articles
   a. Don’t Let Spending Spiral Out of Control This Holiday Season, Kansas City Star, December 16, 2003
   b. Use Credit Cards to Your Advantage, Kansas City Star, January 14, 2004

3. News person: Angela Johnson, K-State Media Relations
   Topic: Kansas Saves Program To Help Residents Save Money, Plan for Future
   Interview Date: 09/11/03

4. News person: Nancy Peterson, K-State Research and Extension
   Topic: Use Credit Card to Your Advantage
   Release Date: 1/13/04

5. News person: Nancy Peterson, K-State Research and Extension
   Topic: Available Credit Can Impact Borrowing Power
   Release Date: 1/20/04

6. New person: Glenna Wilson, Free Lance Writer
   Topic: Should We Have A Yard of Garage Sale?

7. Extension agent articles written from news releases
   Plan now on how to spend windfall in Salina Journal by Mary Lou Odle, April 20, 2003
   Wise investments key to financial success by Donna Martinson, October 31, 2003
IV. SERVICE (0% Time)

Professional Service

A. Participate in professional organizations

Membership in Professional Organizations
Financial Planning Association (FPA)
International Society for Quality of Life Studies (ISQOLS)
International Federation for Home Economics

B. Participate in professional development opportunities.
1/23/04 New Employee Orientation, K-State Human Resources
2/19/03 Dynasty Trusts and Charitable Lead Trusts, Financial Planning Association, Kansas City, KS
2/26/03 Community Forum on Individual Development Accounts, Salina, KS
3/19/03 Deferred Compensation, Financial Planning Association, Kansas City, KS
4/8/03 Estate Planning, Kansas State University Human Resources, Manhattan, KS
4/9/03 Extension en Espanol, Extension Clearinghouse for Spanish Language Teleconference
4/15/03 Social Security/Medicare/State of Kansas Health Insurance, Kansas State Human Resources, Manhattan, KS
5/12/03 Poverty Simulation, Missouri Association for Community Action, Kansas City, KS
6/18-21/03 Attended Social Marketing Conference, Clearwater Beach, FL
7/16/03 Behavioral Finance, Financial Planning Association, Kansas City, KS
8/15/03 New Faculty Orientation, Kansas State University, Manhattan, KS
9/5/03 2003 College of Human Ecology Fall Forum, Manhattan, KS
10/15/03 Success Mastery for Financial Planners, Financial Planning Association, Kansas City, KS
11/1-4/03 National Success Forum, Financial Planning Association, Philadelphia, PA
11/5/03 Kansas Office of the Securities Commissioner Compliance Seminar, Wichita, KS
11/19/03 Investment Outlook for 2004, Financial Planning Association, Kansas City, KS
11/22/03 CFP Board of Standards, GPIIDEA, 1890 Institutions Workshop to increase minority participation in financial planning, Savannah, GA
12/10/03 Finding Financial Solutions for Landowners, Financial Planning Association, Kansas City, KS
1/6-9/04 Roadmap to Excellence, Annual Extension Conference, Manhattan, KS
1/21/04 Annual Tax Update, Financial Planning Association, Kansas City, KS
3/17/04 Elder Care for Financial Planners, Financial Planning Association, Kansas City, KS
4/15/04 Common Language & Approaches to Student Learning Outcomes, Kansas State University Office of Assessment & Program Review, Manhattan, KS
4/16/04 Developing an Outline for Assessing Student Learning Outcomes, Kansas State University Office of Assessment & Program Review, Manhattan, KS
5/13/04 Financial Planning Association, Greater Kansas City Chapter Personal Financial Planning Conference
7/21/04 Financial Planning Association, Greater Kansas City Chapter Income For Life Annuities and Reverse Mortgages
8/5 to 8/7/04 CFP® Board of Standards Program Directors Annual Conference
8/17/05 Regulation & Compliance, Financial Planning Association, Greater Kansas City Chapter
11/16/05 Investing in Bonds, Financial Planning Association, Greater Kansas City Chapter
1/12/06 Assessment and Program Review for Graduate Programs, K-State Union
1/18/06 Tax Update, Greater Kansas City Financial Planning Association
4/28/06 Study Abroad Workshop, Kansas State University
5/17/06 Annual Financial Planning Update, Greater Kansas City FPA Chapter
6/21/06 Ethics, Greater Kansas City FPA Chapter
6/22/06 K-State On-line Update, Kansas State University
7/19/06 Dispelling Retirement Literacy, Greater Kansas City FPA Chapter
8/16/06 Dawn of the Fiduciary Advisor, Greater Kansas City FPA Chapter
9/20/06 Successful Planning Strategies for the Financial Planner, Greater Kansas City FPA Chapter
9/22 to 9/26/06 Transported and supervised undergraduate Personal Financial Planning Students attending annual National Association of Government Deferred Compensation Administrators meeting in Kansas City
C. Presented professional workshops or seminars
3/6 to 3/7/03 United Association Meeting of Association of Family and Consumer Sciences, Association of Extension Family and Consumer Sciences, Association of Teachers of Family and Consumer Sciences; Wichita, KS
   1. Kansas Saves Exhibit
   2. High School Financial Planning Program Exhibit
3/11/03 State of Kansas House of Representatives Education Committee
   Presented Letter of Testimony: Kansas Senate Bill 74 – Personal Financial Literacy in Schools
3/27/03 Spring Action Conference, Kansas Research and Extension Faculty, Salina, KS
   Presented Kansas Saves Social Marketing Campaign Strategic Plan
4/10/03 Kansas Ag Bankers
   Presented Kansas Saves Social Marketing Campaign Strategic Plan
4/30/03 Northeast Area Family and Consumer Science Agent Training, Manhattan, KS
   Produced video presentation: Kansas Saves Social Marketing Campaign: Program Needs Assessment
5/8/03 Missouri Society of CPA’s Kansas City Chapter, Kansas City, MO
   Presented Overview of K-State’s Personal Financial Planning Program
5/13/03 K-State Agricultural Economists
   Presented Overview of Kansas Saves Social Marketing Campaign
6/12/03 Kansas Department of Transportation Retirement Planning Seminar, Topeka, KS
   Presented A Keynote On A Milestone: Retiring and Living Well
5/21/03 Kansas State University Community Health Institute Evaluation Roundtable
   Presented Overview of Kansas Saves Social Marketing Campaign Evaluation
7/18/03 Future Business Leaders of America Advisors
   Presented Overview of National Endowment for Financial Education High School Financial Planning Program
