

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:”

Other financial investment activities	\$78,350
Securities and commodity contracts intermediation and brokerage	63,310
Depository credit intermediation	57,180
Agencies, brokerages, and other insurance related activities	56,950

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.² 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 Ameriprise 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.

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).³ 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.⁴ 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

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?"⁵ 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 3,000.⁶

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 Association⁷ 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

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.

⁷ The Financial Planning Financial Performance Studies of Financial Advisory Practices. Denver: FPA.

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.

(4) What are the Locational and Comparative Advantages of this Program?

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.⁸ 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

⁸ Several major universities offer doctoral degrees in consumer and family economics where students may do emphasis work in financial planning; example 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 exceeds \$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

Universities and Colleges Offering Some Type of Distance Education Financial Planning Program

University or College	M.S./MBA Option
American College, The <i>CFP® Certification Curriculum</i>	X
American College, The <i>Accelerated Professional Financial Planning Program</i>	
Bentley College <i>Master of Science in Financial Planning</i>	X
Boston University <i>Boston University Online Program for Financial Planners</i>	
California Lutheran University <i>Certificate in Financial Planning</i>	X
City University <i>Graduate Certificate in Personal Financial Planning</i>	
Cleary University <i>B.S. Financial Planning</i>	
College for Financial Planning <i>Master of Science Financial Planning Concentration</i>	X
DePaul University <i>e-Financial Planning Certificate Program</i>	
Dowling College <i>Certificate in Financial Planning</i>	
Florida Community College at Jacksonville – Institute for Financial Studies	
Florida State University <i>Certificate in Financial Planning Online</i>	
Golden Gate University <i>Undergraduate Financial Planning Certificate & Graduate Financial Planning Certificate</i>	X
Iowa State University <i>Certificate in Family Financial Planning Great Plains Interactive Distance Education Alliance (GPIDEA)</i>	X
Kansas State University <i>M.S. in Family Studies and Human Services with a Specialization in Family Financial Planning</i>	X
Kaplan University <i>Certificate in Financial Planning</i>	
Metropolitan Community College <i>Certificate of Achievement Personal Financial Planning</i>	
Mississippi State University <i>Certificate in Financial Planning</i>	
Missouri Southern State University <i>Professional Certificate in Financial Planning</i>	
Montana State University <i>Certificate in Family Financial Planning</i>	
Morehead State University <i>B.B.A., Finance</i>	
New Jersey City University <i>Master of Science in Finance Professional Financial Planning Concentration</i>	X
North Dakota State University <i>Certificate in Family Financial Planning</i>	
Oglethorpe University <i>Financial Planner Program</i>	
Oklahoma State University <i>Certificate in Family Financial Planning</i>	
Rice University - School of Continuing Studies <i>Web-Delivered CFP® Certification Education Program</i>	
Salem International University <i>Certified Financial Planner™ Certification Education Program</i>	
South Dakota State University <i>Certificate in Family and Consumer Sciences</i>	
Texas A&M University - Commerce <i>Certificate in Financial Planning</i>	
University of California - Irvine <i>Certificate in Personal Financial Planning</i>	

University or College	M.S./MBA Option
University of California - Los Angeles <i>Certificate Program in Personal Financial Planning</i>	
University of Dallas <i>MBA Financial Services</i>	X
University of Georgia <i>The Terry College of Business - Greene Consulting Online Executive Program for Financial Planning Certification</i>	
University of Nebraska - Lincoln <i>Certificate in Family and Consumer Sciences with a Specialization in Family Financial Planning</i>	
University of Oklahoma <i>e-Financial Planning Certificate Program</i>	
Utah State University <i>Personal Financial Planning Certificate Program Online</i>	

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

individuals. The proposed Human Ecology Ph.D. emphasis will be a natural draw for Asian students, executives, and policy makers who are interested in applying U.S. principles and practices to their own growing financial planning marketplace.

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,⁹
- 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:¹⁰

- 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

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

- a. Undergraduate training essentially the same as that at Kansas State University.
- b. B average or higher in junior and senior years.

Provisional

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

Probationary

- a. *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.
- b. *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

academic unit and made available on request to any graduate faculty member for a period of two years from the date of examination.

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 will 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 Planning¹¹

A minimum of 91 credit hours is required.¹²

I.	Major Area: 21 Credit Hours ¹³	
	a. FSHS 709 Public Policy and Family Economic Well-Being	3
	b. FSHS 756 Financial Counseling (Theory of FP&C)	3
	c. FSHS 757 Financial Behavioral Assessment Consulting	3
	d. FSHS 836 Case Studies	3
	e. FSHS 894 Readings in Family Studies and Human Services	6
	f. FSHS 979 Advanced Family Life Education and Consultation	3
II.	PFP/FSHS/Other Electives: Minimum 6 Credit Hours	6
III.	Statistics and Research Methods (min. 6 hours from courses listed in Sec. III)	6
	a. STAT 702 Statistical Methods for Social Sciences OR	
	b. STAT 703 Statistical Methods for Natural Sciences AND	
	c. STAT 704 Analysis of Variance and Covariance	
	d. STAT 705 Regression and Correlation Analysis OR	
	e. EDCEP 817 Statistical Methods in Education AND	
	f. EDCEP 917 Experimental Design	
IV.	Research Methods: 9 Credit Hours	
	a. FSHS 888 Research Methods in FSHS I OR	3
	b. EDCEP 816 Research Methods OR	
	c. FSHS 776 Program Evaluation & Research Methods in Gerontology AND	3
	d. FSHS 890 Research Methods in FSHS II	3
	e. Other 800+ Research Methods Course	3
V.	Ph.D. Research (minimum 31 credit hours) (e.g., FSHS 903)	
	a. FSHS 990 Ph.D. Dissertation Proposal Seminar	1
	b. FSHS 999 Ph.D. Dissertation Research	30
VI.	Supporting Courses (minimum 18 credit hours)	
	a. FSHS 624 Fundamentals	3
	b. FSHS 766 Insurance Planning for Families	3
	c. FSHS 762 Investing for the Family's Future or FINAN 653	3
	d. FSHS 772 Personal Income Taxation	3
	e. FSHS 760 Retirement Planning, Employee Benefits & The Family	3
	f. FSHS 764 Estate Planning for Families	3
VII.	TOTAL	91

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).

Faculty Member	Degree	Certification	Role in Program	Biography
John Grable	Ph.D.	CFP®, RFC	Core	<p>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 <i>Journal of Personal Finance</i>, 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</p>

				<p>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.</p>
Esther Maddux	Ph.D.	CFP®	Core	<p>WORK EXPERIENCE</p> <p>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.</p> <p>2003 to Present – Professor and Extension Specialist – Personal Financial Planning, Kansas State University, Manhattan, KS. College of Human Ecology, School of Family Studies and Human Services, Personal Financial Planning Unit and K-State Research and Extension. Provide financial education resources to enhance the financial well-being of individuals and families of Kansas throughout the lifespan. Teach three distance learning graduate courses: Fundamentals of Financial Planning, Professional Practices in Family Financial Planning, and Field Studies in Financial Planning. Serve as Graduate Program Director for School of Family Studies and Human Services. From 2004 to 2006 served as Personal Financial Planning Certificate Program Director.</p> <p>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.</p>

				<p>2000 to 2001 – Financial Advisor, Variable Annuity Life Insurance Company (VALIC).</p> <p>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.</p> <p>1973 to 2000 – Professor (Tenured). The University of Georgia.</p> <p>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.</p> <p>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</p>
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				<p>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.</p> <p>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.</p> <p>Chaired committee of UGA faculty and bankers to establish Consumer Credit Counseling Service in Athens, GA.</p> <p>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.</p> <p>Research examines how to manage personal financial behavior to achieve financial security.</p> <p>EDUCATION</p> <p>1979 Ph.D. Ph.D., Purdue University, West Lafayette, IN, Family Resource Management</p> <p>1973 M.S. The University of Tennessee, Knoxville, TN, Family Economics</p> <p>1972 B.S. The University of Georgia, Athens, GA, Home Economics</p> <p>FINANCIAL PLANNING DESIGNATIONS AND LICENSES</p>
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				<p>CFP®, Certified Financial Planner, College for Financial Planning, Denver, CO 1988</p> <p>State of Georgia Insurance License, 2000</p> <p>Series 6, Mutual Funds, 2000</p> <p>Series 63, Variable Annuities 2000</p> <p>Series 65, Registered Investment Advisor, 2002</p> <p>ADDICTION AND PREVENTION STUDIES (AAPS)</p> <p>Kansas AAPS Certified Counselor, August 2007</p> <p>COMPUTER SKILLS</p> <p>Word, Power Point, Excel, Internet, Axio and Blackboard On-line Technology</p> <p>PROFESSIONAL SOCIETIES</p> <p>Association for Financial Counseling & Planning Education (AFCPE); President, 1995-1996</p> <p>Financial Planning Association; Chairman, Georgia Society, 1992-1993</p> <p>International Society for Quality of Life Studies</p> <p>International Federation for Home Economics</p> <p>Kansas Association of Addiction Professionals, Allen County Student Chapter President (Current), 2006-2008</p> <p>AWARDS</p> <p>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</p> <p>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.</p>
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				<p>2001 – Distinguished Alumni Award, Purdue University, College of Consumer and Family Sciences</p> <p>2006 – Distinguished Alumni Award, University of Georgia, College of Family and Consumer Sciences</p>
Ann Coulson	Ph.D.	CFP®, AFC	Core	<p>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 & Consumer Economics) from the University of Missouri-Columbia in 1988. She completed the requirements for the CFP® certification in 1991.</p> <p>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.</p>
Farrell Webb	Ph.D.		Core	<p>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 & 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</p>

				Family Research in Diverse Contexts in the areas of Ethnography, Spatial Demography, and Epidemiological Research Methods. He has extensive experience in data collection among hidden communities and served as the principal investigator on two CDC investigations that examined HIV knowledge, attitudes, and behaviors among MSM, IDU, and at-risk Heterosexuals. His upcoming publications focus on the role of families in the production of prejudice across race, ethnic, and sexually varying groups.
Jared Anderson	Ph.D.	LMFT	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.
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

