

# **Sarah D. Asebedo, Ph.D., CFP®**

Associate Professor, School Director, School of Financial Planning  
College of Human Sciences, Texas Tech University  
1301 Akron Avenue, HS 259, Box 41210  
Lubbock, TX 79409-1210  
sarah.asebedo@ttu.edu | (806) 834-5217

## **Areas of Interest**

---

### **Research Topics and Methods:**

- Financial planning theory development and grant writing.
- Psychosocial attributes (personality, financial self-efficacy, and well-being) and financial behavior.
- Positive psychological interventions for financial behavior and financial well-being.
- A systems approach to household production and resource management.
- Structural equation modeling with confirmatory factor analysis and mediation modeling.

**Teaching Interests:** Retirement planning, capstone, financial psychology, grant writing.

## **Education and Credentials**

---

Ph.D., Personal Financial Planning, 2016, Kansas State University

M.S., Family Studies and Human Services, Personal Financial Planning emphasis, 2011, Kansas State University

B.S., Family Studies and Human Services, Personal Financial Planning emphasis with Business Administration Minor, 2004, Kansas State University

Graduate Certificate, Conflict Resolution, 2014, Kansas State University

CERTIFIED FINANCIAL PLANNER™ certification (#95527), 2007

## **Academic Experience**

---

### **Teaching and Research**

Associate Professor (9/2022-present), School of Personal Financial Planning, College of Human Sciences, Texas Tech University, Lubbock, TX.

Assistant Professor (9/2016-8/2022), School of Personal Financial Planning, College of Human Sciences, Texas Tech University, Lubbock, TX.

Instructor (6/2016-8/2016), School of Personal Financial Planning, College of Human Sciences, Texas Tech University, Lubbock, TX.

Assistant Professor of Practice (8/2014-5/2016), Department of Agriculture and Applied Economics, College of Agriculture and Life Sciences, Virginia Tech, Blacksburg, VA.

### **Administrative**

School Director, (6/2022-present), School of Personal Financial Planning, College of Human Sciences, Texas Tech University, Lubbock, TX.

Ph.D. Program Director, (9/2021-11/2022), School of Personal Financial Planning, College of Human Sciences, Texas Tech University, Lubbock, TX.

Certificate Program Director (9/2019-9/2022), Graduate Certificate in Life-Centered Financial Planning, School of Personal Financial Planning, Texas Tech University, Lubbock, TX.

### **Editorial**

Editor (9/2020-present), *Journal of Financial Therapy*, Financial Therapy Association.

## **Professional Financial Planning Experience**

Family Wealth Advisor (2014-2015), Perennial Wealth Group (Blacksburg, VA).

Shareholder, Team Director, Lead Wealth Manager (2004-2014), Accredited Investors, Inc. (Edina, MN).

## **Honors, Awards, and Recognition**

- 2024 Integrated Scholar Award, Texas Tech University
- 2023 Best Family Financial Wellbeing Paper Award Finalist, National Council on Family Relations
- 2023 Texas Tech Parent's Association Spencer A. Wells Creativity in Teaching Award
- 2023 Kansas State University Rising Professionals Award
- 2022 Early Career Achievement Award, CFP Board (inaugural recipient)
- 2022 Texas Tech Parent's Association Spencer A. Wells Creativity in Teaching Award Nominee (College Level)
- 2021 Financial Therapy Association Conference Best Paper Award Runner Up (2<sup>nd</sup> author, supporting graduate student).
- 2020 Chancellor's Council Distinguished Research Award Nominee (College Level)
- 2020 Personal Financial Planning Association (PFPA) Instructor of the Year
- 2020 Graduate Student Research Award (TTU Grad School; 2<sup>nd</sup> author, supporting graduate student)
- 2019 The Best of 40 Years, FPA and Journal of Financial Planning
- 2018 The Best of 2018, FPA and Journal of Financial Planning
- 2018 Best Research Award (\$500), FPA and Journal of Financial Planning
- 2018 NAGDCA Retirement Planning Competition, 1st Place (out of 6), Co-Advisor
- 2017 Top 40 Under 40, Class of 2017, Investment News
- 2017 Best-Applied Research Award (\$500), FPA and Journal of Financial Planning
- 2017 Celebration of Faculty Excellence in Research, Scholarship, and Creative Activity, TTU
- 2017 AARP Public Policy Institute Financial Services and the Older Consumer Award, ACCI
- 2017 Robert O. Herrmann Outstanding Dissertation Award, ACCI
- 2017 NAGDCA Retirement Planning Competition, 2<sup>nd</sup> Place (out of 8), Advisor
- 2016 Montgomery-Warschauer Award, FPA and Journal of Financial Planning
- 2016 Outstanding Graduate Student, College of Human Ecology, Kansas State University

- 2016 Certificate of Achievement, FSHS, Kansas State University
- 2015 Teacher of the Week Award, Virginia Tech
- 2015 Notable Scholarly Graduate Student Excellence Award, Kansas State University
- 2015 Office of International Programs Scholarship (\$750), Kansas State University
- 2014 Best-Applied Research Award (\$500), FPA and Journal of Financial Planning

## Research and Scholarship <sup>1</sup>

---

### Peer-Reviewed Journal Publications

- |   |   |
|---|---|
| 5 | 1. Lacombe, D., <b>Asebedo, S. D.</b> , <b>Khatun, N.</b> (In progress). Financial skill in U.S. adults: Measuring the determinants using a Bayesian truncated LASSO approach. <i>Journal of Financial Counseling and Planning</i>  |
| 4 | 2. Pearson, B., Korankye, T., & <b>Asebedo, S. D.</b> (accepted, in press). The role of personality and late-life categorical spending regret. <i>Psychological Studies</i> .   |
| 4 | 3. <b>Asebedo, S. D.</b> , & <b>Gramse, B.</b> (submitted). Capstone as project-based learning: Theory and application in Personal Financial Planning. <i>Financial Services Review</i> .   |
| 4 | 4. <b>Chen, Y.</b> , <b>Asebedo, S. D.</b> , Ning, W., Little, T. (revising to resubmit). From intention to adequate emergency fund savings through fintech use: Evidence from a survey study. <i>Financial Services Review</i> .   |
| 4 | 5. <b>Chen, Y.</b> , <b>Asebedo, S. D.</b> , Ning, W. (2024). Associations between fintech use and financial knowledge and emergency fund savings adequacy: Expected and unexpected findings. <i>Journal of Personal Finance</i> , 23(2), 44-65.  |
| 5 | 6. <b>Pandey, S.</b> , Guillemette, M., <b>Asebedo, S. D.</b> (2024). Human capital and pandemic-related stimulus usage. <i>Financial Planning Review</i> , 7(2), 1-14. <a href="http://doi.org/10.1002/cfp2.1178">http://doi.org/10.1002/cfp2.1178</a>   |
| 4 | 7. <b>Asebedo, S. D.</b> (2024). The value of financial planning: A theoretically-grounded approach. <i>Australasian Accounting, Business and Finance Journal</i> , 18(1), 26-43. <a href="http://dx.doi.org/10.14453/aabfj.v18i1.03">http://dx.doi.org/10.14453/aabfj.v18i1.03</a>   |
| 4 | 8. <b>Olajide, O.</b> , <b>Asebedo, S. D.</b> , Little, T. (2023). Affect and financial satisfaction: The mediating role of financial self-efficacy. <i>Financial Planning Review</i> , 6(4), 1-21. <a href="https://doi.org/10.1002/cfp2.1173">https://doi.org/10.1002/cfp2.1173</a>   |
| 4 | 9. <b>Liu, Yi</b> , <b>Asebedo, S. D.</b> , Pearson, B. (2023). Personality, financial risk-taking attitude, and older individuals stock investment decisions. <i>Financial Planning Review</i> , 6(4), 1-16. <a href="https://doi.org/10.1002/cfp2.1171">https://doi.org/10.1002/cfp2.1171</a>   |
| 5 | 10. <b>Olajide, O.</b> , <b>Asebedo, S. D.</b> , Lacombe, D., & Little, T. (2023). Perceptions versus the reality of financial situation: The role of personality traits in the United States. <i>Journal of Consumer Affairs</i> , 57(3), 1523-1541. <a href="https://doi.org/10.1111/joca.12556">https://doi.org/10.1111/joca.12556</a> |
| 5 | 11. Pearson, B., <b>Quadria, T. H.</b> , & <b>Asebedo, S. D.</b> (2023). The relationship between personality traits, consumer home value, and mortgage debt. <i>Journal of Financial Counseling and Planning</i> , 34 (1), 127-136.  |
| 4 | 12. <b>Cherry, P.</b> , & <b>Asebedo, S. D.</b> (2022). Personality traits and life insurance ownership among older Americans. <i>Journal of Personal Finance</i> , 21(2), 77-100.  |
| 5 | 13. <b>Asebedo, S. D.</b> , <b>Quadria, T. H.</b> , <b>Chen, Y.</b> , & <b>Montenegro-Montenegro, E.</b> (2022). Individual differences in personality and positive emotion for wealth creation: Evidence for a causal  |