7/30/03 Kansas State University Community Health Institute Evaluation Roundtable
   Presented Overview of Kansas Saves Social Marketing Campaign Evaluation Update
8/5/03 National Endowment for Financial Education High School Financial Planning Program State Coordinator’s Meeting, Denver, Co
   Presented the Kansas Strategic Plan for delivering the NEFE High School Financial Planning Program
9/24/03 Johnson County Credit Union, High School Financial Planning Program
10/17/03 Kansas Business Education Teacher Association, Wichita, KS
   Presented NEFE High School Financial Planning Program
10/24/03 Kansas Association of Teachers of Mathematics, Hays, KS
   Presented NEFE High School Financial Planning Program
10/27-29/03 K-State Research and Extension Agent Training, Manhattan, KS
   Coordinated Kansas Saves Training
11/7/03  Kansas Credit Union Association, Wichita, KS  
Presented Kansas Saves Overview
1/14/04 Southeast Area Extension Agents Program Enhancement, Cottonwood Falls, KS  
Presented Kansas Saves Overview
1/22/04 Traumatic Brain Injury Support Group, Manhattan, KS  
Presented Financing Your Lifestyle
1/26/04 Growing Your Money Pilot Series, Manhattan, KS  
Presented Preparing a Foundation for Financial Freedom
1/27/04 Lyons Federal Savings, Ellsworth, KS  
Presented Financing Your Lifestyle
1/30/04 USDA Radio Interview with Kristy Pettis  
Presented Use of Credit Cards
2/2/04 Growing Your Money Pilot Series, Manhattan, KS  
Presented Identifying Your Investment Needs and Goals
2/9/04 Growing Your Money Pilot Series, Manhattan, KS  
Presented Developing Investment Strategies
2/16/04 Growing Your Money Pilot Series, Manhattan, KS  
Presented Investing in Home Ownership and Real Estate
2/23/04 Growing Your Money Pilot Series, Manhattan, KS  
Presented Planning Your Retirement
2/24/04 Growing Your Money Pilot Series Graduation Ceremony, Manhattan, KS
3/2/04 Kansas State Employees Federal Credit Union, Manhattan, KS  
Presented Planning Your Retirement
3/4/04 United Association Meeting, Wichita, KS  
Presented Kansas Saves
3/31/04 K-State Research and Extension Agent Training, Southeast Spring Action Conference, Pittsburg, KS  
Presented Kansas Saves
4/1/04 K-State Research and Extension Agent Training, Northeast Spring Action Conference, Manhattan, KS
4/7/04 K-State Research and Extension Agent Training, Southwest Spring Action Conference, Garden City, KS
11/18/04 Savings Basics, Ft. Riley Deploying Soldiers, 180 attended
7/26/05 How To Make Your Money Go Further, Ft. Riley Deploying Soldiers, 180 attended
9/26/05 How To Make Your Money Go Further, Architectural Engineering Management Graduating Seniors, 26 attended.
10/15/05Teaching Young Children About Money, Kansas Association for the Education of Young Children, 20 attended.
10/18/05Promoting Learning Anywhere, Anytime for Soldiers and Family Members, Advisory Council for Military Education, Ft. Riley, Manhattan, KS.
11/12/05Taking Charge of Money Matters: I Can Cope, An Educational Class for Those Facing Cancer, Mercy Hospital, Manhattan, KS.
1/23/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
1/30/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn
2/9/06 Presented Young Investor Education Overview to K-State Research and Extension Agents, Manhattan, KS
2/13/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
1/20/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
3/6/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
3/13/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
3/27/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
3/29 to 3/31/06 Young Investor Program for University of Tennessee and University of Kentucky Agents
4/3/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
4/4/06 Land ‘O Lakes Farmers Cooperative Annual Women’s Program, McPherson, KS
4/10/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
4/17/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
4/24/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
5/1/06 K-State Saves for Kansas State University Employees Lunch ‘n Learn, Manhattan, KS
5/11 to 5/12/06 Young Investor Program for Kansas Extension Agents, Manhattan, KS
5/15/06 Young Investor Program, Caterpillar, Wamego, KS
5/22/06 Young Investor Program, Caterpillar, Wamego, KS
5/29/06 Young Investor Program, Caterpillar, Wamego, KS
6/5/07 Young Investor Program, Caterpillar, Wamego, KS
6/12/07 Young Investor Program, Caterpillar, Wamego, KS
6/19/07 Young Investor Program, Caterpillar, Wamego, KS
7/11/06 Financial Planning for Admissions Representatives at Kansas State University
9/27/06 Presented Young Investor Program to Kansas Extension Agents at Extension Conference, Manhattan, KS
9/28/06 Co-led Family Resource Management Program Focus Team at Extension Conference, Manhattan, KS
11/7 to 11/9/06 Young Investor Training for University of FL Extension Agents, Gainesville, FL

IV. Institutional Service to Program Unit, School, College, and/or University:
A. Serve on Unit, School, College, and/or University committees
   1. Family and Consumer Science Unit
      2003 Family and Consumer Sciences Extension Agents in Metro Counties
      Financial Management Design Team
B. Personal Financial Planning Unit

2003  Personal Financial Planning Program Faculty/Staff Team Committee to design documents that describe and promote program
Facilitated the development and presentation of: College of Human Ecology Kansas State University Personal Financial Planning:
Academic Programs, Research, Outreach: Where We Are, Where We Want To Be

1. 4/30/03
   Used in meeting in Washington, DC with key agency leaders to seek their advise on personal financial planning program direction
   American Savings Education Council
   Consumer Federation of America
   Department of Defense
   Department of Treasury Office of Financial Education
   Fannie Mae Foundation
   Federal Reserve Board
   United States Department of Agriculture
   Cooperative State Research, Education and Extension Service
   Science Policy and Legislative Affairs
   U.S. Securities and Exchange Commission

2. 5/4,5,6/03
   Used in meeting with CFP Board of Standards to seek financial resources to reach underserved diverse populations to prepare them to sit for CFP exam.