				<p>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.</p>
Walter Schumm	Ph.D.		Support	<p>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).</p>
Dave Evans (Fall 2008 new hire)	Ph.D.		Core	Ohio State University Graduate
Kristy Archuleta	Ph.D.		Core	Kansas State University Graduate

(Fall 2008 new hire)				
Other Supporting Faculty				<p>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 <i>best</i> faculty in the discipline from several universities. The Ph.D. program will utilize courses taught at:</p> <p>Iowa State University Montana State University Oklahoma State University North Dakota State University South Dakota State University University of Nebraska</p> <p>Faculty loads at K-State are dramatically reduced by incorporating contributing GPIDEA course work into the curriculum.</p>

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 integrated nature of all aspects of financial planning;

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

Student Outcomes	Univ. SLOs	Measurements
1. Understand the fundamentals of the financial planning process.	S, K	a,b,c,d K,S
2. Calculate and interpret the time value of money.	S, K	a,b,c,d K,S
3. Develop a clear professional understanding of insurance policies and strategies.	S, K	a,b,c,d K,S
4. Understand risk management concepts.	S, K	a,b,c,d K,S
5. Apply tax planning strategies to meet the goals of the client.	S, K	a,b,c,d K,S
6. Become skilled in applying retirement planning strategies.	S, K	a,b,c,d K,S
7. Develop estate planning strategies for the benefit of clients.	S, K	a,b,c,d K,S
8. Develop investment planning strategies to assist clients in meeting financial goals.	S, K	a,b,c,d K,S
9. Understand the fundamental processes involved in family financial wealth accumulation	S, K	c,d,e, K,S,D
10. Solve real world problems.	S, K	a,b,c,d,e, K,S
11. Develop and refine communication skills.	S, AP	c,d

12. Show evidence of breadth and depth in the application of financial planning theory to research questions.	S, K	D
13. Participate in professional groups and activities.	S, AP	c,d,e
14. Develop and refine quality writing skills	S, K	S,D
15. Demonstrate standards of ethical conduct which adhere to the Code of Ethics and Professional Responsibility developed by the Certified Financial Planner Board of Standards	K,AP	a,b,c,d,e K,S
16. Obtain an understanding of the skills necessary to make a meaningful contribution to the advancement of financial planning as a professional endeavor.	S, K	a,b,c,d
17. Demonstrate a high competence in statistical methodologies.	S, K	a,b,c,d,e K,S
18. Develop and use behavioral tools and techniques for use in classroom teaching.	S, K	a,b,c,d,e K,S
19. Empirical research findings associated with personal finance research.	S, K	a,b,c,d, K,S, D
20. How financial planning is shaped by diverse contexts, cultures, and family relationships.	K,AP	a,b,c,d, K,S

a = online examinations

b = online assignments (including case studies)

c = live chat sessions and discussion via K-State Online

d = out-of-class activities

e = group projects and activities

K = knowledge assessment

S= Skills assessment

D = Dissertation assessment

AP = attitudes and professional conduct

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).

✓ 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 of 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 anticipated 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

Attachment 1

Summary of Proposed Academic Program

New Degree Request – Kansas State University

<u>Criteria</u>	<u>Program Summary</u>
1. Program Identification CIP	
2. Academic Unit	School of Family Studies and Human Services, College of Human Ecology
3. Program Description	
4. Demand/Need for the Program	
5. Comparative/Locational Advantage	
6. Curriculum	
7. Faculty Profile	
8. Student Profile	
9. Academic Support	
10. Facilities & Equipment	
11. Program Review, Assessment, Accreditation	
12. Cost, Financing	

Attachment 2

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

	Course Name & Number	Credit Hours
Core Courses:	a. FSHS 624 Fundamentals of Family Financial Planning b. FSHS 766 Insurance Planning for Families c. FSHS 762 Investing for the Family's Future or FINAN 653 d. FSHS 772 Personal Income Taxation e. FSHS 760 Retirement Planning, Employee Benefits & The Family f. FSHS 764 Estate Planning for Families g. FSHS 709 Public Policy and Family Econ. Well-Being h. FSHS 756 Financial Counseling (Theory of FP&C) i. FSHS 757 Fin. Behavioral Assessment Consulting j. FSHS 825 Contemporary Personal Finance Issues in Family Resource Management k. FSHS 836 Case Studies l. FSHS 894 Readings in Personal Finance m. FSHS 979 Professional Issues for Advanced FSHS Professionals	3 3 3 3 3 3 3 3 3 3 3 3 3 3
Electives:	n. FSHS 758 Housing and Real Estate o. FSHS 850 Family Studies OR p. Other Elective	3 3
Research:	q. FSHS 806 Statistical Methods in FSHS AND r. FSHS 906 Advanced Statistical Methods in FSHS s. FSHS 888 Research Methods in FSHS I t. FSHS 890 Research Methods in FSHS II AND u. EDCEP 816 Research Methods OR v. FSHS 776 Program Evaluation & Research Methods in Gerontology w. FSHS 990 Ph.D. Dissertation Proposal Seminar x. FSHS 999 Ph.D. Dissertation Research	3 3 3 3 3 1 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	Implementation Year		Year 2		Year 3	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
A. Full-time, Part-time Headcount:						
B. Total SCH taken by all students in program						
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.						
	Fall, Implementation Year		Year 2		Year 3	
Costs:						
Salaries						
OOE						
Total						

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

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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

Agriculture Extension Service Research Appointment (2002 – 2003)

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
Financial Planner/Investment Advisor (1992 - 1997)
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).
Registered with the Securities & Exchange Commission (1990 - 1997).
State Investment Advisor Licensee – Series 63 & 65 Licensee (not currently active).

Books Authored or Co-Authored

Grable, J. E., Klock, D., & Lytton, R. H (In press). *A case approach to financial planning*. Cincinnati, OH: National Underwriter.
Lytton, R. H., Grable, J. E., & Klock, D. (2006). *The process of financial planning*. Cincinnati, OH: National Underwriter.
Grable, J. E. (Ed.) (2000). *Retirement plan administration: Course one of the Certified Retirement Administrator designation*. Washington, DC: International Foundation for Retirement Education.
Lytton, R. H., Grable, J. E., & Klock, D. (2000; 1st and 2nd editions). *Personal financial management: Teaching manual*. Upper Saddle River, NJ: Prentice Hall.
Lytton, R. H., Grable, J. E., & Klock, D. (2000; 1st and 2nd editions). *Personal financial management: Student study guide*. Upper Saddle River, NJ: Prentice Hall.

Book Contributions

Grable, J. E. (in press). Risk Tolerance. In J. J. Xiao (Ed.), *Advances in Consumer Financial Behavior Research*. New York: Springer Publishing in conjunction with TCAI, University of Arizona.
Roszkowski, M., & Grable, J. E. (2007). Wealth, happiness, and the hedonic treadmill [book chapter] in *Wealth Management: An Introduction*. Hyderabad, India: ICFAI Books.
Roszkowski, M., & Grable, J. E. (2006). Wealth, happiness, and the hedonic treadmill [book chapter] in *Emerging World of Wealth Management*. Hyderabad, India: ICFAI Books.
Contributor to *Tips for the top: Targeted advice from America's top money minds* (Edie Milligan, Editor), Upper Saddle River, New Jersey: Alpha Books (Pearson Education) (2002).
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

Editor, *Journal of Personal Finance*. Funded December 2001 – June 2006.

Editorial Board, *Financial Counseling and Planning*. May 2003 – ongoing.

Editorial Board, *Journal of Consumer Education*. 2007 – ongoing.

Barnhill, R. (1999). *Retirement planning*. John E. Grable (Ed.). Course Three, Retirement Counselor Certification. International Foundation for Retirement Education, Washington, DC: author.

Garman, E. T., Grable, J. E., & Joo, S. (1997). *Personal Finances and Worker Productivity, Vol. 1 No. 1*.

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

Joo, S-H., Grable, J. E., & Choe, H. (2007). Who is and who is not willing to use on-line employer-provided retirement investment advice. *Journal of Employment Counseling*, 44, 73-85.

Bagwell, D., Joo, S-H, & Grable, J. E. (in press). The academic impact of financial stress on college students. *Journal of College Student Retention*.

Grable, J. E., Britt, S., & Cantrell, J. (in press). An exploratory study of the role financial satisfaction and stressors have on the thought of subsequent divorce. *Family and Consumer Sciences Research Journal*.

Schuchardt, J., Bagwell, D. C., Bailey, W. C., DeVaney, S. A., Grable, J. E., Leech, I. E., Lown, J. M., Sharpe, D. L., & Xiao, J. J. (2007). Personal finance: An interdisciplinary profession. *Financial Counseling and Planning*, 18 (1), 61-69.

Grable, J. E., & Roszkowski, M. J. (2007). Self-assessment of risk tolerance by women and men. *Psychological Reports*, 100, 795-802.

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- Grable, J. E., Lytton, R. H., O'Neill, B., Joo, S-H., & Klock, D. (2006). Risk tolerance, projection bias, vividness and equity prices. *Journal of Investing*, 15 (2), 68-74.
- Roszkowski, M. J., & Grable, J. E. (2005). Estimating risk tolerance: The degree of accuracy and the paramorphic representations of the estimate. *Financial Counseling and Planning*, 16 (2), 29-48.
- Grable, J. E. (2005). The future of financial planning academic programs: Does the future look bleak? *Journal of Personal Finance*, 4 (4), 91-98.
- Roszkowski, M. J., & Grable, J. E. (2005). Gender stereotypes in advisors' clinical judgments of financial risk tolerance: Objects in the mirror are closer than they appear. *Journal of Behavioral Finance*, 6, 181-191.
- Joo, S-H., & Grable, J. E. (2005). Employee education and the likelihood of having a retirement savings program. *Financial Counseling and Planning*, 16 (1), 37-49.
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- Grable, J. E., & Lytton, R. H. (1997). Determinants of retirement savings plan participation: A discriminant analysis. *Personal Finances and Worker Productivity*, 1 (1), 184-189.
- Grable, J. E., & Joo, S. (1997). Determinants of risk preference: Implications for family and consumer science professionals. *Family Economics and Resource Management Biennial*, 2, 19-24.
- Garman, E. T., Leech, I. E., & Grable, J. E. (1996). The negative impact of employee poor personal financial behaviors on employers. *Financial Counseling and Planning*, 7, 157-168.