<sup>1</sup> Authors are ordered according to their contribution. Student authors (including graduated student dissertation authors) are highlighted in gray. Publications are ranked by the PFP Publications Committee as 1 (Non-ISI ranked with poor characteristics in other journal ranking factors) through 5 (ISI ranked and in the top 50% of all impact factors within a discipline) according to pre-determined guidelines. A dash (-) indicates not yet rated.

pathway. *Personality and Individual Differences*, 199, 1-12, Special Issue: Personality and Consumer Behavior.

- 5 14. Cherry, P., & Asebedo, S. D. (2022). Personality traits and long-term care financial risks among older Americans. *Personality and Individual Differences*, Special Issue: Personality and Consumer Behavior, 192, 1-13. <https://doi.org/10.1016/j.paid.2022.111560>
- 4 15. Enete, S., Seay, M., Asebedo, S. D., Wang, D., & McCoy, M. (2022a). The relationship between emotions and financial time horizon. *Journal of Personal Finance*, 21(1), 93-112.
- 3 16. Enete, S., Seay, M., Asebedo, S. D., Wang, D., & McCoy, M. (2022b). Understanding the influence of emotion on both time and money: Applying the broaden and build theory. *SN Business & Economics*, 2(5): 1-24.
- 5 17. Enete, S., Seay, M., Asebedo, S. D., Wang, D., & McCoy, M. (2022c). Personal emotions and family financial wellbeing: Applying the broaden and build theory. *Journal of Financial Counseling and Planning*, 33(1), 79-96. (No impact factor or ranking within discipline.) **Best Family Financial Wellbeing Paper Award Finalist, National Council on Family Relations.**
- 4 18. Gray, B., Liu, Y., & Asebedo, S. D. (2022-published online 2020). Household agreement and financial satisfaction: A bargaining perspective. *Applied Economics Letters*. 29(4), 282-291. <https://doi.org/10.1080/13504851.2020.1864271>. (Five Year Impact Factor = 1.2; 2020 Impact Factor = 1.157; 2020 Rank: 282/377 in Economics.)
- 4 19. Asebedo, S. D., Quadria, T. H., Gray, B., & Liu, Y. (2022-published online 2021). The psychology of COVID-19 economic impact payment use. *Journal of Family and Economic Issues*, 43, 239-260 DOI: 10.1007/s10834-021-09804-1
- 3 20. \*Archuleta, K. L., Asebedo, S. D., Durband, D. B., Fife, S. T., Ford, M. R., Gray, B. T., Lurtz, M. R., McCoy, M. A., Pickens, J. C., & Sheridan, J. (2021). Facilitating virtual client meetings for money conversations: A multidisciplinary perspective on skills and strategies for financial planners. *Journal of Financial Planning*, 34(4), 82-101. \*Equal authorship contribution in alphabetical order. (No impact factor or ranking within discipline.)
- 5 21. Asebedo, S. D., Seay, M. C., Little, T. D., Enete, S., & Gray, B. (2021-published early online in 2020). Three good things or three good financial things? Applying a positive psychology intervention to the personal finance domain. *Journal of Positive Psychology*, 16(4), 481-491. <https://doi.org/10.1080/17439760.2020.1752779>. (Five Year Impact Factor = 6.725; 2020 Impact Factor = 4.197; 2020 Rank: 25/140 in Multidisciplinary Psychology)
- 4 22. Asebedo, S. D., Liu, Y., Gray, B., & Hasan Quadria, T. (2020). How Americans used their COVID-19 economic impact payments. *Financial Planning Review*, 3(4), 1-47. <https://doi.org/10.1002/cfp2.1101> (No impact factor or ranking within discipline.)
- 5 23. Asebedo, S. D., & Browning, C. M. (2020). The psychology of portfolio withdrawal rates. *Psychology and Aging*, 35(1), 78-90. doi: 10.1037/pag0000424. (Five Year Impact Factor = 4.237; 2020 Impact Factor = 3.34; 2020 Rank: 23/78 in Developmental Psychology.)
- 4 24. Payne, P., & Asebedo, S. D. (2019). Two-factor risk preference for investment market and credit card risk. *Financial Planning Review*, 2(3-4), 1-21. doi: 10.1002/cfp2.1062. (No impact factor or ranking within discipline.)
- 4 25. Asebedo, S. D. (2019). Psychosocial attributes and financial self-efficacy among older adults. *Journal of Financial Therapy*, 10(1), 1-29. (No impact factor or ranking within discipline.)
- 4 26. Asebedo, S. D. (2019). Financial planning client interaction theory (FPCIT). *Journal of Personal Finance*, 18(1), 9-23. (No impact factor or ranking within discipline.)
- 5 27. Asebedo, S. D., Wilmarth, M., Seay, M. C., Archuleta, K. L., Brase, G., & MacDonald, M. (2019). Personality and saving behavior among older adults. *Journal of Consumer Affairs*, 53(2), 488-519. doi: 10.1111/joca.12199. **Recipient of the AARP Public Policy Institute Financial Services and the Older Consumer Award, ACCI.** (Five Year Impact Factor = 3.443; 2020 Impact Factor = 2.131; 2020 Rank: 125/153 in Business, 167/377 in Economics.)

5

28. **Asebedo, S. D.**, & Payne, P. (2019). Market volatility and financial satisfaction: The role of financial self-efficacy. *Journal of Behavioral Finance*, 20(1), 42-52. (Five Year Impact Factor = 1.943; 2020 Impact Factor = 1.647; 2020 Rank: 79/108 in Business Finance, 224/377 in Economics.)

5

29. **Asebedo, S. D.**, Seay, M. C., Archuleta, K. L., & Brase, G. (2019). The psychological predictors of older pre-retirees' financial self-efficacy. *Journal of Behavioral Finance*, 20(2), 127-138. doi:10.1080/15427560.2018.1492580 (Five Year Impact Factor = 1.943; 2020 Impact Factor = 1.647; 2020 Rank: 79/108 in Business Finance, 224/377 in Economics.)