3. 7/30/03
   Used in meeting with Kansas State Treasurer and with Investor Education Director in Kansas State Securities Commissioner’s Office to guide discussion for building collaborative partnership.

C. School of Family Studies and Human Services (FSHS)

2003  Family Center Committee to update mission/vision statement and strategic plan to focus on collaborative efforts
2004/06 FSHS Graduate Program Coordinator. Oversee the day-to-day coordination of the graduate programs in FSHS. Resolve issues related to graduate study in FSHS. The Graduate Programs are
   Early Childhood Education M.S.; Family Life Education and Consultation M.S. and Ph.D., Life Span Human Development M.S. and Ph.D.; Marriage and Family Therapy M.S. and Ph.D.;
   Personal Financial Planning Distance Education Graduate Certificate, Master’s Degree, and Ph.D (traditional); Gerontology Distance Education Graduate Certificate and Master’s Degree; and Youth Development Distance Education Graduate Certificate and Master’s Degree.

Serve as FSHS Graduate Program Director
   Prepare agenda items for and chair faculty meetings
Graduate Faculty Meetings

Professorial Performance Awards

Update policy statements in FSHS Graduate Program Handbook

Facilitate FSHS Board of Regents Graduate Program Review

Address probation, dismissal, retention, and disciplinary issues

Resolve grade issues

Prepare letters of recommendation for students

Review graduate applications to be forwarded to Graduate School

Promote FSHS at Graduate School Fair

Served as Director of Personal Financial Planning Certificate Program until Fall 2006

Worked with web designer to update web pages

Responded to visits, emails, phone calls, and correspondence to promote program

Sent brochures to people on lists we received from DCE and CFP® Board

Prepared 2006 Recertification Document

Attended GPIDEA Personal Financial Planning Faculty Meeting in Minneapolis, MN (4/1 to 4/2/06)

Represented K-State Financial Planning Unit at Greater Kansas City Financial Planning Association Meetings

Met with financial industry representatives to promote program

Reviewed graduate applications

Addressed probation, dismissal, retention, and disciplinary issues

Served as FSHS United Way Chair
Appendix I
FSHS 675 Field Study in Family Economics
Independent Study Project Titles
Projects supervised for Student Practicum Experiences

Projects That Were Completed in 2006

Counseling/Consulting
Developed a comprehensive financial plan for a high net worth client going through a highly contested divorce
Developed a comprehensive financial plan for a young couple
Tax Preparer with the M-VITA Program at Tyndall Air Force Base, FL; prepared 133 returns
AARP Tax Aide Volunteer; completed 8-hour efile training, completed tax preparation training class and passed exam to become certified tax preparer; volunteered three days a week for 10 hours per week during tax season;

Internship
Completed an internship with a fee-only, fee-based firm

Paper/article/publications written
A Guide to Understanding and Including Long Term Care Insurance in a Financial Planning Practice
Save your Children from Financial Disaster: A Parent’s Guide
We Can No Longer Afford to Fail Our Students: A position paper to encourage schools to teach personal finance
Developed an outline for a textbook for a specific target audience (content and audience is confidential because it will be submitted for publication)
Wrote articles and created first issue of a financial planning magazine for women.

Workshops/classes presented
Promoted, developed, delivered and evaluate a financial planning workshop to a faith-based group
Prepared strategic plan and established initial contacts to conduct a NASD Investor Education at Ft. Riley, KS.
Prepared Power Point presentation and conducted a six-part webinar series for employer clients on “Understanding and Choosing Retirement Plans for Employees”

Practice Management
Developed, implemented, and summarized a community survey to determine target audience for a new financial planning practice.
Developed a comprehensive business strategic plan for
  a. creating a fee-based financial planning firm to serve military members and their families
  b. creating and operating a non-financial planning service company
  c. incorporating a financial planning practice into an ongoing CPA practice

Projects developed
Developed lesson guide with problems and Power Point presentation for teachers to use in math classes to teach students how to use math skills to solve financial planning problems.
Developed a financial planning leader guide, handout and Power Point presentation to teach financial planning to high school students.
Fall 2005 Projects That Were Completed

Counseling/Consulting
Prepared and presented a comprehensive financial plan for an actual client. The plan included the engagement letter, personal information, primary goals, statement of financial condition, current estate tax calculation, problem areas identified, retirement needs analysis, recommendations, and further considerations, investment summaries.
Prepared and presented an Investment Policy Statement for a scholarship fund for a non-profit organization. The Investment Policy Statement was reviewed by the Finance Committee and the Board of Directors, approved, and now in operation.

Papers written
Wrote a paper entitled, “How to properly analyze debt repayment decisions”.
Wrote a paper entitled, “Military Retirement: Our Future’s Investment”. The paper provides an overview of what income one can expect in retirement if one takes advantage of military retirement plans.

Workshops/Classes Presented
Developed, marketed and presented workshops for the seniors entitled: “Preventing Financial Fraud”. Topics included: the should haves done, mental questions to ask, red flags; resources; questions and answers.
Prepared presentation for the 2005 National Association of Student Financial Aid Administrators (NASFAA), presented the session, and evaluated the session entitled “Financial Planning and Debt Management for Graduate/Professional Students: Helping Your Students Meet Their Financial Goals”;
Developed “Managing Costs During School” notebook for Graduate/Professional Students.
Taught class entitled: “Investing and Financial Responsibility” for 3 hours of undergraduate credit at the Air Force Academy.
Taught Fundamentals of Investments for 3 hours of undergraduate credit at Des Moines Area Community College.