Professional Journals and Published Abstracts

- Garrett, K. C., & Grable, J. E. (2007). State investment adviser representative examination and waiver requirements. *Journal of Personal Finance*, 6 (1), 38-43.
- Kasper, T., & Grable, J. E. (2006). Summary of author and article citations: Journal of Personal Finance volumes 1, 2, 3, & 4. *Journal of Personal Finance*, 5 (2), 101-111.
- Grable, J. (2006, July/August). Pursuing a national title. *Solutions*, 22-23.
- Grable, J. E. (2006). Does your client's mood matter? *The Register*, 7 (2), 6.
- Kasper, T., & Grable, J. E. (2005). Summary of author and article citations: Journal of Personal Finance Volumes 1, 2, & 3. *Journal of Personal Finance*, 4 (2), 85-91.
- Grable, J. E., & Joo, S-H. (2004). Providing financial services to university faculty and staff: A strategic approach. *The Register*, 5 (9), 8-9.
- Grable, J. E., & Joo, S-H. (2004). Assessing the link between sensation seeking and financial risk tolerance. *The Register*, 5 (5), 6.
- Grable, J. E., Lytton, R. H., O'Neill, B. (2003, September). Predicting risky investment behavior: Do heuristics work? *Journal of the National Association of Personal Financial Advisors*, 1; 36-39.
- Joo, S., & Grable, J. E. (2003). The meaning and measurement of personal financial wellness: A summary of professional insights. *Consumer Interests Annual*, 40. Available at http://consumerinterests.org/public/articles/ProfessionalInsights_03.pdf
- Grable, J. E., & Maddux, E. (2003). Help seeking and the Internet. *The Register*, 4 (6), 13.
- Grable, J. E. (2002). A strategy to use when working with nervous clients. *The Register*, 3 (5), 3.
- Grable, J. E. (2002). Penetrating the 457 marketplace. *The Register*, 3 (4), 1-3.
Republished in *The Advisor's Network*, 11 (5), 39-40.
- Herbers, A., & Grable, J. E. (2001, June). On sponsoring and recruiting interns: Building win-win relationships now and for the future. *The Journal of the National Association of Personal Financial Advisors*, 18- 25.
- Grable, J. E. (2000). Recruiting new hires from college programs: A program administrator's perspective. *The Register*, 1 (3), 3-6.
- Grable, J. E., & Joo, S. (1999). Gender and financial education: Changing financial knowledge and attitudes. *Journal of Family and Consumer Sciences*, 91 (4), 29.
- Joo, S., & Grable, J. E. (1999). Survey with college students reveals needs for curriculums to include credit education. *Journal of Family and Consumer Sciences*, 91 (4), 28.
- Grable, J. E., & Joo, S. (1999). Workplace retirement education: Analysis and recommendations. *Retirement Planning: The Journal of the International Society for Retirement Planning*, 2, 10-12.
- Grable, J. E., & Joo, S. (1999, July). Predicting risk tolerance: Do heuristics work? *The Journal of the National Association of Personal Financial Advisors*, 1-6.
- Grable, J. E., & Lytton, R. H. (1998). Investor risk tolerance: Testing the efficacy of demographics as differentiating and classifying factors. *Capital Markets - Asset Pricing and Valuation*, 1 (3), [On-line]. Available:
http://papers.ssrn.com/paper.taf?abstract_id=132598

Refereed Professional Proceedings (with presentations)

- Grable, J. E., Webb, F., Britt, S., & Park, J-Y. (2007). The effect of religiosity on financial risk taking. *Proceedings of the Association for Financial Counseling and Planning Education*, 45-54.
- Joo, S-H., & Grable, J. E. (2005). Who is and who is not willing to use on-line employer-provided investment advice. *Proceedings of the Association for Financial Counseling and Planning Education*, 77-84.
- Grable, J. E., Cantrell, J., & Maddux, E. (2004). Seeking financial help from friends and relatives. *Proceedings of the Association for Financial Counseling and Planning Education*, 20-28.
- Grable, J. E., & Joo, S-H. (2003). Objective and subjective factors associated with financial risk tolerance. *Proceedings of the Association for Financial Counseling and Planning Education*, 9-18.
- Grable, J. E., Adityavarman, R., & Joo, S. (2001). Assessing cross-disciplinary risk-taking preferences of individuals. *Proceedings of the Association for Financial Counseling and Planning Education*, 71-78.
- Grable, J. E., Lytton, R. H., & Cantrell, J. (2001). Financial services employment opportunities: Beyond product sales. *Proceedings of the Association for Financial Counseling and Planning Education*, 132-142.
- Joo, S., Grable, J. E., & Bagwell, D. (2001). College students and credit cards. *Proceedings of the Association for Financial Counseling and Planning Education*, 8-15.
- Grable, J. E., & Cantrell, J. (2000). Testing the relationship between sensation seeking and financial risk tolerance. *Proceedings of the Association for Financial Counseling and Planning Education*, 45-54.
- Grable, J. E., & Joo, S. (2000). A cross-disciplinary examination of financial risk tolerance. *Consumer Interests Annual*, 46, 151-157.
- Joo, S., & Grable, J. E. (2000). A retirement investment and savings decision model: Influencing factors and outcomes. *Consumer Interests Annual*, 46, 43-48.
- Grable, J. E., & Lytton, R. H. (1999). Financial risk tolerance: Results of a concurrent validity analysis. *Proceedings of the Association for Financial Counseling and Planning Education*, 65-75.
- Joo, S., & Grable, J. E., Bagwell, D. C. (1999). Financial behaviors of clerical workers: An examination and implications. *Proceedings of the Association for Financial Counseling and Planning Education*, 91-101.
- Joo, S., & Grable, J. E. (1999). Understanding retirement planning help-seeking behavior. *Proceedings of the Association for Financial Counseling and Planning Education*, 1-8.
- Grable, J. E., & Joo, S. (1999). Factors related to risk tolerance: A further examination. *Consumer Interests Annual*, 45, 53-58.
- Joo, S., & Grable, J. E. (1999). Developing a model for the determinants of financial satisfaction: An exploratory study. *Consumer Interests Annual*, 45, 117-122.
- Joo, S., & Grable, J. E. (1999). Determinants of financial satisfaction. *Proceedings of the 1999 Eastern Family Economics and Resource Management Association*, 18-26.

- Grable, J. E., & Orr, S. (1998). Retirement counselor certification: Strengthening a new profession. *Proceedings of the Association for Financial Counseling and Planning Education*, 28-31.
- Grable, J. E., & Lemoine, C. (1998). Predicting mutual fund over-performance: A benchmark approach. *Proceedings of the Association for Financial Counseling and Planning Education*, 128-135.
- Grable, J. E., Lytton, R. H., & Kratzer, C. (1998). Determinants of defined contribution plan employee participation: A 403(b) perspective. *Consumer Interests Annual*, 44, 109-114.
- Lytton, R. H., & Grable, J. E. (1998). Financial manager profile scale: An initial analysis. *Consumer Interests Annual*, 44, 13-18.
- Grable, J. E., & Brunson, B. H. (1997). A cost and benefit comparison of equity mutual fund and direct stock investing. *Proceedings of the Association for Financial Counseling and Planning Education*, 142-150.
- Grable, J. E. (1997). An investigation of four risk preference rules-of-thumb. *Consumer Interests Annual*, 43, 36-38.
- Lytton, R. H., & Grable, J. E. (1997). A gender comparison of financial attitudes. *Proceedings of the 1997 Eastern Family Economics and Resource Management Association*, 1-8.

Professional Presentations

- Invited panelist: *Naming the Profession* (with J. Schuchardt, J. Lown, D. Durban, I. Leech, B. Bailey, J. Xiao). Association for Financial Counseling and Planning Education, November 2007, Tampa.
- The Influence of Mood on the Willingness to Take Financial Risks (with S. Britt). American Council on Consumer Interests Annual Conference, April, 2007, St. Louis, Missouri.
- Survey of Client Risk Tolerance. International Association of Registered Financial Consultants Annual Conference, May, 2007, Las Vegas.
- Invited panelist: *Setting a Research Agenda in Financial Education and Counseling*. Association for Financial Counseling and Planning Education, November 2006, San Antonio, Texas.
- Assessing and Understanding Financial Risk Tolerance. Invited Presenter. International Association of Registered Financial Consultants Fall Conference, September 2006, New York and Boston.
- How Well do Individuals Assess Their Own Risk Tolerance? An Empirical Examination (with M. Roszkowski, S-H. Joo, B. O'Neill, and R. Lytton). American Council on Consumer Interests Annual Conference, March, 2006, Baltimore, Ohio.
- 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.
- KSU Institute of Personal Financial Planning. *Family and Consumer Sciences (Kansas) Fall Update*, August 30, 2005, Manhattan, Kansas.
- Predicting Emergency Fund Adequacy Using Classification Trees (with So-Hyun Joo). *American Council on Consumer Interests Annual Conference*, April, 2005, Columbus, Ohio.
- Examining the link between sensation seeking and financial risk taking of young professionals (with S. Joo & R. Adityavarman). *Academy of Financial Services Annual Meeting*, October 2003, Denver.

The meaning and measurement of personal financial wellness: A summary of professional insights (with So-Hyun Joo). *American Council on Consumer Interests Annual Conference*, April, 2003, Atlanta.

A cost and benefit comparison of equity mutual fund and direct stock investing (with Bruce H. Brunson). *Academy of Financial Services Annual Meeting*, October, 1998, Chicago.

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.

Investor risk preference: Testing the efficacy of demographics as differentiating and classifying factors. *The 25th Annual Southwestern Finance Association Meeting*. March 6, 1998, Dallas, Texas.