3

30. **Asebedo, S. D.**, & Purdon, E. (2018). Planning for conflict in client relationships. *Journal of Financial Planning*, 31(10), 48-56. **Recipient of the 2018 FPA/JFP Best Research Award and recognized in The Best of 2018 annual special issue of the Journal of Financial Planning.** (No impact factor or ranking within discipline.)

5

31. **Asebedo, S. D.**, & Seay, M. C. (2018). Financial self-efficacy and the saving behavior of older pre-retirees. *Journal of Financial Counseling and Planning*, 29(2), 357-368. **Recipient of the 2017 FPA/JFP Best Applied Research Award.** (No impact factor or ranking within discipline.)

4

32. **Asebedo, S. D.**, & Wilmarth, M. (2017). Does how we feel about financial strain matter for mental health? *Journal of Financial Therapy*, 8(1), 62-80. (No impact factor or ranking within discipline.)

4

33. **Asebedo, S. D.** (2016). Building financial peace: A conflict resolution framework for money arguments. *Journal of Financial Therapy*, 7(2), 1-15. (No impact factor or ranking within discipline.)

3

34. **Asebedo, S. D.**, & Seay, M. C. (2015). From functioning to flourishing: Applying positive psychology to financial planning. *Journal of Financial Planning*, 28(11), 50-58. **Recipient of the 2016 Montgomery-Warschauer Award. Recognized in the 2019 Best of 40 Years special edition of the Journal of Financial Planning.** (No impact factor or ranking within discipline.)

5

35. Seay, M. C., **Asebedo, S. D.**, Thompson, C., Stueve, C., & Russi, R. (2015). Mortgage holding and financial satisfaction in retirement. *Journal of Financial Counseling and Planning*, 26(2), 200-216. **Recipient of the 2014 FPA/JFP Best Applied Research Award.** (No impact factor or ranking within discipline.)

5

36. **Asebedo, S. D.**, & Seay, M. C. (2014). Positive psychological attributes and retirement satisfaction. *Journal of Financial Counseling and Planning*, 25(2), 161-173. (No impact factor or ranking within discipline.)

-

37. Britt, S. L., **Asebedo, S. D.**, & Blue, J. (2013). Workaholism and well-being. *Financial Planning Review* (Korean FPA Journal), 6(3), 35-59. (No impact factor or ranking within discipline; no 1-5 PFP ranking.)

3

38. **Asebedo, S. D.**, & Asebedo, G. L. (2013). The university for practitioners: A conceptual learning and development model. *Journal of Financial Planning*, 26(10), 50-59. (No impact factor or ranking within discipline.)

4

39. **Asebedo, S. D.**, McCoy, M. A., & Archuleta, K. L. (2013). 2013 membership profile of the Financial Therapy Association: A strategic planning report. *Journal of Financial Therapy*, 4(2), 1-21. (No impact factor or ranking within discipline.)

### **Peer-Reviewed Book Chapters**

40. **Asebedo, S. D.** (2022). Theories of personal finance. In J. Grable & S. Chatterjee (Eds.), *Handbook of Personal Finance*. De Gruyter: Berlin, Boston. pp. 67-84. <https://doi.org/10.1515/9783110727692-005>

41. Lutter-Britt, S., **Asebedo, S. D.** (2019). Managing challenging conversations with clients. In D. Durband, R. Law, & A. Mazzolini (Eds.), *Financial Counseling*. Springer International Publishing.

42. Archuleta, K., **Asebedo, S. D.**, Palmer, L. (2019). Contemporary theories and frameworks for use in financial counseling. In D. Durband, R. Law, & A. Mazzolini (Eds.), *Financial Counseling*. Springer International Publishing.
43. **Asebedo, S. D.** Personality and financial behavior. (2018). In C. Chaffin (Ed.), CFP Board, *Client Psychology*. Hoboken, NJ: John Wiley & Sons.
44. **Asebedo, S. D.**, Seay, M. C., & Warschauer, T. (2015). Social security and medicare. In C. Chaffin (Ed.), CFP Board, *Financial Planning Competency Handbook* (2nd ed.). John Wiley & Sons.
45. Lawson, D., **Asebedo, S. D.**, & Seay, M. C. (2015). Property and casualty insurance. In C. Chaffin (Ed.), CFP Board, *Financial Planning Competency Handbook* (2nd ed.). John Wiley & Sons.

### **Non-Peer Reviewed Publications**

- Asebedo, S. D.** (2019). It's not too late to make an IRA contribution for 2018. *Lubbock Avalanche Journal*.
- Asebedo, S. D.** (2019). Money and happiness: How to get more for your buck in 2019. *Lubbock Avalanche Journal*.
- Asebedo, S. D.** (2017). The role of mediation in financial planning. *Journal of Financial Service Professionals*, 71(6), 15-17.
- Asebedo, S. D.** (2017). Advising clients about longevity risk. *Journal of Financial Service Professionals*, 71(4), 16-19.
- Asebedo, S. D.**, & Nelson, M. (2017). Group vs. individual disability insurance: The devil is in the detail. *Journal of Financial Service Professionals*, 71(2), 16-21.

## **Grants, External Funding, and Development Activities**

### **Funded Activities**

- TTU CHHS Travel Funding Incentive**, \$2,000 (2 awards, \$1,000 each) for externally submitted research funding proposals, 2024.
- TTU NSF Advance Grant**, award #2017704 (contact Dr. Stephanie Jones), School of Financial Planning Values Summit, October 2023, \$3,000
- Ph.D. in Personal Financial Planning**, TTU Worldwide eLearning, Development of New Distance Program Grant, Principal Investigator: Sarah Asebedo; Co-Principal Investigators: Dr. Miranda Reiter, Dr. Guillemette, and Dr. Lutter, September 2022-May 2023, \$30,000.
- Psychological Attributes and COVID-19 Economic Stimulus Relief Spending: The Role of Personality, Financial Self-Efficacy, Emotion, and Well-Being**, TTU Center for Financial Responsibility seed grant, Principal Investigator: Sarah Asebedo, June 2020-August 2020, \$5,000.
- Graduate Certificate in Life-Centered Financial Planning**, TTU Worldwide eLearning, Development of New Distance Program Grant, Principal Investigator: Sarah Asebedo, January 2020-August 2020, \$30,000.
- Savings Attitudes and Intentions Survey**, Principal Investigator: Sarah Asebedo, Co-Investigator: Martin Seay, November 2018 – July 2019, \$15,741 from these sources: Texas Tech University College of Human Sciences "Come 'n Go" Grant, \$5,000; CH Foundation Endowed Chair, Dr. Russell James III, \$7,000; Start Up Funds, Dr. Sarah Asebedo, \$3,741.

**Life Centered Financial Planning**, Advisor Insights, Life Centered Financial Planning Grant, Principal Investigator: Ashley Guillemette (0%); Co-Investigator: Sarah Asebedo (100%), May 2018 – August 2018, \$29,654.

**Fundamentals of Financial Life Planning Training**, Money Quotient, June 2017, \$1,500.

### **Pending Activities**

**Achieving Financial Health: Shifting the Paradigm from Financial Services to Care**, National Institute of Health (Federal); Director's New Innovator Award; Principal Investigator: Sarah Asebedo, Collaborators: Todd Little, Stephen Fife, Dee Warmath, ORS Proposal #24-1139, submitted August 2024, \$2,405,865.