Projects Developed
Developed a comprehensive curriculum for a money management class for high school students.
Prepared marketing and educational materials for an accounting firm to use give to employee and to use with clients for their employees. Marketing and Educational brochure topics included: 401(k) Fact Sheet: What is a 401(k) Plan?; The Importance of Fee Disclosure in Qualified Plans Or, What You Don’t Know Can Hurt You! 401(k) Fact Sheet: Catch Up Contributions; 401(k) Fact Sheet: Non Discrimination Testing; Your Payroll-Deduction Individual Retirement Account; 2006 Payroll and Benefit Limits; New 401(k) Funds; Group Health Insurance Program; Helping 401(k) Plan Participants Understand their Investment Choices. PowerPoint presentation topic was entitled, “Employee Benefits Update”.
Developed, conducted, and summarized a financial planning needs assessment survey of community residents to use in developing financial planning firm’s business plan. The survey data helped define the target population, define the timeline for implementation, target financial planning services on which the firm will focus, and the most effective marketing strategy for the business.

Coauthored with instructor grant entitled: Increasing Financial Competence and Well-Being of Financial Advisors. The purpose of the project is to develop professional skills of advisors to assist individuals and families to become responsible financial managers through the financial planning and counseling process. The funds will be used to offer a Financial Counseling and Planning Distance Learning Academic Certificate to financial advisers at military installations, financial institutions, financial aid officers, and Consumer Credit Counselors. The courses would include: Fundamentals of Financial Planning, Financial Counseling, Financial Behavioral Assessment Consulting, and Real Estate.

Wrote feature news articles on the following topics: Smart Money Rules for Smart Money Makers (For Young Professionals); Family Financial Values: Children Reap What Parents Sow (For Parents of Young Children); The Rewards of Bible-Based Financial Planning.

Developed Financial Management Course to meet the requirements of the US Treasury for the discharge of a bankruptcy. Topics included: Financial Management Definition and Concepts; Where You Are Now and How You Got Here; Budgeting; Credit: Friend or Foe; Other Financial Considerations.

Projects Supervised Prior to Fall 2005

Papers written

Family Caregivers in Kansas: Financial Information, an Extension publication written for the Tenderhearts: Caregivers for the Elderly website.

When You Hang Up Your Boots, Will You Be All Set? published in the Professional Women International newsletter in November 2004 [Done in conjunction with a workshop series]

Where Are All My Clients? An article for beginning financial planners to develop a strategy to draw clients to the new financial planning practice in a way that fits the personality of the planner.

Revision of Extension Service publication entitled “Starting Your Investment Program with $1 to $,1000” for Kansas State Research & Extension.

Article entitled “The Use of Technology to Improve Quality and Customer Service as Well as to Increase the Productivity of Business Processes at the Chicago Board of Options Exchange” submitted to the Journal of Personal Finance.

Deploying Service Members Financial Situation Survey. The paper is being used to develop a grant to provide academic undergraduate distance learning education to Unit Command Finance Specialist Non-Commissioned Officers throughout the Department of Defense worldwide.

Workshops Presented

Fundamentals of Financial Freedom Workshop Series

1. Your Money Mind Set
2. Defining Your Values and Goals: Creating Your Ideal Future
4. Putting It All Together In A Real Financial Plan: What About Investing?
5. Individual Appointments for Personal Financial Plan Review

The marketing materials, class outline, and summary of participant responses provide evidence of the completion of the workshops.

Financial Education – Junior Achievement Experience
“Our World” and “Personal Economics” curriculum were taught to middle schoolers. “Our World” was a five week program. “Personal Economics” was a ten-week program.

Research Conducted
Conducted research and coordinated a discussion that resulted in a proposed curriculum outline for a Distance Learning Doctorate in Financial Services that is under consideration by the Great Plains Interactive Distance Education Alliance (GPIDEA) administrators.

Counseling/Consulting
Internal Revenue Service (IRS) Volunteer Tax Assistance (VITA) Program
1. Military Installation
2. Program sponsored by a state and IRS at Goodwill Industries done in conjunction with Tax Counseling for the Elderly.

Marketing
a. Marketing plan for starting a financial planning practice.

Curriculum Developed or Translated
Money for Food notebook (13 lessons) for limited resource audiences was translated into Spanish and made available to KS Extension agents by CD, hard copy and website. Is being prepared for publication on E-Extension in Espanol to be available nationwide.
1. Developed a Power Point Presentation for the three lessons.
2. Developed handouts for three lessons.
3. Developed evaluation tools for the three lessons.
Joyce Baptist, Ph.D., L.C.M.F.T.
Assistant Professor
School of Family Studies and Human Services
Kansas State University
212 Campus Creek Complex, Manhattan, KS 66506
Phone: (785) 532 6891; E-mail: jbaptist@ksu.edu

I. Education:
1. Virginia Polytechnic Institute and State University, Blacksburg, VA:
   Ph.D. Human Development with an emphasis in Marriage and Family Therapy, 2002
2. Loyola University Chicago, Chicago, IL:
   M.A. Community Counseling, 2000
3. Systematic College, Kuala Lumpur, Malaysia:
   Chartered Management Accounting, U.K., 1992

II. License/Certification:
1. Licensed Clinical Marriage and Family Therapist, Kansas State Board
2. Approved Supervisor, American Association of Marriage and Family Therapy

III. Teaching Assignments:
1. Kansas State University, Manhattan, KS:
   Assistant Professor, 2006 – present
   Courses taught: Research in Marriage and Family Therapy, Family Systems in Cultural Context, Practicum in Marriage and Family Therapy
   Course to be taught: Assessment and Treatment of Psychopathology
2. California State University, Sacramento, CA:
   Assistant Professor, 2003 - 2006
   Courses taught: Multicultural/Ethnic Counseling, Gender Roles and Sexuality, Diagnosis and Treatment Planning, Seminar: Marriage, Family and Child Counseling, Practicum in Marriage, Family and Child Counseling, and Field Study in Counseling
   Courses developed: Couple Therapy, Systems Approach to Psychotropic Medications, and Power, Privilege and Self-Identity
3. Dartmouth Family Medicine Residency Program, Concord Hospital, Concord, NH:
   Courses taught: Behavioral Medicine, Family Systems
4. Virginia Polytechnic Institute and State University, Blacksburg, VA:
   Adjunct Faculty, Summer 2001; Graduate Assistant, 1999 – 2001
   Course taught: Human Services I
5. **Systematic College, Petaling Jaya, Malaysia:**
   Lecturer, 1990 – 1995
   