Refereed Posters, Book Reviews, and Other Papers

- Grable, J. E. (2006). The logic of failure: Recognizing and avoiding error in complex situations. *Financial Counseling and Planning*, 17 (1), in press.
- Grable, J. E., & Cantrell, J. (2005). Personal finance: Skills for life. *Financial Counseling and Planning*, 16 (2), 101-102.
- Grable, J. E. (2005). Profitable socially responsible investing? An institutional investor's guide. *Journal of Personal Finance*, 4 (3), 109-113.
- Grable, J. E. (2005). The richest man in Babylon for today: New secrets for building wealth in the 21st century. *Journal of Personal Finance*, 4 (1), 86-89.
- Grable, J. E. (2004). The psychology of judgment and decision making. *Journal of Personal Finance*, 3 (3), 145-147.
- Grable, J. E. (2004). Keeping clients for life: How to build a successful financial practice. *Journal of Personal Finance*, 3 (2), 90-92.
- Grable, J. E. (2004). Garrett's guide to financial planning: How to capture the middle market and increase your profits. *Journal of Personal Finance*, 3 (1), 97-100.
- Grable, J. E., & Joo, S-H. (2003). Assessing risk tolerance with a Likert-type scale. *Poster session presented for the annual Association for Financial Counseling and Planning Education Conference*, Savannah, Georgia.
- Grable, J. E. (2002). The journal is coming. *The Register*, 3 (10), 1-2.
- Grable, J. E. (2002). RFAs are on the air. *The Register*, 3 (9), 10-11.
- Grable, J. E. (2002). Investment madness: How psychology affects your investing and what to do about it. *Journal of Personal Finance*, 1 (1), 58-60.
- Grable, J. E. (2000). Getting started as a financial planner. *Financial Counseling and Planning*, 11 (1), 75-76.
- Grable, J. E. (2000). Searching for alpha: The quest for exceptional investment performance. *The Register*, 1 (4), 12-13.
- Grable, J. E. (1999). The mutual fund business. *Financial Counseling and Planning*, 10 (2), 77-78.
- Grable, J. E., & Lytton, R. H. (1998, November). Financial risk tolerance assessment: A multidimensional approach. *Poster session presented for the annual Association for Financial Counseling and Planning Education Conference*, Ft. Lauderdale, Florida.

- Grable, J. E., & Grable, E. J. (1998, April). Gender differences and retirement plan participation within the university setting. *Poster session presented for the 14th Annual All-University Conference on the Advancement of Women in Higher Education, Texas Tech University.*
- Grable, J. E., & Lemoine, C. (1998, March). Predicting equity mutual fund performance. *Poster session presented for the Annual Research/Creative Projects Human Sciences Week, Texas Tech University.*
- Grable, J. E. (1997). The Merrill Lynch Web Site [Review of the Merrill Lynch web site]. *Financial Services Review*, 6, 71-72.
- Grable, J. E., & Campbell, C. (1997, April). Predicting investor risk preference. *Poster session presented at the annual research symposium, Graduate Student Assembly, Virginia Tech.*
- Grable, J. E. (1997, February). Age and risk preference: Unmasking a financial planning myth. *Poster session presented at the annual meeting of the Eastern Family Economics and Resource Management Association, Athens, Georgia.*
- Grable, J. E. (1996, Jan/Feb). Teams win. [Letter to the editor]. *Bloomberg Personal Finance*, 2, 9.
- Grable, J. E. (1996, October). Risk-tolerance model is faulty [Letter to the editor]. *Financial Planning*, 26, 12.
- Grable, J. E. (1996, August). A chart of resource accounts. *Poster session presented at the annual meeting of the Virginia Family and Consumer Science Association, Roanoke, VA.*

Grants Received

- Payday Lending: A Study of Predatory Lending Practices (with F. Webb, A. Sanders, T. Tonn, & J. Park). (2007). Funded internally by the Institute of Personal Financial Planning. Amount: \$25,000.
- Journal of Personal Finance: Editorial continuation grant. (2006). Funded by the International Association of Registered Financial Consultants. Amount: \$2,800.
- Journal of Personal Finance: Yearly editorial funding grant. (2004-2005). Funded by the International Association of Registered Financial Consultants. Amount: \$7,800.
- Financial Workshops and Peer Financial Counseling. (2003). Funded by the Office of the Kansas Banking Commissioner. Amount: \$25,000.
- Kansas Saves (with E. Maddux). (2003). Funded by the Incentive Grant Fund, College of Human Ecology. Amount: \$1,000
- Journal of Personal Finance: Yearly editorial funding grant. (2001 – 2005). Funded by the International Association of Registered Financial Consultants. Amount: \$21,600.
- Cross Disciplinary Risk Taking: Assessment and Evaluation (with Ryadi Adityavarman). (1999 – 2000). Funded by the USRG and IDEC. Amount: \$1,320.
- Financial Wellness: A Review of the Literature (with S. Joo) (1999). Funded by the National Endowment for Financial Education. Amount: \$1,500.
- The Development of a Financial Wellness Assessment Instrument and an Investigation of Financial Planning Help Seeking Behavior (1999). Funded by the Texas Tech University Research in Agriculture, Business Administration, Engineering, and Human Sciences Fund. Amount: \$4,000.
- The Determinants of Savings Behavior and Pension Plan Participation. (1998). Funded by the Texas Tech University Research in Agriculture, Business Administration, Engineering, and Human Sciences Fund. Amount: \$4,000.

Credit Card Knowledge and Usage Among College Students (with R. Lytton). (1998).
Funded by the USDA/CSREES, Washington, DC. Amount: \$1,250.

Determinants of Investor Risk Preference. (1997). Funded by the Certified Financial Planner
Board of Standards, Denver, Colorado. Amount: \$2,900

News and Public Service

Research featured on Bankrate.com website:

http://www.bankrate.com/gookeyword/news/financial_literacy/Oct_07_investing_main_a1.asp?s=10&caret=63 (October 22, 2007).

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).

Research discussed in, “Life Sciences: Investigators at Kansas State University zero in on life sciences.” *Women’s Health Law Weekly* (September 2, 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*.

Program and students featured in “New Planning Grads Face Good Prospects” (April 20, 2007) in *Investment News*.

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

Invited panelist: Payday Lending Roundtable – Kansas State Senate sponsored by the Office of the Attorney General (February 2007).

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 “Who’s Taking the Risks?” (November 3, 2006 & May 29, 2007) in *WebCPA.com*.

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 “Rethinking Risk Tolerance” (2006, March) in *Financial Planning Magazine*.

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.”

Quoted in “Financial Planning Team Takes Top Honor During National Competition in Minneapolis” in *Kansas State Collegian*, April 19, 2005.

Quoted in “K-State Wins National Financial Planning Title” (April 17, 2005) in Topeka Capital-Journal, B10.

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.

Quoted in “Personal Finance for Seniors” (2005), Peachtree, GA: FC&A Publishers.

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

Quoted in “Avoid Breaking the Bank This Christmas,” in *The Hutchinson News*, December 1, 2004.

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

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

Personal Financial Planning internship program featured in *News and Views*, FPA Kansas City, June, 2004.

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 “Giving Helps More Than Just The Soul,” in *Kansas City Star*, December 25, 2003.

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>

Quoted in “Students to Advise Peers on Money Matters,” by *Kansas State Collegian*, September 24, 2003.

Interviewed for “Risk Rewards,” *Of Mutual Interest*, Invesco Mutual Fund Company’s quarterly shareholder report, Summer 2003.

Interviewed for “Kansas State Team Win National Financial Planning Championship,” by *Kansas City Star*, April 22, 2003.

Quoted in “Students Win National Financial Planning Championship,” by *Kansas State Collegian*, April 23, 2003.

Research featured in “Out of Your Safety Zone?” by *Bloomberg Personal Finance*, June 2002, pp. 47-53.

Risk research featured in French Quebec journal *Objectif Conseiller* (English: Advisor’s Edge), summer 2002. Later published in *The Institut québécois de planification financière* book on investment in 2004.

Quoted in “Wealth-Poor Mostly Young, Study Says,” by *Medill News Service*, Washington, D.C. – appearing in *Topeka Capital Journal*, May 14, 2002.

Featured in 2002 article titled “The IARFC Interviews John Grable.” *The Register*, 3 (5), 13-14.

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.

Interviewed and quoted in "K-State Professional Describes Basics Of Family Financial Planning Degree Program," by the *Kansas State Collegian*, May 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 for KKSU radio report "Investment Lessons From the Enron collapse." January 28, 2002.

Interviewed and quoted in American Legacy Magazine, Winter, 2002 regarding the future of the financial planning industry.

Interviewed and quoted in "Mindreading in 25 Questions," in Inside Information, December 2001.

Interviewed for KSU radio report "K-State Financial Planner Discusses Stock Market." Session aired on KMAN radio September 25 & October 1, 2001.

Interviewed and quoted in "Speaker touts financial planning," by the *Kansas State Collegian*, November 2000.

Featured in "NAIFA Rewards Excellence in College-Level Advisor Education," in *Advisor Today*, June 2000.

Quoted in "1st Few Months Vital in Post-College Careers," by the *Kansas State Collegian*, May 2000.

Featured in "K-State Financial Planning Team Wins National Title," in the Kansas City Star, April 2000.

Featured in "K-State Students Reach Finals of Financial Planning Contest," in the *Kansas City Star*, April 2000.

Quoted in "Prize-Winning Planners," in the *Kansas State Collegian*, April 2000.

Featured in "Planning: The Next Generation," in *Financial Planning Interactive*, 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 "Financial planning and the mature woman," by the *Bank Securities Journal*, May/June, 1999.

Research quoted in "When buying stock beats a fund in your portfolio," by the *Toronto Globe and Mail*, May 1, 1999

Interviewed and quoted in the *New York Daily Post*, December 1998.

Invited guest lecturer, Retirement and Investing, College of Human Sciences Capstone Course Series, Texas Tech University, November 1998.

Interviewed and quoted in "Government Reports Employees Are Picking Up More 401(k) Fees," by the *Associated Press (U. S. News & World Report; Houston Chronicle)*, July 1998.

Invited discussant: Financial Planning Basics, Texas Tech Alumni Association Staff, June 1998.

Research featured in "Financial Distress," in the *Navy Times*, November, 1997.

Interviewed and quoted in "Brokers May Cost Less Than Funds," in *The Christian Science Monitor*, December 1996.

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.

Interviewed and quoted in "Treasuries Might Suit You To a 'T'," in *The Reno Gazette-Journal*, November 1994.