### **Unfunded Activities**

**The Efficacy of Mandated K-12 Financial Education Programs for High School Students' Investment Knowledge, Behavior, and Long-Term Financial Well-being**, NEFE (corporate), Principal Investigator: Tanaka Chimbane (Texas Tech University), co-Principal Investigator: Sarah Asebedo (Texas Tech University), co-Principal Investigator: Ashley Guillemette (Texas Tech University), Letter of Inquiry, submitted November 2023, (\$137,161).

**Achieving Financial Health and Wellness: Shifting the Paradigm for Financial Education**, National Institute of Health (Federal); Director's New Innovator Award; Principal Investigator: Sarah Asebedo, Collaborators: Todd Little, Don Lacombe, Stephen Fife, ORS Proposal #23-1285, submitted August 2023, \$2,422,350.

**The Financial Professional as a Catalyst for Change—Shifting the Paradigm for Financial Well-Being**, NEFE (corporate), Principal Investigator: Sarah Asebedo (Texas Tech University), co-Principal Investigator: Stephen Fife (Texas Tech University), Letter of Inquiry, submitted November 2022, (\$246,500).

**Engagement Strategies for Improving Financial Literacy: Reducing Stress to Improve Comprehension and Wellness**, TIAA Institute, Principal Investigator: Sonya Lutter, Co-PIs: Sandra Huston and Sarah Asebedo, submitted October 2022, \$75,000.

**Achieving Financial Health and Wellness: Shifting the Paradigm with Theory Innovation**, National Institute of Health (Federal); Director's New Innovator Award; Principal Investigator: Sarah Asebedo, Collaborators: Todd Little, Don Lacombe, Stephen Fife, ORS Proposal #22-1113, submitted August 2022, \$2,367,829.

**Testing a Positive Psychological Intervention for Budgeting Behavior and Financial Well-Being**, FINRA Investor Education Foundation (corporate), Principal Investigator: Sarah Asebedo (Texas Tech University), Co-Investigator: Todd Little (Texas Tech University), Consultant: David Wang (Biola University), drafted and to be submitted March 2022, \$170,176.

**Advancing the Translation of Financial Literacy into Financial Well-Being**, NEFE (corporate), co-Principal Investigators: Dee Warmath (University of Georgia) and Sarah Asebedo (Texas Tech University), Letter of Inquiry, submitted November 2021, (\$274,300).

**PFP Clinic: Experiential Learning**, CH Foundation (corporate), Principal Investigator: Sarah Asebedo, submitted preliminary proposal, submitted September 2021, (\$136,016).

**The Impact of Positive Psychological Interventions for Financial Decision Making, Stress, and Well-Being**, National Science Foundation (Federal); Decision, Risk and Management Sciences; Principal Investigator: Sarah Asebedo, Co-Investigator: Todd Little, Consultant: David Wang, ORS Proposal #21-1208, submitted August 2021, \$1,074,080 (not competitive).

**Finding Money Flow: A Positive Psychological Intervention for Financial Well-Being**, The John Templeton Foundation (corporate), Principal Investigator: Sarah Asebedo, Co-Investigator: David Wang, Co-Investigator: Todd Little, submitted August 2021, \$781,634 (LOI declined).

**The Impact of Positive Psychological Interventions for Financial Decision Making, Stress, and Well-Being**, National Science Foundation (Federal); Decision, Risk and Management Sciences; Principal Investigator: Sarah Asebedo, Co-Investigator: Todd Little, Consultant: David Wang, ORS Proposal #21-0345, submitted January 2021, \$821,100 (assessed by panel and 5 reviewers; panel rating “competitive -”).

**The Role of Positive Psychology in Financial Decision Making for Saving, Debt Management, and Budgeting Behaviors**, National Science Foundation (Federal); Decision, Risk and Management Sciences; Principal Investigator: Sarah Asebedo, Co-Investigator: Todd Little, Consultant: David Wang, ORS Proposal #20-1182, submitted August 2020, \$756,947 (assessed by panel and 5 reviewers; panel rating “not competitive”).

**A Psychosocial Intervention for Financial Behavior Change**, National Science Foundation (Federal), Social Psychology Program, Principal Investigator: Sarah Asebedo, Co-Investigator: Jaehoon Lee, Consultant: David Wang, ORS Proposal #19-0993, submitted July 2019, \$545,813 (desk rejected).

**Money and Human Flourishing: A Psychosocial Intervention for Financial Behavior Change**, The John Templeton Foundation (corporate), Principal Investigator: Sarah Asebedo, Co-Investigator: David Wang, Co-Investigator: Jaehoon Lee, ORS Proposal #19-1133, submitted August 2019, \$512,752 (LOI declined).

## **Conference Presentations<sup>2</sup>**

---

### **Peer-Reviewed Research Conference Presentations**

1. **Asebedo, S. D.** (2024). *Achieving Financial Health: A Systematic Literature Review on Physical, Mental, and Financial Health with Directions for the Future of Advice*. Personal Finance Investment Symposium (PFIS), Academy of Financial Services (AFS), Australia and New Zealand Chapter Annual Meeting, Brisbane, QLD, Australia (in person). \* Selected for keynote presentation.
2. **Asebedo, S. D.** (2024). *From Modern Portfolio Theory to Client Interactions: An Evolution of Financial Planning Theory and Implications for the Future of Advice*. Personal Finance Investment Symposium (PFIS), Academy of Financial Services (AFS), Australia and New Zealand Chapter Annual Meeting, Brisbane, QLD, Australia (in person).
3. **Asebedo, S. D.**, Finke, M., **Khatun, N.** (2024). *Retirement savings dynamics: Investigating the relationship between well-being indicators and retirement savings behavior*. CFP Board Connections Annual Conference, Washington, D.C.

---

<sup>2</sup> Authors are ordered according to their contribution. Student contributors are highlighted in gray (includes former students presenting dissertation papers).