   Courses taught: Strategic Planning and Marketing, Financial, Cost and Management Accounting

IV. **Publications:**

*Peer-reviewed*:


*Submitted for review*:


*Non peer-reviewed*:


*In process*:

1. Marriage and Family Therapy Trainees’ and the Treatment of LGBT Clients
2. Psychosocial State of Orphans and Vulnerable Children in Kenya
3. Challenges of Orphan Caregivers in Kenya
4. *The Effects of Deployment on Military Couples
5. *Conceptualization of Trauma: A Review of Research in the Last Two Decades

*Publications with students.*

V. **Professional Presentations:**

*Peer-reviewed*:


*Submitted for review*:

1. Lessons Learned from Developing Leadership in Clinical Supervision in Malaysia. *International Family Therapy Association Annual Conference*.

*Non peer-reviewed*:

1. “The Role of Primary Care Providers in the Treatment of Breast Cancer Patients,”

VI. Research:

Data collected and currently being analyzed:
1. Trauma Research, Education, & Consultation at K-State (TRECK). Leading the qualitative data analysis team.
2. Preventing AIDS among Orphans and Vulnerable Children in Kenya
3. Marriage and Family Therapy Trainees’ and the Treatment of LGBT Clients

Developing:
1. “Landscape / Lifescape Analyses of the Sustainable Nexus in AIDS-impacted Africa,” An interdisciplinary study with the Departments of Agriculture, Nutrition, Sociology, Communications, and Horticulture and Forestry.
2. “Competent Care: Training of Clinical Supervisors in Malaysia,” a study with faculty at Loyola University Chicago.
3. “Effectiveness of Para-professional Mental Health Providers in Malaysia,” an independent study with Calvary Ministry, Kuala Lumpur.

VII. Grants:

Received:
1. African Studies Center, Kansas State University, Manhattan, KS. For “Preventing AIDS: Orphans and Vulnerable Children,” 2007. Amount: $10,000
2. Tilford Incentive Grant, Kansas State University, Manhattan, KS. For “Family Systems in Cultural Context,” 2007. Amount: $2,000.

Denied:
1. Faculty Development Award, Spring 2007
2. John Lyold Foundation

Submitted for review:
1. Faculty Development Award, Fall 2007 for “Competent Care: Supervision Training for Mental Health Professionals” in Malaysia.

In process:
1. National Science Foundation. An interdisciplinary study with the Departments of Agriculture, Nutrition, Sociology, Communications, and Horticulture and Forestry: “Landscape / Lifescape Analyses of the Sustainable Nexus in AIDS-impacted Africa.”

VIII. Clinical Work:
The Family Center, Kansas State University, Manhattan, KS:
   Licensed Clinical Marriage and Family Therapist, 2006 – present
Psychological Services, California State University, Sacramento, CA:
   Clinician, 2005 - 2006
Dartmouth Family Medicine, Concord Hospital, Concord, NH:
   Clinician, 2002 - 2003
   Doctoral Intern, 2001 - 2002
Family Therapy Center, Virginia Polytechnic Institute and State University, Blacksburg, VA:
Resident Family Therapist, 2000 – 2001
Asian Human Services, Chicago, IL:
Counselor Trainee, 1998 – 1999

Loyola University Chicago Medical Center Sexual Dysfunction Clinic, Oak Park, IL:
Trainee, 1999

IX. Professional Service:
Editorial Board:
Journal of Feminist Family Therapy
Special Topics Editor:
Family Relations: Interdisciplinary Journal of Applied Family Studies
Planning Committee:
The Annual Africa/Diaspora Conferences, 2005 - 2006
American Association of Marriage and Family Therapy, California Division:
Election Committee, 2005

X. University Service:
Kansas State University, Manhattan, KS:
Search Committees, College of Human Ecology:
Marriage and Family Therapy
Financial Planning
Diversity and Internationalization Committee, College of Human Ecology
Advisor to student organizations:
Acting on AIDS
Malaysian Student Association
Coordinator, Marriage and Family Therapy Doctoral Internships
Supervisor, FSHS Undergraduate Honors project: Julie Stithem
Student committees:
Major Professor: Katie Curtis and Nancy Rumley, masters in MFT
Co-chair: Kevin Garrett, doctorate in MFT
Committee member: Kara McDaniel, Ph.D., Valerie Stull, masters in Human Nutrition

California State University, Sacramento, CA:
CACREP Steering Committee
Student Research Competition Juror
Department Advisory Committee
Academic Affairs Committee
Student Fulbright Interview Committee

XI. Consultancy:
Center for Psychology, Singapore
Calvary Ministry, Calvary Church, Malaysia

EMMAUS Center for Counseling and Social Development, Malaysia
XII. Managerial/Administrative Experience:

Coordinator, Marriage, Family and Child Counseling Program
1. Department of Counselor Education, California State University, Sacramento, CA, 2005 - 2006

Co-Coordinator, Marriage, Family and Child Counseling Program
2. Department of Counselor Education, California State University, Sacramento, CA, 2004 - 2005

Department Head, Systematic College, Petaling Jaya, Malaysia
Distance Learning Division, 1994 - 1997
Professional Studies Division, 1993 - 1997
Pre-professional Studies Division, 1990 – 1997

XIII. Award:

The James D. Moran Memorial Dissertation Award, 2000

College of Human Resources and Education
Virginia Polytechnic and State University, Blacksburg, VA
Vita
November 2007

Name: L. Ann (Tatum) Coulson

Address: L. Ann Coulson, Ph.D., CFP®, L.L.C.
701 Commercial, Suite 205
P. O. Box 249
Emporia, KS 66801-0249
620.342.7772
E-mail: lcoulso1@ksu.edu or anncoulson@sbcglobal.net

Education

B.S. University of Missouri–Columbia
1974 Vocational Home Economics Education

M.S. University of Arkansas
1980 Operations Management

Ph.D. University of Missouri–Columbia
1988 Human Environmental Science (Family and Consumer Economics)

Dissertation: A Comparison of Saving Behavior of the Baby Boom Generation with that of a Prior Comparable Age Cohort

Certifications

CERTIFIED FINANCIAL PLANNER™ certificant, 1991 to present

Professional Experience

2005-present Member Manager, L. Ann Coulson, Ph.D., CFP®, L.L.C.