Interviewed and quoted in "The Fed's Interest In Your Pocket," in *The Reno Gazette-Journal*, September, 1994.

Interviewed and quoted in "Finance Planners Offer Advice for Stretching Dollars," in *The Reno Gazette-Journal*, August 1994.

Interviewed and quoted in "Planner Helps Others Succeed," in *The Reno Gazette-Journal*, July 1994.

Interviewed and quoted in "Giving Yourself Credit," in *The Reno Gazette-Journal*, December 1993.

Interviewed and quoted in "Beat Post-Holiday Bills," in *The Reno Gazette-Journal*, November 1993.

Interviewed and quoted in "Low Rates Prompt Individual Investors To Rethink Strategies," in *The Wall Street Journal*, February 1992.

Awards

Winner of the 2007 Program Excellence Through Research 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.

Winner of the CFP Board's Best Financial Planning Paper at the annual American Council on Consumer Interests conference, March, 2006, Baltimore, Ohio (co-authors included M. Roszkowski, S-H. Joo, B. O'Neill, and R. Lytton).

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.

Winner of the Cato Award for Distinguished Journalism in the Field of Financial Services, Presented at the Financial Advisors Forum, New Orleans, May, 2004.

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.

Winner of the 2002 “Best Theoretical Journal Article Award” presented by the Association for Financial Counseling and Planning Education for *A Further Examination of Financial Help-Seeking Behavior* (with S-H. Joo).

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.

Graduate School Commencement Marshall, December 2004.

College of Human Ecology Student Learning Outcomes Assessment Committee, 2004.

School of Family Studies and Human Services Student Learning Outcomes Assessment Committee, 2004 – ongoing.

School of Family Studies and Human Services Office Space Allocation Committee, 2004.

Ad Hoc Assessment Committee, College of Human Ecology, 2004 – ongoing.

Academic Affairs Committee, College of Human Ecology, 2002 – 2004.

Faculty Workload Ad Hoc Committee, FSHS, 2001 – 2004.

Family Center Enhancement Committee, FSHS, 2001 – 2003.

Chair: Family Financial Management Extension Search Committee, FSHS 2001 – 2002.

Family Studies and Human Services Faculty Council, KSU, 1999 - 2003.

Family Studies and Human Services Web Page Committee, KSU, 1999 – 2001.

Human Sciences Faculty Council, Texas Tech University, 1998-99.

Chair: “Growing the Profession,” American Council on Consumer Interests (ACCI), 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

CFP Board Model Financial Planning Curriculum Committee, 2005 – 2006.

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).

Archuleta, Kristy (2006 – ongoing). Co-major professor, Family Studies and Human Services, Marriage and Family Therapy.

Britt, Sonya (2004). Master's committee chair, Family Studies and Human Services, Marriage and Family Therapy.

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.

Moore, C. L. Wayne (1998). Doctoral committee member, Texas Tech University.

Owens, Barbara (2002 – ongoing). Doctoral committee member, Kansas State University.

Raley, Linda (1999). Doctoral committee member, Texas Tech University.

Sanders, Ann (2007 – ongoing). Co-major professor, Family Studies and Human Services, Family Studies.

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

Family Economics and Resource Management Association.

Academy of Financial Services.

Financial Planning Association (FPA).

Society for the Advancement of Behavioral Economics.

Academic Honor Societies

Phi Kappa Phi, 1997.

Kappa Omicron Nu, 1995.

Chapter Treasurer, 1996.

Virginia Tech Graduate Honor Court, 1995 - 1997.

University of Nevada Economics Honor Society, 1985 - 1987.

Business College Dean's Honor Roll (UNR), 1986 - 1987.

**KANSAS STATE UNIVERSITY
CURRICULUM VITA**

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 Family Economics, 1973.

Master's Thesis: Selected economic activities of 150 families living in Knoxville, Tennessee.

B.S., The University of Georgia, Athens, GA, Housing and Home Management, 1972.

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:

2001 – 2002 – Financial Advisor and Owner, Maddux Financial Services

2000 – 2001 – Financial Advisor, Variable Annuity Life Insurance Company (VALIC).

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
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2. **FSHS 835** (3 credit hours) Professional Practices in Family Financial Planning; Enrollment: 31

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)		
Number:	1.	Kristy Archuletta, (December, 2005).
		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)

- Number: 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*.
Archuleta, K., Maddux, E.M., Britt, Sonya. L. (2004). *Financing Your Lifestyle: A Financial Checkup*. This workbook is a financial planning guide for professionals working with families to guide clients in organizing financial information discussing financial issues. 115 pages. Content includes: 1. Setting goals to manage financial lifestyle, 2. Attitudes, expectations, and money, 3. Relationships and money, 4. Sources of income, 5. Why live within a budget, 6. Net worth, 7. Tracking progress, 8. Budget review.

D. Supervise student employment

1. Beda Garcia, Food Resource Management for Hispanic Audiences
2. Gabriel Asebedo, Kansas Saves Social Marketing Campaign
3. 2005 to 2006: Ann Sanders, Ph.D. Graduate Teaching Assistant, Financially Upward: Young Employee Investor Education Project funded by National Association of Securities Dealers (NASD) Grant.

E. Supervised production of student radio show entitled “Money Talks”. 2003 – 2004.

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

Maddux, E.M. (2006). Steps for maximizing the prospect of optimal quality of financial life in the new millennium. *Prospects for Quality of Life in the New Millennium*. 7th Coonference of the International Society for Quality-of-Life Studies. Grahamstown, South Africa: Rhodes University, Page 70.

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

Maddux, E.M. (2005). Empowering Families and Strengthening Communities Through Financial Education. First International Home Economics Conference, March 2005. Government College of Home Economics, LaHore, Pakistan.

3. Papers published

Maddux, E.M. (2005). Empowering families and strengthening communities through financial education Area: Financial management. In M. Zia (ED.), *Proceedings First International Conference of Home Economics, 14th – 16th of March 2005, Government College of Home Economics, Lahore Pakistan*, (pp. 65 to 75), Lahore, Pakistan: Meeran Jee Printing.

4. Maddux, E.M. (2004). Advancing financial quality of life in a turbulent world. *Proceedings of the International Society for Quality of Life Studies*. CD-ROM. Available from Website: <http://market1.cob.vt.edu/isqols>. International Society for Quality-of-Life Studies Annual Conference, Philadelphia, PA.

5. Grable, J. & Maddux, E. M. (2003). Help seeking and the internet. *The Register*, p. 13.

6.. Personal Financial Planning Unit documents

Mayo, Megan, Moxley, G.M., & Maddux, E.M. (2003). *College of Human Ecology Kansas State University Personal Financial Planning: Academic Programs, Research, Outreach: Where We Are, Where We Want To Be*.

Maddux, E.M.; Grable, J.; & Wood, D. (2006) *Recertification of Financial Planning Curriculum for Certificate in Personal Financial Planning Kansas State University*. Manhattan, KS: Kansas State University School of Family Studies and Human Services.

B. Extension unit documents

1. Maddux, E.M.; Sanders, A.; Mace, D.; and NASD Design Team. (2006, Revision). *Starting Your Investment Program with \$1 to \$1,000*. Manhattan KS: K-State Research and Extension. (Available in hard copy, CD, and on web at www.oznet.ksu.edu/financialmanagment).

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?
	Savings
Lesson Five:	What's What In Savings and Investments?
	Investments
Lesson Six:	What's What In Savings and Investments?
	Retirement Plans
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?

2. Maddux, E.M. (2006). *Financial Record Book and Instructions for Completing Financial Record Book*. Manhattan, KS: K-State Research and Extension. (Available in hard copy and on CD).
3. Maddux, E.M. (2003). *Kansas Saves Financial Management for Life Program Planning Logic Model*. Manhattan, KS: Kansas State University Research and Extension.

4. Maddux, E.M. (2003). Kansas Saves, Build Wealth Not Debt, Financial Management for Life. Manhattan, KS: Kansas State University Research and Extension.
- B. Review publications: Serve as peer reviewer for creative works of peers upon request
1. Six Steps to Financial Well-Being.
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
What Buys Happiness? Analyzing Rends in Subjective Well-Being in 15 European Countries, 1973 - 2002
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
 1. Practice healthy individual self-management habits
 2. Practice healthy interpersonal relationship habits
 3. 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
 10. Build confidence and enhance decision-making skills in relation to finances
 11. 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.

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:

Date	4/18/05	11/8/05	11/75	9/28/05	9/13/05	9/14/05	9/21/05	9/22/05
County	Labette	Johnson	Johnson	Johnson	Kearny	Wichita	Finney	Hamilton
Male				1				
Female	9	10	7	8	4	10	12	5
Age: Teen						1		
Age: 20 to 40								
Age: 41 to 60	2	1	1		3	4	1	1
Age 61+	7	9	6	9	1	5	11	4
Types of financial products owned								
Stocks	1	7	4	5	1	2	7	4
Bonds	1	5	4	3	3	2	6	3
Mutual Funds	1	6	3	6	2	4	7	5
CDs	1	7	5	8	1	2	8	3
Annuities	1	3	2	9	3	5	4	1
Insurance	1	5		2	4	5	6	3
401(k) IRA		1		1				1
Land, rental property	1		2	2			2	
Savings account						3		

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. 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-State Saver enrollment brochure. The brochure is available at the classes or on-line at www.oznet.ksu.edu/financialmanagement.
 2. Download K-State Saver educational resources from the website. Visit the website at 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 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

8. Young Families Newsletter
 Topic: Holiday Expenses
 Date: 09/03
 Topic: Organizing Personal Records for Taxes
 Date: 12/03
 Topic: Raising Money Smart Children
 Date: 3/04
 Topic: Back to School Money Thoughts
 Date: 9/04
 Topic: Children, Grandparents, and Money
 Date: 1/05
9. News Person: Teri Cullen, Wall Street Journal Online
 Topic: Pennies Hold Valuable Lessons in Teaching Kids About Money
 Date: 3/10/05

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, GPIDEA, 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
 9/10 to 9/14/04 Financial Planning Annual Convention, Denver, CO
 1/19/05 Financial Planning Association, Greater Kansas City Chapter Annual Tax Update
 4/22/ to 4/23/05 Financial Planning Association, Greater Kansas City Chapter Midwest Regional Advanced Planners 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

4/6/04 K-State Research and Extension Agent Training, Northwest Spring Action Conference, Hays, 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.