4. **Asebedo, S. D.,** Gramse, B. (2024). *Capstone as Project-Based Learning: Theory and Application in Personal Financial Planning*. Paper presented at the 2024 Academy for Financial Services (AFS) Annual Conference, Columbus, OH.
5. **Chen, Y., & Asebedo, S.D.** (2024). Impacts of financial technology use on adequate emergency fund savings. Accepted, not presented due to extenuating travel circumstances. 2024 Centre for Research on Economic Relations (CER) FinTech Symposium, Mid Sweden University, Sundsvall, Sweden.
6. **Olajide, O., & Asebedo, S.D.** (2023). Perception vs the reality of financial situation: The role of personality traits in the United States. Paper presented at the 2023 American Council on Consumer Interests (ACCI) annual conference, Las Vega, Nevada.
7. **Gray, B., Asebedo, S. D.** (2022). *The Growth of Women as the Primary Investor: A Household Bargaining Perspective*. Paper presented at the 2022 American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
8. **Cherry, P., & Asebedo, S. D.** (2021). Personality traits and life cycle uncertainty among older Americans: Dying too soon, living too long, and living too sick. Paper presented at the 2021 Financial Therapy Association (FTA) annual conference (virtual).
9. **Olajide, O., & Asebedo, S.D.** (2021). Emotions and financial satisfaction: The mediating role of financial self-efficacy. Paper presented at the 2021 Financial Therapy Association (FTA) annual conference (virtual).
10. **Chen, Y., & Asebedo, S.D.** (2021). The moderation effect of financial anxiety between financial technology and emergency fund savings. Paper presented at the 2021 Financial Therapy Association (FTA) annual conference (virtual).
11. **Chen, Y., & Asebedo, S.D.** (2021). Financial technology use, emergency fund savings, and theory of planned behavior using primary data. Poster presented at the 2021 Financial Therapy Association (FTA) annual conference (virtual).
12. \*Archuleta, K. L., **Asebedo, S. D.,** Durband, D. B., Fife, S. T., Ford, M. R., **Gray, B. T.,** Lawson, D. R., Lurtz, M. R., McCoy, M. A., Pickens, J. C., & Sheridan, J. (2020). Facilitating *virtual* client meetings for money conversations: Skills, strategies, and outcomes. Paper presented at the 2020 Financial Planning Association (FPA) annual conference academic track (virtual). \*Equal authorship contribution in alphabetical order.
13. **Quadria, T. H., & Asebedo, S. D.** (2020). The connection between personality, well-being, and risk aversion. Paper presented at the 2020 Financial Planning Association (FPA) annual conference academic track (virtual).
14. **Quadria, T. H., & Asebedo, S. D.** (2020). The role of social, psychological, and financial capital in perceived financial well-being. Paper presented at the 2020 Association for Financial Counseling and Planning (AFCPE) annual conference (virtual).
15. **Liu, Y., James, R., & Asebedo, S. D.** (2020). Gratitude, money, and generosity. When naming good things leads to doing good. Paper presented at the 2020 Academy for Financial Services (AFS) annual conference (virtual).
16. **Olajide, O., Sun, Qi, & Asebedo, S. D.** (2020). Financial self-efficacy and debt behavior: The difference between men and women. Paper presented at the 2020 Academy for Financial Services (AFS) annual conference (virtual).
17. **Asebedo, S. D., Chen, Y., & Quadria, T. H.** (2020). *The role of personality in the relationship between happiness and money*. Paper presented at the 2020 American Council on Consumer Interests Annual Conference, Arlington, VA.
18. **Quadria, T. H., Asebedo, S. D., & Montenegro, E.** (2020). *Discrimination, Mistreatment, and the Well-Being of Older Minority Adults*. Paper presented at the 2020 American Council on Consumer Interests Annual Conference, Arlington, VA.
19. **Pearson, B., Quadria, T. H., & Asebedo, S. D.** (2020). *The association between personality traits and consumer residential preferences*. Paper presented at the 2020 American Council on Consumer Interests Annual Conference, Arlington, VA.

20. Quadria, T. H., & Asebedo, S. D. (2020). *Personality, well-being, and risk-aversion of older adults*. Poster presented at the 2020 19<sup>th</sup> Annual Graduate Student Research Poster Competition, Texas Tech University, Lubbock, TX. **Third place award winner.**
21. Liu, Y., & Asebedo, S. D. (2019). *The relationship between personality traits and stock investment decisions as mediated by financial risk preference*. Paper presented at the 2019 Academy for Financial Services (AFS) annual conference, Minneapolis, MN.
22. Gray, B., Liu, Y., & Asebedo, S. D. (2019). *The relationship between household agreement and financial satisfaction*. Poster presented at the 2019 Academy for Financial Services (AFS) annual conference, Minneapolis, MN.
23. Shen, L., Gray, B., & Asebedo, S. D. (2019). *The impact of social support on financial satisfaction for senior couples*. Poster presented at the 2019 Academy for Financial Services (AFS) annual conference, Minneapolis, MN.
24. Asebedo, S. D., Seay, M. C., Enete, S., & Gray, B. (2019). *A positive psychology intervention for happiness, financial satisfaction, and financial self-efficacy*. Paper presented at the 2019 Financial Planning Association (FPA) annual conference academic track, Minneapolis, MN. (9 out of 25 papers accepted.)
25. Asebedo, S. D. (2019). *Psychosocial attributes and financial self-efficacy among older adults*. Paper presented at the 2019 Financial Therapy Association Annual Conference, Austin, TX.
26. Payne, P., & Asebedo, S. D. (2019). *Two-Factor Risk Preference for Investment Market and Credit Card Risk*. Paper presented at the 2019 CFP Board Academic Research Colloquium, Arlington, VA.
27. Asebedo, S. D. (2018). *The relationship between well-being and financial self-efficacy for older adults*. Paper presented at the 2018 Academy for Financial Services (AFS) Annual Conference, Chicago, IL.
28. Asebedo, S. D., & Purdon, E. (2018). *Planning for conflict in client relationships*. Paper presented at the 2018 Financial Planning Association (FPA) annual conference academic track, Chicago, IL. (9 out of 40 papers accepted). **2018 Best Research Award recipient**
29. Payne, P., & Asebedo, S. D. (2018). *Two-Factor Risk Preference and Credit Card Risk*. Paper presented at the 2018 Academy for Financial Services (AFS) Annual Conference, Chicago, IL.
30. Asebedo, S. D., & Browning, C. (2017). *The psychology of portfolio withdrawal rates*. Paper presented at the 2017 AFS Annual Conference, Nashville, TN.
31. Asebedo, S. D., & Seay, M. C. (2017). *Financial self-efficacy and the saving behavior of older pre-retirees*. Paper presented at the 2017 Financial Planning Association (FPA) annual conference academic track, Nashville, TN. (9 out of 30+ papers accepted). **2017 Best Applied Research Award recipient.**
32. Asebedo, S. D., Seay, M. C., Wilmarth, M. J., & Archuleta, K. (2017). *From personality to saving behavior: Bridging the gap*. Paper presented at the 2017 American Council on Consumer Interests Annual Conference, Albuquerque, NM. **2017 AARP Public Policy Institute Financial Services and the Older Consumer Award Recipient.**
33. Asebedo, S. D., & Seay, M. C. (2017). *Financial self-efficacy beliefs and the saving behavior of older pre-retirees*. Poster presented at the 2017 CFP Board Academic Research Colloquium, Arlington, VA.
34. Asebedo, S. D., Payne, P. (2017). *Market volatility and financial satisfaction: The role of financial self-efficacy beliefs*. Poster presented at the 2017 CFP Board Academic Research Colloquium, Arlington, VA.
35. Britt, S., Huston, S. J., Bi, R., Asebedo, S. D., Xiao, J. J., VanZutphen, N., Stueve, C., Abbott, D. (2016). *Introducing "the broccoli banter" – The launching of a new webinar series developed by the AFCPE research task force*. Presentation delivered at the 2016 Association for Financial Counseling and Planning Annual Conference, Louisville, KY.