2001-present Adjunct Faculty, Kansas State University online graduate certificate courses preparing students to sit for the CFP® exam

2000 Adjunct Faculty, College of Business, Northeastern Illinois University

1996-99 Director, Institute for Personal Finance, Association for Financial Counseling and Planning Education
1994-96  Associate Professor, School of Family Studies and Human Services, Kansas State University

1988-94  Assistant Professor, Department of Human Development and Family Studies, Kansas State University

1987-88  Instructor, Department of Human Development and Family Studies, Kansas State University

1983-87  Graduate Teaching Assistant, Department of Family Economics and Management, University of Missouri

1983-87  Graduate Research Assistant, Department of Family Economics and Management, University of Missouri

1981-83  Communications Editor, Arkansas Nuclear One, Arkansas Power and Light Company, Russellville, Arkansas

1980-81  Customer Service Representative, Arkansas Power and Light Company, Blytheville, Arkansas


Honors

  Leadership Emporia, 2006
  Kappa Omicron Nu Award of Excellence in Research, 1992
  Conoco Outstanding Undergraduate Teaching Award, Kansas State University, 1991
  Outstanding Graduate Student, Department of Family Economics and Management, University of Missouri, 1985-86
  Outstanding Graduate Student Teaching Award, College of Home Economics, 1984-85
  Gregory Fellow, 1983-84
  Outstanding Young Career Woman, Blytheville, Arkansas, 1979

Professional Organizations

  Association for Financial Counseling and Planning Education
  Financial Planning Association

Service

  Emporia Chamber of Commerce, 2005 to present
Friends of the Emporia Public Library
   President, 2006-2007
   Vice-President, 2005
   Board of Directors, 2004
USD253 Calendar Committee, 2006
USD253 Strategic Planning Committee, 2004-2005
Lowther Intermediate School Parent-Teacher Organization
   President, 2004-2005
   Vice-President, 2003-2004
Emporia Parent-Teacher Council
   President, 2007-2008
   Vice-President, 2006-2007
   Secretary, 2002-2005
Butcher Children’s School Parent-Teacher Organization
   Treasurer, 2002-2003
Butcher Children’s School Site Council, 2002-2003
St. Andrews Lutheran School Parent-Teacher League
   President, 2000-2001
   Vice-President, 1999-2000
Soroptimist International of the Americas
   President, Manhattan SI, 1990-92
   Chair, South Central Regional United Nations Committee, 1990-92
   Secretary, Manhattan SI, 1989-90
   Vice-President, Manhattan SI, 1994-95
   Manhattan Consumer Credit Counseling Service Advisory Board Member, 1994-95
Vita
Farrell J. Webb
2011 North Pointe Drive
Manhattan, KS  66502-2628
(785) 537-9619 (Home)
(785) 532-1478 (Office)
e-mail: fwebb@ksu.edu

EDUCATION

University of Minnesota, Twin Cities
PhD, Family Social Science (1994)

New York University
M Phil, Sociology (Statistics) (1982)

California State University Long Beach
MA, Social Psychology (1979)

Loyola Marymount University
BS, Sociology (1977)
BA, Communication Arts (1977)
BS, Political Science (Public Administration) (1977)

TEACHING EXPERIENCE


Kansas State University, School of Family Studies and Human Services.
1994-Present.  Associate Professor and Director of Developing Scholars Program

Kansas State University, Ombudsperson, 2000-2003.  Serve as member of KSU dispute resolution team. Solve problems, attempt resolution to issues, assist faculty and staff in the grievance process, offer assistance to faculty and staff as needed.

New York University, Department of Sociology
1981-1983.  Instructor
1983-1987.  Adjunct Lecturer
Taught lower and upper division courses including Introduction to Sociology and a new course on Sexual Variations.
Bloomfield College, Division of Social Science
1982-1985. **Adjunct Assistant Professor**
Taught courses in Introductory Sociology, Sociology of the Family, Research Methods, Basic Statistics, and Race & Ethnic Relations.

City University of New York, Division of Social Sciences
1981-1983. **Instructor**
Taught courses in Social Philosophy and Introduction to Social Sciences to students on the regular campus and the Queens House of Detention (City Jail).

**GRANT ACTIVITY**

_Awarded_

_Co-Principal Investigator_, State of Kansas, Department of Social and Rehabilitation Services, Title IV-E Training Task Order Grant. *Cultural Issues in Out of Home Placement of Minority Children*, Award Amount: $124,293 for Fiscal Year 1996.

_Principal Investigator_, State of Kansas, Department of Social and Rehabilitation Services, MAPP Grant. *Models Approach to Parenting Project Training Services for SRS Field Offices*. Award Amount: $211,571 for Fiscal Year 1996.

_Principal Investigator_, State of Kansas, Department of Social and Rehabilitation Services, MAPP Grant. *Models Approach to Parenting Project Training Services for SRS Field Offices*. Award Amount: $156,253 for Fiscal Year 1997.


_Principal Investigator_, Kansas State University, Targeted Excellence Program, *Intergration of parenting and family partnerships into the Developing Scholars Program for underrepresented college students*. Award Amount: $375,000 for Fiscal Years 2003-2008.
Co-Principal Investigator, National Institutes of Health (R25), National Institute of General Medicine, Bridges Toward the Baccalaureate for Underrepresented Students, Kansas Bridges to the Future. Award Amount: $708,018 for Fiscal Years 2003-2006.