10/15/05 Teaching Young Children About Money, Kansas Association for the Education of Young Children, 20 attended.

10/18/05 Promoting Learning Anywhere, Anytime for Soldiers and Family Members, Advisory Council for Military Education, Ft. Riley, Manhattan, KS.

11/12/05 Taking 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

Manhattan, KS

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

5/7/06 Young Investor Program, Caterpillar, Wamego, 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

- 2003 4-H Consumer Quiz Bowl Support Team
- 2003 TenderHearts: A Helping Hand for Caregivers of the Elderly 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
- 2004/06FSHS 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

Taught Mgt 372 Investing and Financial Responsibility for 43 U.S. Air Force Academy cadets

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: OurFuture'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.

Developed resource manual entitled, *"Financial Management Resource Manual" for Victims of Domestic Violence*, and presented content to victims of domestic violence.

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 newsarticles 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 Offices 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
3. The Magic of Defining Your Net Worth: Your Financial Foundation Making It Strong and Secure
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.

Teaching Resources for Extension Agents in Basic Money Management: 1. Budgeting, 2. Savings, 3. Credit.

1. Developed a Power Point Presentation for the three lessons.
2. Developed handouts for three lessons.
3. Developed evaluation tools for the three lessons.

Vita

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: jrbaptist@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
3. *Level 3 Assessor, National Vocational Qualification*, Royal Society of Arts, London, England

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:

Clinician, 2002 – 2003; Doctoral Intern, 2001 - 2002
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:

1. Brucker, P. S., Faulkner, R. A., Baptist, J., Grames, H., Beckham, L. G., Walsh, S., & Willert, A. (2005). The Internship Training Experiences in Medical Family Therapy of Doctoral Level Marriage and Family Therapy Students, *American Journal of Family Therapy*, 33, 131-146.

Submitted for review:

1. Baptist, J., & Allen, K. A Family's Coming Out Process: Systemic Change and Multiple Realities. *Contemporary Family Therapy*.

Non peer-reviewed:

1. Baptist, J. (2007). Make Stress an Opportunity for Growth. *Beyond*, 5, pg 7.

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:

1. "Research Team: A Template for Design, Development and Administration," National Council on Family Relations 69th Annual Conference, Workshop, Pittsburgh, PA: Nov. 2007
2. "Conceptualization of Trauma: A Review of Research in the Last Two Decades," National Council on Family Relations 69th Annual Conference, Poster Session, Pittsburgh, PA: Nov. 2007.
3. "The Coming Out Process: A Family's Perspective," American Association for Marriage and Family Therapy 65th Annual Conference, Poster Session, Long Beach, CA: Oct. 2007.
4. "Special Roundtable on African Family Relations in Sacramento/USA," 15th Annual African/Diaspora Conference, California State University, Sacramento, CA, 2006.
5. "HIV-AIDS Education Curriculum Development in Nigerian Secondary Schools," 14th Annual African/Diaspora Conference, California State University, Sacramento, CA, 2005.

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,"

2. Dartmouth Residency Video Conference, Concord and Hanover, NH: Feb. 2002.
3. "Conducting Case Study Research with Families," Roundtable Discussion, Department of Human Development, Virginia Tech, Blacksburg, VA: Sept. 2000.
4. "Working with immigrants and refugees from Southeast Asia," Social Work seminar, Radford University, VA, March and Sept. 2000.

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. 1974	University of Missouri–Columbia Vocational Home Economics Education
M.S. 1980	University of Arkansas Operations Management
Ph.D. 1988	University of Missouri–Columbia 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
1975-80	Customer Service Representative, Arkansas-Missouri Power 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
Lowther Intermediate School Site Council, 2003-2006
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

Pennsylvania State University, Center for Human Development and Family Research in Diverse Contexts, College of Health and Human Development. 2006. **Visiting Associate Professor and Post-Doctoral Scholar.** Studies in Ethnography, Spatial Demography, Geostatistics, and Epidemiological Research Methods. Participated in ethnographic research team.

Kansas State University, School of Family Studies and Human Services.

1994-Present. **Associate Professor and Director of Developing Scholars Program**

Teach graduate and undergraduate courses in, Black Families, Diversity in Families, Adolescence, Research Methodology, Family Policy, Introductory Statistics, Advanced Statistics, Advanced Multivariate Methods & Statistics, Developing Scholars and Honors Seminars.

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.

Co-Principal Investigator, Department of Health and Human Services, SRS Service Providers Training/Foster and Adoptive Parents. Award Amount: \$957,585 for Fiscal Year 1997.

Principal Investigator, Centers for Disease Control and the State of Kansas, Department of Health and Environment, Bureau of Disease Prevention, Kansas Cares: Rural Health Issues in Kansas. Award Amount: \$47,091 for Fiscal Year 2000.

Principal Investigator, Centers for Disease Control and State of Kansas, Department of Health and Environment, Bureau of Epidemiology, HITS 2000 HIV Testing Survey. Awarded Amount: \$99,783 for Fiscal Year 2000-2001.

Principal Investigator, Centers for Disease Control and the State of Kansas, Department of Health and Environment, Bureau of Disease Prevention, Kansas Cares: Rural Health Issues in Kansas. Award Amount: \$52,060 for Fiscal Year 2002.

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).

Principal Investigator, Revision. *Negotiating Identity in Rural/Frontier at-risk Men*. R21 NIH Exploratory Development Research Grant Award. National Institutes of Health, National Institute of Mental Health, HIV/AIDS Research Branch. (\$401,500)

Principal Investigator, Revision. *Influences of Prevention Messages on Health Maintenance Messages on HIV/AIDS Behavioral Practices in Rural/Frontier Heterosexual Men*. National Institutes of Health, National Institute of Child Health and Human Development (\$149,000).

Invited Presentations

Webb, F.J. (2004). *The New American Family: Demographic Implications for Theory and Methods in Family Studies*. Pennsylvania State University, College of Health and Human Development, Department of Human Development and Family Studies and the Center for Human Development and Research in Diverse Contexts, University Park, PA.

Webb, F.J. (2006). Marriage and Family Therapy Research Conference, Fall 2006.

PUBLICATIONS

Murray, J.P., & Webb, F.J. (Forthcoming) Multiculturalism, media, and money. In J.K. Asamen, M.L. Ellis, & C.L. Berry (Eds), *Handbook of Child Development: Multiculturalism and Media*. Thousand Oaks, CA: Sage Publications.

Grable, J., Webb, F.J., & Britt, S. (2007). Effects of Religiosity on Risk Taking. *Associated for Financial Counseling and Planning Education*. Proceedings, APFCE, November, 14-17, Tampa FL.

Schumm, W.R., Webb, F.J., Turek, D.E., & Ballard, G.E. (2007). Distance education in the armed forces: Army: In M.G. Moore (Ed), *Handbook of Distance Education*, 2nd Ed. Mahwah, NJ: Lawrence Erlbaum, 551-564.

Schumm, W.R., Webb, F.J., Turek, D.E., Jones, K.D., & Ballard, G.E. (2006). A comparison of methods for teaching critical thinking skills for US army officers. *The American Journal of Distance Education*, 20(1), 39-50.

Webb, F.J. (2005). The changing demographics of the family. In, V. Bengston et al., (Eds.), *Sourcebook of Family Theory and Research*. Thousand Oaks, CA: Sage Publications.

Schumm, W.R., Bollman, S.R., Jurich, A.P., Castello, C., Sanders, D., & Webb, F.J. (2000). Understanding mail survey response rates among male reserve component gulf war era veterans. *Psychological Reports*, 87, 859-880.

Schumm, W.R., Bollman, S.R., Jurich, A.P., Castello, C., Sanders, D., & Webb, F.J. (1999). Understanding mail survey response rates among female reserve component veterans serving during the persian gulf war. *Psychological Reports*, 85(2), 653-664.

Schumm, W.R., & Webb, F.J., & Bollman, S.R. (1998). Gender effects and marital satisfaction: A brief report from the National Survey of Families and Households. *Psychological Reports* 83, 319-327.

Schumm, W.R., Webb, F.J., & Lawrence-Wynn, E., (1997). A multivariate reanalysis of data from parenting behavior: A content analysis of TV family situation comedies. *Psychological Reports*, 80, 1336-1338.

Faragallah, M.H., Schumm, W.R., & Webb, F.J. (1997). Acculturation of Arab-American immigrants: An exploratory study. *Journal of Comparative Family Studies*, 28,3, 182-203.

Schumm, W.R., & Webb, F.J. (1995). President Bush was right: Send the troops home--the equipment can follow! *Defense Transportation Journal*, 15-21.

- Mays, V.M., Cochran, S.D., Hamilton, E., Kolson, J., Leung, L., Miller, N., Prado, U., Rothspan, S., Webb, F.J. (1993). Just cover up, barriers to heterosexual and gay young adults use of condoms. *Health Values, The Journal of Health Behavior*, 17,4, 41-47.
- Webb, F.J. (1992). *Economic and Emotional Well-Being of Rural Families in Minnesota*. Minnesota Extension Service, St. Paul, MN.
- Webb, F.J. (1992). The Role of the Hidden Agenda in Student Retention Problems. In C.A. Ford & M.L. Lang, *Strategies for Retaining Minority Students in Higher Education*, Greenwood Press, 201-217.
- McAllister, D.M., Russell, R.A. & Webb, F.J. (1991). Drug Abuse Update for Los Angeles County, Community Epidemiology Work Group, *Epidemiologic Trends in Drug Abuse*. National Institute on Drug Abuse, Public Health Service: 102-115.
- Webb, F.J. (1990). American Education: Panacea for the Black Community? *Western Journal of Black Studies*, 14,2, 1-9.
- Webb, F.J. (1990) Racism on College Campuses: The Monster in Our House. *Explorations in Ethnic Studies*, 13,1, 1-14.
- McAllister, D.M., Russell, R.A., Strantz, I.A., & Webb, F.J. (1990). Update on Drug Abuse Trends in Los Angeles County, Community Epidemiology Work Group, *Epidemiologic Trends in Drug Abuse*. National Institute on Drug Abuse, Public Health Service: 100-112.
- Webb, F.J. (1988). "College: The Undergraduate Experience in America" by Ernest L. Boyer. Book Review: *Journal of Negro Education*, 57,1, 117-119.
- Webb, F.J. (1988). "Racial Attitudes in America" by Howard Schuman, Charlotte Steeth, and Lawrence Bobo. Book Review: *Negro Educational Review*, 32, 2.
- Webb, F.J. (1985). Drugs in the Workplace, *Open Door*, 7, 1,5.