36. Britt, S., Huston, S. J., Bi, R., **Asebedo, S. D.**, Xiao, J. J., VanZutphen, N., Stueve, C., Abbott, D. (2016). *Building the practitioner-research bridge... with "broccoli."* Presentation delivered at the 2016 Association for Financial Counseling and Planning Annual Conference, Louisville, KY.
37. Seay, M. C., Kim, K. T., **Asebedo, S. D.** (2016). *Achieving positive financial behavior: Investigating the interaction between knowledge and ability.* Paper presented at the 2016 Academy for Financial Services Conference, Las Vegas, NV.
38. **Asebedo, S. D.**, & Seay, M. C. (2016). *From functioning to flourishing: Applying positive psychology to financial planning.* Paper presented at the 2016 Financial Planning Association Conference (FPA-BE), Boston, MA. **2016 Montgomery-Warschauer Award recipient.**
39. **Asebedo, S. D.** (2016). *Positive psychology and financial therapy: Research and practice.* Presented at the 2016 Financial Therapy Association Conference, Asheville, NC.
40. **Asebedo, S. D.**, & Seay, M. C. (2015). *Financial self-control: Facilitating the willpower to save.* Paper presented at the 2015 Financial Planning Association Conference (FPA-BE), Boston, MA. (9 out of 30 papers accepted).
41. Marchant, M. A, Morgan, K, Ferreira, G, **Asebedo, S. D.**, & Jeter, R. (2015). *Lessons learned from CIDER certificate programs: A focus on teaching large courses in agricultural and applied economics.* Poster presented at the 2015 Center for Instructional Development and Educational Research (CIDER) annual conference on teaching large classes, Blacksburg, VA.
42. Seay, M. C., **Asebedo, S. D.**, Thompson, C., Stueve, C., & Russi, R. (2014). *Mortgages and financial satisfaction in retirement.* Paper presented at the 2014 Annual Housing Education and Research Association Conference, Kansas City, MO.
43. **Asebedo, S. D.**, Thompson, C., Stueve, C., Russi, R., & Seay, M. C. (2014). *To leverage or not to leverage: Psychological implications of mortgage debt in retirement.* Paper presented at the 2014 Financial Planning Association Conference (FPA-BE), Seattle, WA. **2014 Best Applied Research Award recipient.**
44. **Asebedo, S. D.**, & Seay, M. (2014). *To flourish: A positive psychology approach to retirement well-being.* Paper presented at the 2014 American Council on Consumer Interests Annual Conference, Milwaukee, WI.
45. **Asebedo, S. D.**, McCoy, M. A., & Archuleta, K. L. (2013). *2013 membership profile of the Financial Therapy Association: A strategic planning report.* Survey results presented at the 2013 Financial Therapy Conference, Lubbock, TX.
46. Britt, S. L., **Asebedo, S. D.**, & Blue, J. (2013). *Workaholism and well-being.* Paper presented at the 2013 American Council on Consumer Interests Annual Conference, Portland, OR.

### **Invited Presentations**

1. **Asebedo, S. D.** (2024). *Financial Health and Wellness: Working with the Human Behind the Numbers.* FPA Knowledge Circle. Webinar.
2. **Asebedo, S. D.**, (2024). *Episode #206: Is Financial Advice Worth It?* Podcast presentation, *The Most Hated F-Word Podcast*, Shaun Maslyk.
3. **Asebedo, S. D.**, (2024). *Episode #192: Financial Planning for a Happier Life.* Podcast presentation, *The Most Hated F-Word Podcast*, Shaun Maslyk.
4. **Asebedo, S. D.** (2024). *PhD Student Panel.* AFS Annual Conference, Columbus, OH.
5. **Asebedo, S. D.** (2024). *Financial Health and Wellness: Working with the Human Behind the Numbers.* FPA NexGen Annual Conference, Phoenix, AZ.
6. **Asebedo, S. D.** (2024). *From modern portfolio theory to client interactions: A history and evolution of financial planning theory.* Paper presented virtually to students of NYU's financial planning master's degree program, hosted by Dr. Michael Kothakota.
7. **Asebedo, S. D.** (2023). *Financial planning client interaction theory.* Paper presented for CFP® continuing education webinar, Business Career College, Canada.

8. **Asebedo, S. D.** (2023). *Conflict resolution--theory and application to money arguments*. SHIFT Human First Financial Guidance 2023 Annual Conference, San Antonio, TX.
9. **Asebedo, S. D.** (2022). *The psychology of portfolio withdrawal rates*. Source Financial Advisors, Park City, Utah.
10. **Asebedo, S. D.** (2022). *Resolving financial conflict*. Standard Deviations Podcast. <https://www.youtube.com/watch?v=sbN0qAVUNqM>
11. **Asebedo, S. D.** (2021). *Financial Self-Efficacy: What it is and why you need to know about it*. Continuing education professional webinar. Financial Experts Network.
12. Archuleta, K. L., **Asebedo, S. D.**, Gray, B. T., McCoy, M. A., Pickens, J. C., & Sheridan, J. (2021). *Facilitating virtual client meetings for money conversations: A multidisciplinary perspective on skills and strategies for financial planners*. Financial Therapy Association webinar. Equal authorship presentation.
13. **Asebedo, S. D.** (2021). PFP research in personality, financial self-efficacy, and positive psychology. Virtual presentation delivered to Kansas State University's Ph.D. Program
14. **Asebedo, S. D.** (2021). *Virtual client meetings*. Podcast presentation, *The Human Side of Money*, Brendan Frazier.
15. **Asebedo, S. D.**, Anthony, M., & Klontz, B. (2021). *Hard Times Require Soft Skills*. Webinar, *Financial Advisor Magazine* in collaboration with ROL Advisor. Equal authorship/presentership.
16. **Asebedo, S. D.**, (2021). *Episode #38: Financially functioning to flourishing*. Podcast presentation, *The Most Hated F-Word Podcast*, Shaun Maslyk.
17. **Asebedo, S. D.**, Browning, C. (2021). *The Psychology of Portfolio Withdrawal Rates*. Podcast presentation, *A Smart Financial Plan*, My Wealth Partners.
18. **Asebedo, S. D.** (2020). *Client relationships*. Presentation delivered for the Financial Planning Spectacular 2020.
19. **Asebedo, S. D.** (2020). *Providing value to clients in volatile markets*. Presentation delivered for the Life20 Virtual Summit.
20. **Asebedo, S. D.** (2020). *The consumer well-being fishbowl*. American Council on Consumer Interests (ACCI) annual conference in partnership with the *Journal of Consumer Affairs*.
21. **Asebedo, S. D.** (2019). *Planning for conflict in client relationships*. Paper presented at the National Association of Personal Financial Advisors (NAPFA) annual conference, Austin, TX.
22. **Asebedo, S. D.**, Seay, M. C., Enete, S., & Gray, B. (2019). *A positive psychology intervention for happiness, financial satisfaction, and financial self-efficacy*. Paper presented to the Kansas State University Ph.D. students, Manhattan, KS.
23. **Asebedo, S. D.**, Seay, M. C., Enete, S., & Gray, B. (2019). *A positive psychology intervention for happiness, financial satisfaction, and financial self-efficacy*. Paper presented for the Financial Planning Research Series, sponsored by the Texas Tech Department of Personal Financial Planning and the Center for Financial Responsibility.
24. **Asebedo, S. D.**, & Browning, C. (2019). *The psychology of portfolio withdrawal rates*. Paper presented to PFP 5385: Behavioral Finance from a Financial Planning Perspective, Texas Tech University, Lubbock, TX.
25. **Asebedo, S. D.**, & Browning, C. (2018). *The psychology of portfolio withdrawal rates*. Paper presented to the Texas Tech Research Club, Texas Tech University, Lubbock, TX.
26. **Asebedo, S. D.**, & Browning, C. (2018). *The psychology of portfolio withdrawal rates*. Paper presented for the FP Research Series, sponsored by the Texas Tech Department of Personal Financial Planning and the Center for Financial Responsibility.
27. **Asebedo, S. D.** (2017). *Evaluation of research in financial therapy*. Presentation delivered at the 2017 Financial Therapy Association conference in San Diego, CA.
28. **Asebedo, S. D.** (2017). *From personality to saving behavior: Bridging the saving gap*. Paper presented for a Money Quotient continuing education webinar.
29. **Asebedo, S. D.** (2017). *Building financial peace: A conflict resolution framework for money arguments*. Paper presented for a Financial Therapy Association continuing education webinar.