Co-Principal Investigator, National Institutes of Health (R25), National Institute of General Medicine, Bridges Toward the Baccalaureate for Underrepresented Students, Kansas Bridges to the Future. Award Amount: $600,000 for Fiscal Years 2006-2009.

Principal Investigator, Seed Grant, College of Human Ecology, Kansas State University, Negotiating Identity in Rural/Frontier at-risk Men in Kansas. Award Amount: $2500 for Fiscal Year 2006.

Applications Pending

Principal Investigator, Kansas State University, Targeted Excellence Program, Enhancing the Developing Scholars Program: Strategies for Continuing Excellence in Academic, Personal, and Professional Development of Underrepresented Students at Kansas State University. ($2,276,892).


Invited Presentations


PUBLICATIONS


**PUBLICATIONS IN PROCESS**


**MULTIMEDIA PRODUCTIONS**


**PUBLICATION RELATED ACTIVITIES**

Reviewer. *Journal of Marriage and the Family*
Reviewer. *Family Relations*
Reviewer. *The Sociological Quarterly*
Reviewer. *Exploration in Ethnic Studies*

**SPECIALIZED TRAINING**

Invited Participant: National Institute of Mental Health and the Family Research Consortium II, 2nd Annual Summer Institute, Adolescence and Beyond: Family Processes and Development, June 8-11, 1995, Ogunquit, ME.


Invited Participant: National Institute of Mental Health and the Family Research Consortium III, 1st Annual Summer Institute, American Families: Who are they at Century's End?, June 24-June 27, 1999, Bretton Woods, NH.

Invited Participant: National Institute of Mental Health and the Family Research Consortium III, 2nd Annual Summer Institute, Race & Ethnicity in America, June 22-June 25, 2000, Keystone, CO.
Invited Participant: National Institute of Mental Health and the Family Research Consortium III, 3rd Annual Summer Institute, Public Policy, Socioeconomic Disadvantaged and Child Development, June 20-June 24, 2001, South Lake Tahoe, CA.


Invited Participant: National Institute of Mental Health and the Family Research Consortium IV, 2nd Annual Summer Institute, American Families, June 24-26, 2005, New Orleans, LA

Invited Participant: National Institute of Mental Health and the Family Research Consortium IV, 3rd Annual Summer Institute, American Families, June 24-26, 2006, Spokane, WA.

Invited Participant: National Institute of Mental Health and the Family Research Consortium IV, 4th Annual Summer Institute, American Families, June 24-26, 2006, Durham, NC.

PRESENTATIONS


RELEVANT HONORS AND AWARDS

- **Outstanding Undergraduate Teaching Award**, College of Human Ecology, Kansas State University, 1998-1999
- Mary Ellen McFarland Graduate Research Award.
- University of Minnesota, Neubeck Award.
- University of Minnesota, Waller Fellowship.
- NAACP Public Sector Scholar.
- New York University Fellow.
- Who's Who in American Colleges & Universities.
- Phi Kappa Phi, National Honor Society.

PROFESSIONAL AFFILIATIONS

*Offices Held*

Chair, Ethnic Minorities Section, National Council on Family Relations, 2003-2006.

*Memberships*

Member, National Council on Family Relations
Member, American Sociological Association
Member, National Association of Ethnic Studies
Member, Kansas Sociological Association
Member, Writing Programs Administrators
SPECIAL SKILLS


- GIS Related Software: ArcView, ArcGIS, GeoDa, CrimeStat

- Language Skill Proficiency:
  - Foreign Service Level I, French;
  - Foreign Service Level II, Spanish.
  - Reading knowledge: Italian, Latin, Catalan.

UNIVERSITY & COLLEGE SERVICE

University

- Computer and Information Technology Advisory Committee (CITAC), Computing and Communications Technology Subcommittee (CCT), 1995-1997.
- Provost's Big 12 Faculty Fellowship Review Committee, 1997-2000.
- Committee on Research Involving Human Subjects,
- Provost's Committee on Recruitment & Retention of Minority Students, 1999-
- Blue Key Scholarship Review Committee
- Upward Bound Math/Science Initiative Program Advisor, 1996-
- Review Panel for Truman, Marshall and Rhodes Scholars, 1996-Present
- University Ombudsperson 2000-2003
- GIS Steering Committee 2006-

College and School

- College of Human Ecology, Faculty Council Chair, 1999-2000
- CHE Faculty Senate Representative, Faculty Affairs, 1998
- Faculty Affairs Committee, Secretary, 1995-1997.
- Honors Program Faculty Sponsor (Sophomores), 1995-Present
- Stone House Fund Raising and Design Committee, 1996.
- Various Faculty/Staff Search Committees
EDUCATION

Ph.D.  University of Minnesota  
2007 Family Social Science  
Specialization: Marriage and Family Therapy  
Advisor: William J. Doherty, PhD  
Dissertation: *Developmental Trajectories of Marital Happiness in Lower-Quality Marriages: Predictors & Outcomes*

M.S.  Kansas State University  
2001 (December) Marriage and Family Therapy  
Advisor: Briana S. Nelson-Goff, PhD  
Thesis: *The Transtheoretical Model of Change Applied to Couples Therapy*

B.A.  Graceland College  
1998 Psychology  
Advisor: Melanie Cary, PhD  
Senior Thesis: *The relation of parenting style to college student attributional style, educational outcome and extracurricular involvement*

ACADEMIC AND PROFESSIONAL POSITIONS

July 2007-present  Assistant Professor, School of Family Studies and Human Services, Kansas State University, Manhattan, KS

2002-2007  Graduate Research Assistant, Department of Family Social Science &
School of Nursing, University of Minnesota, Minneapolis/St. Paul, MN (Minnesota Healthy Marriage and Responsible Fatherhood Project; Head Start Asthma Project; End of Life Care in the African American Community; Couples Coping with Breast Cancer)

2003-2007 Marriage and Family Therapy Doctoral Intern, University Family Physicians, Phalen Village Clinic, University of Minnesota Medical School, Minneapolis, MN (Individual, couple, and family therapy/Trained medical residents in patient communication and conducted psychosocial consultations.)