PUBLICATIONS IN PROCESS

- Webb, F.J., Mendenhall, T.J, Powell, F.D., Wells, T.A., Lockett, L., Bateman, L., Shepperson, J., & Fountain, D. (Under Review). Family, Near-Family and Community Context in the Production of Racial/Ethnic Prejudices Among Young Adults in America. *Journal of Family Issues*.
- Webb, F.J., & Wells, T.A. Reception and Perception of HIV/AIDS Prevention Messages in Rural/Frontier Communities. (Under Review). *Journal of Health Communication*.
- Webb, F.J., & Wells, T.A. A brief ethnographic study of local health care worker attitudes toward HIV/AIDS in rural/frontier communities: Cause for concern (Under Review).

Webb, F.J., & Bauer, J.W., & Grable, J. (Under Review). Influences of Gender and Race on Financial Satisfaction Among Married Rural Families. *Journal of Financial Counseling and Planning*.

Webb, F.J., & Wells, T.A., & Mendenhall, T.J. (Under Review). Families and hate: Sources of homophobia among contemporary late adolescents. *Journal of Adolescent Research*.

MULTIMEDIA PRODUCTIONS

Webb, F.J. (1999). Executive Producer, HIV Prevention Project: *Culturally Sensitive Conversation about HIV/AIDS with Adolescents*. Kansas State University, Co-Production of School of Family Studies, Family Center, Family Health Issues Series. 1 Hr.

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 II, 3rd Annual Summer Institute, Continuity and Change: Family Structure and Processes, June 20-23, 1996, San Diego, CA.

Invited Participant: National Institute of Mental Health and the Family Research Consortium II, 4th Annual Summer Institute, Diversity and Families, June 19-22, 1997, San Antonio, TX.

Invited Participant: National Institute of Mental Health and the Family Research Consortium II, 5th Annual Summer Institute, Prevention Programs for Families: Process and Outcomes, June 27-June 30, 1998, Blaine, WA.

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 III, 4th Annual Summer Institute, Family Processes, Mental Health, and Positive Development in Diverse Contexts, June 20-June 23, 2002, Charlotte, N.C.

Invited Participant: National Institute of Mental Health and the Family Research Consortium III, 5th Annual Summer Institute, Intervention as Science, June 26-June 29, 2003, Santa Ana Pueblo, NM.

Invited Participant: National Institute of Mental Health and the Family Research Consortium IV, 1st Annual Summer Institute, American Families: Research Practices, June 27-29 2004, San Juan, PR.

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

Presenter. Family and near family racial/ethnic prejudices: a three cohort study. *National Council on Family Relations*, Annual Meeting, November 2004, Orlando FL.

Presenter. National Council on Family Relations, Annual Conference, Milwaukee, WI: His and Her marriages revisited: Perspectives from the NSFH, November, 1998.

Presenter. National Rural Families Conference, Annual Meeting, Manhattan, KS: Confronting Racial and Ethnic Diversity Issues in the Delivery of In-Service Training. September 25-27, 1996.

Presenter. National Association of Ethnic Studies, Annual Conference, Bellingham, WA: Social Distance Revisited: How Families Foster Race and Gender Differences. March 21-24, 1996.

Presenter. National Rural Families Conference, Annual Meeting, Manhattan, KS: The Changing American Landscape, The New Rural Families. September 27-29, 1995.

Presenter. Kansas Association of Family and Consumer Sciences, Annual Meeting, Manhattan, KS: Exploring Values: Racial and Ethnic Differences. April 7-8, 1995.

Presenter. National Association of Ethnic Studies, Annual Conference, Boulder, CO: Race and Gender Differences in Adolescent Sexual Behavior. March 9-12, 1995.

Convocation Speaker. Kansas State University, Cultural Diversity Committee, Martin Luther King Observance Week Committee, Manhattan, KS: The Dumb-Bell Curve: The Dangers of Neo-conservatism. January 20, 1995.

Presenter. National Council on Family Relations, Annual Conference, Minneapolis, MN: Alienation, AIDS, and Family: The Role of Gender, Race, and Ethnicity in Adolescent Safer Sex Behavior, November 8-13, 1994.

Presenter. National Council on Family Relations, Annual Conference, Baltimore, MD: Familial Influences on Functional Ability in Later Life, November 10-15, 1993.

Presenter. Gerontological Society of America, Annual Scientific Meeting, New Orleans, LA: Factors Influencing the Magnitude of Income Change of Disabled Elders, November 19-23, 1993.

Presenter. Gerontological Society of America, Annual Scientific Meeting, New Orleans, LA: An Improved Measure of Functional Ability in Later Life, November 19-23, 1993.

Host Committee Conference **Chairperson.** Fifth Annual National Black Graduate Student Conference, Minneapolis, MN, May 27-30, 1993.

Presenter. National Council on Family Relations, Annual Conference, Orlando, FL; Work and Rural Families, November 5-12, 1992.

Presenter. Gerontological Society of America, Annual Scientific Meeting, Washington, D.C.: Catastrophic Out-of-Pocket Home Care Expenditures for Disabled Elderly: Who's Affected?

Presenter. National Association for Ethnic Studies, Minority Families: Agents of Social Development for the Aged Fort Collins, CO., March 7-11, 1990.

Presenter. V International AIDS Conference, Montreal, Quebec, CANADA. Social Correlates of AIDS Bigotry, June 4-9, 1989.

Presenter. National Association for Ethnic Studies, Seattle, WA. Racism on College Campuses: The Monster in Our House, March 3-6, 1989.

Presenter. National Association for Ethnic Studies, Hartford, CT. The Social Advancements of Black Americans: Institutional Confidence as a Retarding Agent, March 2-5, 1988.

Presenter. National Conference on the Decline of Black Enrollment in Higher Education, St. Louis, MO. Blacks and Higher Education: Is Improving the Headcount Enough?, February 18-19, 1988.

Presenter. National Conference on Black Student Retention, Tampa, FL. Can the University's Attention Increase Retention: Acknowledging the Hidden Agenda, November 1-5, 1987.

RELEVANT HONORS AND AWARDS

- **Outstanding Teacher and Mentor**, *Women in Science*, Kansas State University, 2005.
- **Outstanding Undergraduate Teaching Award**, College of Human Ecology, Kansas State University, 1998-1999
- Independent Jury Award for **Outstanding Article of the Year**, Defense Transportation Journal, Shared with co-author W.R. Schumm.
- 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.

Secretary-Treasurer, Ethnic Minorities Section, National Council on Family Relations, 2001-2003.

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

- Computer Operating Systems Mainframe and PC Environments: WYLBUR, CYBER, MVS, NVE, TSO, UNIX, VM/CMS, VAX, DOS, Microsoft WINDOWS Operating Systems, and Novell Netware.
- Software: SPSS (complete product line), SAS, SEM software including AMOS, HLM, Microsoft Office [Word, Powerpoint, Excel, Access] Languages: C+,C++, HTML, JAVA, Visual Basic.
- 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

JARED R. ANDERSON

Assistant Professor
School of Family Studies and Human Services
Kansas State University
209 Campus Creek Complex, Manhattan, KS 66506
785-532-4198
jra@ksu.edu

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

Doherty, W. J., & **Anderson, J. R.** (2006). Can a family-focused approach benefit health care? In K. Bogenschneider (Ed.), *Family policy matters: How policymaking affects families and what professionals can do* (2nd ed., pp. 85-95). Mahway, NJ: Lawrence Erlbaum.

Anderson, J. R., & Doherty, W. J. (2005). Democratic community initiatives: The case of overscheduled children. *Family Relations*, 54, 654-665.

Doherty, W. J., & **Anderson, J. R.** (2004). Community marriage initiatives. *Family Relations*, 53, 425-432.

Turner, W. J., Wallace, B. R., **Anderson, J. R.**, & Bird, C. (2004). The last mile of the way: Understanding caregiving in African American families at the end of life. *Journal of Marital and Family Therapy*, 30, 427-438.

Refereed Journal Articles Completed and Currently Under Review

Anderson, J. R., & **Turner, W. L.** (in review). **Caring for our own: African American caregivers' end of life care preferences.** Submitted: Journal of Aging Studies (Revise & Resubmit).

Manuscripts in Preparation

Anderson, J. R., Doherty, W. J., & VanRyzin, M. (manuscript in preparation). *Developmental trajectories of marital happiness in lower-quality marriages: Predictors and outcomes.*

Anderson, J. R., & VanRyzin, M. (manuscript in preparation). *Developmental trajectories of marital happiness in continuously married individuals.*

Anderson, J. R., Wilde, J., & Wiedower, S. E. (manuscript in preparation). *From fragile families to flourishing marriages: Insights from “expert” couples.*

Nonreferred Publications

Anderson, J. R., Willoughby, B. J., Gonzalez, C., Orieny, P., Gudmunson, C. G., Teik-Cheok Loy, J., & Schacher, G. (2007, September). The challenges of balancing the demands of fatherhood and graduate school. *NCFR Report: Family Focus on Family Science Careers, F7-F8.*

PROFESSIONAL PRESENTATIONS

Peer-Reviewed Presentations at Professional Conferences

Anderson, J. R., Wilde, J., & Wiedower, S. (2007, November). From fragile to flourishing: Insights from “Expert” couples. Poster presented at the Sixty-Ninth Annual Conference of the National Council on Family Relations, Pittsburgh, PA.

Anderson, J. R., & Turner, W. L. (2006, November). Caring for our own: A study of African American caregivers end of life care preferences. Poster presented at the Sixty-Eighth Annual Conference of the National Council on Family Relations, Minneapolis, MN.