30. **Asebedo, S. D.**, & Wilmarth, M. J. (2017). Financial strain and mental health: Does how we feel about financial strain matter for mental health? Paper presented for the “Broccoli Banter” Webinar Series. From Research to Practice: The Connection Between Mental and Financial Health. Association for Financial Counseling and Planning.
31. **Asebedo, S. D.**, & Seay, M. C. (2017). *Positive psychology in financial planning*. Paper presented for an online podcast in the FPA’s “You’re a Financial Planner... Now What?” series by Hannah Moore.
32. **Asebedo, S. D.**, & Seay, M. C. (2017). *Applications of positive psychology in financial planning*. Paper presented at the Texas A&M University Financial Planning Career & Education Conference, College Station, TX.
33. **Asebedo, S. D.**, & Seay, M. C. (2016). *From functioning to flourishing: Applying positive psychology to financial planning*. Paper presented at the 2016 Money Quotient Retreat, Portland, OR.
34. **Asebedo, S. D.**, & Seay, M. C. (2016). *From functioning to flourishing: Applying positive psychology to financial planning*. Online paper presentation for a Kansas State University doctoral research seminar.
35. **Asebedo, S. D.** (2016). *Positive psychology and financial therapy: Research and practice*. Financial Therapy Association continuing education webinar.
36. **Asebedo, S. D.**, & Seay, M. C. (2016). *Positive psychology: Introduction and implications for financial behavior*. Paper presented at the Phoenix 2016 Financial Planning Association Conference, Phoenix, AZ.
37. **Asebedo, S. D.** (2016). *From personality to saving behavior: Bridging the saving gap*. Paper presented at the 2016 Far West Roundup Conference, Santa Cruz, CA.
38. **Asebedo, S. D.**, & Seay, M. C. (2016). *Positive psychology: Introduction and implications for financial behavior*. Association for Financial Counseling and Planning (AFCPE) training webinar.
39. **Asebedo, S. D.**, & Seay, M. C. (2015). *Positive psychological attributes and retirement satisfaction*. Paper presented at Erasmus University, Rotterdam, Netherlands.

### **Peer Reviewed Conference Proceedings**

- Asebedo, S. D.**, & Browning, C. (2018). *The psychology of portfolio withdrawal rates*. Academy for Financial Services (AFS) Conference Proceedings.
- Asebedo, S. D.**, Seay, M. C., Wilmarth, M. J., & Archuleta, K. (2017). *From personality to saving behavior: Bridging the gap*. American Council on Consumer Interests, Consumer Interests Annual, Volume 63.

### **Outreach and Engagement<sup>3</sup>**

---

- Asebedo, S. D.** (2022). *Emotional spending*. Presentation delivered to Texas Tech employees through the Texas Tech Human Resources Department’s Learning Series, Lubbock, TX
- Asebedo, S. D.** (2022). *The science behind money and emotions*. Research presentation delivered for the Texas Tech University Osher Life-Long Learning program, Lubbock, TX.
- Asebedo, S. D.** (2020). *Communication skills: For work, clients, and personal relationships*. Training delivered to Texas Tech Institutional Advancement.

---

<sup>3</sup> Student contributors are highlighted in gray.

- Asebedo, S. D., & Browning, C.** (2019). *The Psychology of Portfolio Withdrawal Rates*. Research presentation delivered for the Texas Tech University Osher Life-Long Learning program, Lubbock, TX.
- Cogan, S., Bearden, G., Holguin, J., Heetai, V., & Asebedo, S.** (2019). 2018 NAGDCA retirement planning competition. Poster presented at the 2019 Undergraduate Research Conference, Lubbock, TX.
- Asebedo, S. D.** (2019). Practitioner Implications Panel Facilitator, Scholar-Practitioner Speaker Series, CFP Board Annual Research Colloquium, Arlington, VA.
- Asebedo, S. D.,** (2018). *Exploring money conflict*. Technical video developed for the CFT-ITM (Certified Financial Therapist-ITM) education program, sponsored by the Financial Therapy Association.
- Asebedo, S. D.,** (2018). *An introduction to research evaluation for CFT-ITM*. Technical video developed for the CFT-ITM (Certified Financial Therapist-ITM) education program, sponsored by the Financial Therapy Association.
- Asebedo, S. D., & Seay, M. C.** (2018). *From functioning to flourishing: Applying positive psychology to financial planning*. Paper presented for Texas Tech University's Red to Black financial coaching and financial literacy program, Lubbock, TX.
- Asebedo, S. D.** (2017). *Retirement plan distributions: Navigating the rules*. Technical presentation delivered for the Texas Tech University Osher Life-Long Learning program, Lubbock, TX.
- Asebedo, S. D.** (2017). *Retirement planning teaching seminar*. Financial Planning Teaching Program through the CFP Board in collaboration with the Columbia School of Professional Studies. New York, NY.
- Asebedo, S. D.** (2017). *Insurance planning teaching seminar*. Financial Planning Teaching Program through the CFP Board in collaboration with the Columbia School of Professional Studies. New York, NY.
- Asebedo, S. D.** (2017). *Estate planning teaching seminar*. Financial Planning Teaching Program through the CFP Board in collaboration with the Columbia School of Professional Studies. New York, NY.
- Asebedo, S. D.** (2017). *Outliving your money: Managing longevity risk in retirement*. Technical presentation delivered for the Texas Tech University Osher Life-Long Learning program, Lubbock, TX.
- Asebedo, S. D., Slabach, C.** (2016). Retirement planning for the young attorney and solo practitioner. Technical presentation delivered for the Texas Tech University Law School Academy for Leadership in the Legal Profession, Lubbock, TX.

## **Selected Media Citations**

---

- CNBC** *Shopping too much online? Here's how to cut back*, by Annie Nova, October 10, 2020: <https://www.cnn.com/2020/10/10/how-to-cut-back-on-your-online-shopping-during-coronavirus.html>
- Channel that anxiety to avoid making bad investment decisions*, by Annie Nova, April 11, 2018: <https://www.cnn.com/2018/04/11/channel-anxiety-to-avoid-bad-investment-decisions.html>
- Everything Lubbock** *TTU Analysis: Most people spent CARES Act funds on needs, not wants*. News Release, January 9, 2021: <https://www.everythinglubbock.com/news/local-news/ttu-analysis-most-people-spent-cares-act-funds-on-needs-not-wants/>

**KCBD 11** *TTU completes novel research in virtual financial planning.* By Brittany Michaleson, June 19, 2021. <https://www.kcbd.com/2021/06/19/ttu-completes-novel-research-virtual-financial-planning/>

**Financial Advisor Magazine** *Here comes the certified financial therapist designation.* By Jadah Riley, May 1, 2018. <https://www.fa-mag.com/news/here-comes-the-certified-financial-therapist-designation-38388.html>

**Forbes** *Psychological research says wealth is created by chasing positive emotions, not money alone.* By Mark Travers, October 2<sup>nd</sup>, 2022. <https://www.forbes.com/sites/traversmark/2022/10/02/psychological-research-says-wealth-is-created-by-chasing-positive-emotions-not-money-alone/?sh=29dd95e66328>

*Sarah Asebedo's secret ingredient for a successful retirement.* By Taylor Tepper, February 16, 2021. <https://www.forbes.com/advisor/retirement/sarah-asebedo-interview-financial-self-efficacy/>

**Kiplinger** *Gift college to your grandchild.* By Mary Kane, April 6, 2018: <https://www.kiplinger.com/article/retirement/T042-C000-S004-gifting-college-to-your-grandchild.html>