2005-2007 Marriage and Family Therapy Doctoral Intern, Center for Life Transformation, Brooklyn Center, MN (Individual, couple, and family therapy)

2005/06 (Summer) Instructor, Department of Family Social Science, University of Minnesota, St. Paul, MN (4150-7 Marriage in America & 4150-6 The Making of a Healthy Marriage)

2002-2003 Graduate Teaching Assistant, Department of Family Social Science, University of Minnesota, St. Paul, MN (FSoS 4103 Family Policy)

2001 Instructor, School of Family Studies and Human Services, Kansas State University (Ft. Riley), Manhattan, KS (FSHS 350 Family Relationships and Gender Roles)

2001 Marriage and Family Therapy Intern, St. Isidore’s Catholic Student Center, Manhattan, KS (Pre-marital counseling)

2000-2001 Marriage and Family Therapy Intern, The Family Center & Family Preservation Services, Kansas State University, Manhattan, KS (Individual, couple, and family therapy & In-Home Therapy)

2000-2001 Marriage and Family Therapy Intern, Homecare and Hospice, Manhattan, KS (Bereavement Counselor)

2000-2001 Graduate Teaching Assistant, School of Family Studies and Human Services, Kansas State University, Manhattan, KS (FSHS 350 Family Relationships and Gender Roles)

1999-2000 Graduate Research Assistant, School of Family Studies and Human Services, Kansas State University, Manhattan, KS (Alcohol Severities Index Follow-Up Project)

1999 Instructor, Department of International Education, China Institute of Technology, Nangang, Taiwan (Conversational English)
PROFESSIONAL CREDENTIALS

Licensed Associate Marriage and Family Therapist, State of Minnesota, License No. 1493

SCHOLARLY PUBLICATIONS

Refereed Journal Articles & Book Chapters


Refereed Journal Articles Completed and Currently Under Review


Manuscripts in Preparation


Nonreferred Publications


PROFESSIONAL PRESENTATIONS

Peer-Reviewed Presentations at Professional Conferences


model of traumatic stress. Workshop presented at the Fifty-Ninth Annual American Association for Marriage and Family Therapy conference, Nashville, TN.


Invited Professional Presentations


Community/Outreach Presentations & Workshops


Anderson, J. R. (2000, October). Understanding grief and bereavement. Presentation at the annual Homecare and Hospice volunteer training, Manhattan, KS.

REVIEWER FOR PROFESSIONAL JOURNALS

2007  Journal of Marital and Family Therapy

GRANT REVIEWER


PROFESSIONAL MEMBERSHIPS AND ACTIVITIES

American Association for Marriage and Family Therapy (AAMFT)
Student Member 1999-2007
Clinical Member (Application in process)
Participant in AAMFT research conference 2001, 2002
National Council on Family Relations
  Student Member 2000-2007
  Member 2007-present

Kansas Association for Marriage and Family Therapy
  Member 1999-2001; 2007-present

Minnesota Association for Marriage and Family Therapy
  Member 2002-2007

COMMUNITY ORGANIZING ACTIVITIES

Southwest Minneapolis (July 2003-June 2005)

Co-leader of a lay led grass roots initiative called *Time IN For Family* whose mission was to change the culture of overscheduled and underconnected families by breaking down barriers to putting family time first. Part of the Families and Democracy Project, this was a two-year community project in Southwest Minneapolis that engaged the community around the issue of family time. Our work was cited in the Star Tribune (Minneapolis), the Wall Street Journal, and on the NBC evening news.


Member of *Putting Family First*, a grass roots initiative to deal with the issue of overscheduled kids and underconnected families. This was a community initiative based on William J. Doherty’s Families and Democracy Model.

TRAINING/CERTIFICATIONS

Certified Instructor for the Prevention and Relationship Enhancement Program (PREP)
Certified Prepare/Enrich Counselor
Certified Gottman Educator (CGE) for the Bringing Baby Home Program
Completed instructor training in the Couples Communication Program I & II
Vita
Dr. Walter Schumm

NAME
WALTER R. SCHUMM

POSITION TITLE
PROFESSOR of Family Studies
School of Family Studies and Human Services
Kansas State University
1700 Anderson Avenue
Manhattan, KS 66506-1403

EDUCATION/TRAINING (Begin with baccalaureate or other initial professional education, such as nursing, and include postdoctoral training.)

<table>
<thead>
<tr>
<th>INSTITUTION AND LOCATION</th>
<th>DEGREE (if applicable)</th>
<th>YEAR(s)</th>
<th>FIELD OF STUDY</th>
</tr>
</thead>
<tbody>
<tr>
<td>College of William and Mary, Williamsburg, VA</td>
<td>B.S.</td>
<td>1972</td>
<td>Physics</td>
</tr>
<tr>
<td>Kansas State University</td>
<td>M.S.</td>
<td>1976</td>
<td>Human Development</td>
</tr>
<tr>
<td>Purdue University</td>
<td>Ph.D.</td>
<td>1979</td>
<td>Family Studies</td>
</tr>
</tbody>
</table>

A. Positions and Honors. List in chronological order previous positions, concluding with your present position. List any honors. Include present membership on any Federal Government public advisory committee.

1979 – Present  Professor, School of Family Studies and Human Services, Kansas State University (1979-1984, Assistant Professor; 1984 – 1990, Associate Professor; 1990 – Present, Professor)
1992 – Present  Senior Faculty Fellow, U.S. Army Research Institute, Alexandria, Virginia
2004 -- Present  Fellow, National Council on Family Relations

B. Selected peer-reviewed publications (in chronological order). Do not include publications submitted or in preparation.


C. Research Support.

A. Alcohol and Drug Treatment Effectiveness, Follow-Up Study, State of Kansas, 12/1/2001 to 8/15/2003

B. Ohio Desert Storm Research Project, 2/1/96 to Present

C. Assessment of Carnegie Heroism Award Recipients, 1/21/04 to Present


E. Survey of Fort Riley Soldiers on Stress and Family Patterns, 4/1/2006 to Present