Anderson, J. R. (2004, November). Cultural factors that influence nursing home placement in African American families. Paper presented at the Sixty-Sixth Annual Conference of the National Council on Family Relations, Orlando, FL.

White, M., West, D., Peterson, F. R., McIntyre, J., Zukowski-McDaniel, K., and **Anderson, J. R.** (2002, October). Understanding the process of between session change. Poster presentation at the Sixtieth Annual Conference of the American Association for Marriage and Family Therapy, Cincinnati, OH.

Nelson, B., Berg, N., Cromwell, T., Dunbar, C., Peterson, R., **Anderson, J.**, Carter, S., Joy, A., and MacDougall, K. (2001, December). Traumatized couples: Characteristics and clinical interventions. Workshop presented at the Fifteenth Annual International Society for Traumatic Stress Studies Conference, New Orleans, LA.

Nelson, B., **Anderson, J.**, and Higgins-Kessler, M. (2001, October). Development of a systemic

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

Anderson, J., Nelson, B., & White, M. (2001, October). The transtheoretical model of change applied to couples therapy. Poster presentation at the Fifty-Ninth Annual American Association for Marriage and Family Therapy conference, Nashville, TN.

Invited Professional Presentations

Anderson, J. R. (2007, June). Becoming a marriage and family therapist in the United States: Overview of the accreditation process, degree requirements, and licensure procedures. Invited lecture given at the Shanghai Academy of Social Sciences, Shanghai, China.

Anderson, J. R. (2007, June). Promoting responsible fatherhood through U.S. federal policy. Invited lecture given at the Shanghai Academy of Social Sciences, Shanghai, China.

Anderson, J. R. (2006, March). Physically exhausted but can't sleep: A brief overview of insomnia in primary care. Noon conference presentation at St. John's Hospital for physicians and medical residents. Woodbury, MN.

Anderson, J. R. (2002, March). Family Therapy: History, present status, and case implementation. Invited lecture given at South China Normal University, Guangzhou, China.

Anderson, J. R. (2002, March). Parenting strategies and case consultation. Invited presentation at the First Yu Cai Kindergarten Guang Dong, Guangzhou, China.

Community/Outreach Presentations & Workshops

Anderson, J. R., & Kelleher, M. (2006, November). Building strong relationships. A six-hour PREP workshop conducted for clients of Community Action of Minneapolis.

Anderson, J. R., & Von Weiss, C. (2006, October). Skills for building and enhancing healthy relationships. An eight-hour PREP workshop for couples presented in Edina, MN.

Anderson, J. R., & Von Weiss, C. (2006, April). Skills for building and enhancing healthy relationships. An eight-hour PREP workshop for couples presented in Edina, MN.

Anderson, J. R. (2006, March). Who's got time to be married? Workshop presented at the quarterly meeting of the Minnesota Retrouvaille association.

Anderson, J. R. (2006, January/February). Skills for building healthy families. A six-week psychoeducational workshop presented to individuals, couples, and families in Brooklyn Center, MN.

Anderson, J. R. (2001, October). Understanding grief and bereavement. Presentation at the annual Homecare and Hospice volunteer training, Manhattan, KS.

Anderson, J. R. (2001, March). Being there for the bereaved. Presentation at the First Annual Community Training Seminar presented by Homecare and Hospice, Manhattan, KS.

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

Grant Reviewer. (2005, August). Demonstration projects that improve child well-being by fostering healthy marriages within underserved communities. Children's Bureau Discretionary Grant Review, Administration for Children, Youth, and Families (HHS), Washington, DC.

Grant Reviewer. (2006, August). Demonstration projects in post-adoption services and marriage education. Children's Bureau Discretionary Grant Review, Administration for Children, Youth, and Families (HHS), Washington, DC.

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
Conference Abstract Reviewer 2003, 2004, 2005, 2007

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.

Wayzata, MN (Oct. 2002-August 2003)

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	POSITION TITLE		
WALTER R. SCHUMM	PROFESSOR of Family Studies School of Family Studies and Human Services Kansas State University 1700 Anderson Avenue Manhattan, KS 66506-1403		
EDUCATION/TRAINING <i>(Begin with baccalaureate or other initial professional education, such as nursing, and include postdoctoral training.)</i>			
INSTITUTION AND LOCATION	DEGREE <i>(if applicable)</i>	YEAR(s)	FIELD OF STUDY
College of William and Mary, Williamsburg, VA	B.S.	1972	Physics
Kansas State University	M.S.	1976	Human Development
Purdue University	Ph.D.	1979	Family Studies

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

1972 – 2002 Colonel, U.S. Army Reserve (LT, 1972-1979; CPT, 1979-1985; MAJ, 1985-1989; LTC, 1989-1994; COL, 1994-2002)

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

Schumm, W. R. (2005) Making statistics come alive: a methods spotlight. Pp. 599-600 in V. L. Bengston, Acock, A. C., Allen, K. R., Dilworth-Anderson, P., & Klein, D. M.(Eds.), Sourcebook of Family Theory and Research. Thousand Oaks, CA: Sage.

Stanley, S. M., Allen, E. W., Markman, H. J., Saiz, C. C., Bloomstrom, G., Thomas, R., Schumm, W. R., & Bailey, A. E. (2005) Dissemination and evaluation of marriage education in the Army. Family Process, 44, 187-201.

Bell, D. B., & Schumm, W. R. (2005) Balancing work and family demands in the military: what happens when your employer tells you to go to war? In D. F. Halpern, & S. E. Murphy (Eds.) From work-familybalance to work-family interaction. Mahwah, NJ: Lawrence Erlbaum. Pp. 83-97.

Silliman, B., & Schumm, W. R. (2004) Adolescents' perceptions of marriage and premarital couples' education. Family Relations, 53, 513-520.

- Schumm, W. R., Bell, D. B., Ender, M., Schumann, P. M., & Rice, R. E. (2004). Expectations, use, and evaluation of communication media among deployed reservists. Armed Forces & Society, 30, 4, 649-662.
- Schumm, W. R. (2004) Preface. Pp. x-xii in D. Swenson, A neo-functional synthesis of theories in family sociology. Lewiston, NY: Edwin Mellen Press.
- Gade, P. A., Tiggle, R. B., & Schumm, W. R. (2003) The measurement and consequences of military organizational commitment in soldiers and spouses. Military Psychology, 15, 191-207.
- Schumm, W. R., & Turek, D. E. (2003) Distance-learning: first CAS3 class outcomes. Military Review, LXXXIII(5), 66-70.
- Schumm, W. R. (2003) 2000 Reserve Component Survey – Special Topics: Family Issues. Arlington, VA: Defense Manpower Data Center.
- Schumm, W. R., & Turek, D. E. (2003) Distance-learning: first CAS3 class outcomes. Military Review, LXXXIII(5), 66-70.
- Schumm, W. R., Webb, F. J., Castelo, C. C., Akagi, C. G., Jensen, E. J., Ditto, R. M., Spencer-Carver, E., & Brown, B. (2002) Enhancing learning in statistics classes through the use of concrete historical examples. Teaching Sociology, 30, 361-375.
- Bell, D.B., & Schumm, W.R. (2000) Providing family support during military deployments. Pp. 139-152 in J.A. Martin, L. N. Rosen, & L. R. Sparacino (eds.), The Military Family, Westport, CT.: Greenwood Publishing Company.
- Schumm, W. R., Bell, D. B., Segal, M. W., & Milan, L. M. (2000) The Family Support Group (FSG) Leaders' Handbook. (Study Report 2000-02, April). Alexandria, VA.: U.S. Army Research Institute for the Behavioral and Social Sciences.
- Schumm, W. R., Bell, D. B., & Gade, P. A. (2000) Effects of a military overseas peacekeeping deployment on marital quality, satisfaction, and stability, Psychological Reports, 87, 815-821.
- Silliman, B., & Schumm, W. R. (2000) Marriage preparation programs: a literature review. The Family Journal, 8, 133-142.
- Schumm, W. R., Silliman, B., & Bell, D. B. (2000) Perceived premarital counseling outcomes among recently married Army personnel. Journal of Sex & Marital Therapy, 26, 177-186.
- Schumm, W. R., & Hemesath, K. K. (1999) Measurement in family studies. Chapter 11, pp. 291-305 in M. Sussman, S. K. Steinmetz, & G. Peterson (Eds.), Handbook of Marriage and the Family, New York: Plenum.
- Silliman, B., & Schumm, W. R. (1999) Improving practice in marriage preparation. Journal of Sex & Marital Therapy, 25, 23-43.
- Schumm, W. R., Resnick, G., Silliman, B., & Bell, D. B. (1998) Premarital counseling and marital satisfaction among civilian wives of military service members. Journal of Sex & Marital Therapy, 24(1), 23-30.
- Boss, P.B., Doherty, W., LaRossa, R., Schumm, W.R., & Steinmetz, S. (Eds.)(1993) Sourcebook of family theories and methods: a contextual approach. New York: Plenum.
- Acock, A.C., & Schumm, W.R. (1993) Analysis of covariance structures applied to family research and theory. Pp. 451-468 in Boss, P.B., Doherty, W., LaRossa, R., Schumm, W.R., & Steinmetz, S. (Eds.). Sourcebook of Family Theories and Methods: A Contextual Approach. New York: Plenum.

- Schumm, W.R. (1993) On publishing family research using "sophisticated" quantitative methodologies. Marriage and Family Review, 18, 1/2, 171-175.
- Schumm, W.R., Barnes, H.L., Bollman, S.R., Jurich, A.P., & Milliken, G.A. (1985) Approaches to the statistical analysis of family data. Home Economics Research Journal, 14, 112-122.
- Schumm, W.R. (1982) Integrating theory, measurement, and statistical analysis in family studies survey research. Journal of Marriage and the Family, 44, 4, 983-998.
- Schumm, W.R., Southerly, W.T. & Figley, C.R. (1980) Stumbling block or stepping stone: path analysis in family studies. Journal of Marriage and the Family, 42, 2(May), 251-262.

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
- D. Family Stability Program (Program Evaluation of BSRF), 3/6/2001 – 1/31/2004
- E. Survey of Fort Riley Soldiers on Stress and Family Patterns, 4/1/2006 to Present