**New York Times** *'I'm always worrying': The emotional toll of financial stress* By Christina Caron, July 25, 2022 <https://www.nytimes.com/2022/07/25/well/mind/stress-money-relationships.html>

#### **NYMag.com, The Cut**

*My Parents Are Still Paying My 30-Year-Old Brothers' Rent!* By Charlotte Cowles, October 23, 2019: <https://www.thecut.com/2019/10/my-parents-are-still-paying-my-30-year-old-brothers-rent.html>

*6 ways to feel better about your money in 2019.* By Charlotte Cowles, December 21, 2018: <https://www.thecut.com/2018/12/how-to-be-better-with-money-in-2019.html>

*Should I pay rent when my boyfriend owns the house?* By Charlotte Cowles, January 18, 2018: <https://www.thecut.com/2018/01/living-with-a-partner-who-owns-a-house-rent.html>

*How can I train myself to want less stuff?* By Charlotte Cowles, October 5, 2017: <https://www.thecut.com/2017/10/advice-how-to-spend-less-online.html>

*What if I can't afford my rich friend's wedding?* By Charlotte Cowles, June 23, 2017: <https://www.thecut.com/2017/06/money-mom-what-if-i-cant-afford-my-rich-friends-wedding.html>

**Nerdwallet** *Ask Brianna: Is financial therapy right for me?* By Brianna McGurran. March 31, 2017: <https://www.nerdwallet.com/blog/loans/student-loans/ask-brianna-financial-therapy>

**Therapy Tips** *Why positive emotions could be the key to creating wealth.* By Mark Travers, October 2<sup>nd</sup>, 2022. <https://therapytips.org/interviews/why-positive-emotions-could-be-the-key-to-creating-wealth>

**TIME: Next Advisor** *4 Financial Therapists on How to Plan for a Less Anxious 2021.* By Ryan Haar, January 4, 2021: <https://time.com/nextadvisor/in-the-news/financial-therapist-2021-outlook/>

#### **Dissertation Committees<sup>4</sup>**

---

**Ashley McWhorter**, Texas Tech University, Dissertation Chair

**Giovani Rodriguez-Martinez**, Texas Tech University, Dissertation Chair

---

<sup>4</sup> Students that have completed their degree are highlighted. Chaired and co-chaired dissertations are in bold.

**Joel Steffel**, Fall 2024, *The Impact of Opioid Use Disorder on the Well-Being Capabilities of Texas Families*, Texas Tech University, Dissertation Committee Member

**Dilruba Moutusi**, Summer 2023, *Three Essays on Retirement Preparedness of Married Individuals*, Texas Tech University, Dissertation Chair

**Taufiq Hasan Quadria**, Summer 2022, *Three Essays on Perception Bias in the Financial Knowledge of American adults*, Texas Tech University, Dissertation Committee Member

**Colin Slabach**, Summer 2022, *The Joint Retirement Decision and Life Satisfaction of Older Adults*, Texas Tech University, Dissertation Co-Chair

**Sabina Pandey**, Summer 2022, *Three Essays on Intertemporal Choice and Consumption*, Texas Tech University, Dissertation Committee Member

**Blake Gray**, Summer 2022, *Three Essays on Women as Primary Investors in the United States of America*, Texas Tech University, Dissertation Chair

**Lamya Alsaadi**, Summer 2022, *Three Essays on Financial Well-Being and Retirement Planning Behaviors*, Texas Tech University, Dissertation Chair

**Ghirass Abualshamat**, Spring 2022, *Three Essays on Retirees' Psychological and Financial Well-Being: Investigating Spousal Effects and Investment Literacy with Retirement Outcomes*, Texas Tech University, Dissertation Chair

**Olamide Olajide**, Spring 2022, *Three Essays on Retirees' Financial Satisfaction*, Texas Tech University, Dissertation Chair, **First Place Outstanding Dissertation Award for 2022 in the category of Social Sciences** awarded by the TTU Graduate School. **Robert O. Herrmann Outstanding Dissertation Award 2023, ACCI.**

**Ying Chen**, Fall 2021, *Three Essays on Financial Technology, Psychological Factors, and Emergency Fund Savings*, Texas Tech University, Dissertation Chair

**Shane Enete**, Fall 2020, *Three Essays on the Relationship Between Emotions and Financial Resources*, Kansas State University, Dissertation Committee Member

**Yi Liu**, Summer 2020, *Three Essays about Behavioral Factors on Investing and Spending*, Texas Tech University, Dissertation Committee Member

**Preston Cherry**, Spring 2020, *Personality Traits and Financial Risks Among Older Americans: Living Too Long, Dying Too Early, and Living Too Sick*, Texas Tech University, Dissertation Co-Chair

**Reem Hussein**, Spring 2020, *Three Essays on End-of-Life Planning*, Texas Tech University, Dissertation Committee Member

**Robert Pagliarini**, Summer 2019, *The Role of Parent-Provided Financial Education on Financial Beliefs, Financial Behaviors, and Financial Satisfaction*, The American College, Dissertation Committee Member

**Somer Anderson**, Spring 2019, *Mortgage Debt and Retirement Transition Decisions*, Kansas State University, Dissertation Committee Member

**Jennifer Lehman**, Spring 2018, *Three Essays on Special Donation Types*, Texas Tech University, Dissertation Committee Member

## **Teaching**

---

**Texas Tech University**



Communication and Counseling  
Graduate (PFP 5377)  
Undergraduate (PFP 3330)

Retirement Planning  
Graduate (PFP 5394)  
Undergraduate (PFP 3374)

Professional Technology in Personal Financial Planning  
Graduate (PFP 5380)  
Undergraduate (PFP 4380)

Capstone  
Graduate (PFP 5373, 6373)

Ph.D. Research Seminar (PFP 6397)

Philanthropic Fund Development (PFP 6330)

**Virginia Tech (all undergraduate)**

Retirement Planning (AAEC 4104)  
Financial Planning for Professionals (AAEC 3104)  
Client Relationship Management (AAEC 4124)  
Financial Planning Technology and Modeling (AAEC 4114)  
Personal Financial Planning (AAEC 2104)

**Service**

---

**University Service, Texas Tech University**

Graduate School Professional Development Advisory Committee	2020 – Current
Textbook Affordability Committee	2019 – Current
Graduate School Scholarship/Fellowship Review Committee	March 2021

**College Service, College of Human Sciences, Texas Tech**

Fulbright Scholar in Residence Application Committee	2021 – 2021
Grade Appeals Committee	2021 – Current
Curriculum Committee	2020 – Current
Doctoral Defense Representative Committee	2019
Faculty Council	2018 – 2019
Technology Users Committee	2016 – 2018

**Departmental Service, Personal Financial Planning, Texas Tech**

School of Financial Planning Executive Committee	2021 – Current
Personal Financial Planning Association (PFPA) Faculty Advisor	2016 – Current
Doctoral Scholarship Committee (Chair)	2020 – Current
Chair Search Committee (member)	2020 – 2021

Retirement Planning and Living Research Cluster	2016 – 2019
NAGDCA Retirement Planning Competition Team Advisor	2017 – 2018
T3 Technology Competition Team Advisor	2019
Communication Literacy Plan Committee (member)	2017
Interim Master's Program Director	9/2023 – 12/2023

### **External Service**

Reviewer (Journal Articles, Conference Papers, Abstracts, and Grants)	Ongoing
American Council on Consumer Interests Annual Conference	
American Council on Consumer Interests Small Grants Program	
Association for Financial Counseling and Planning Annual Conference	
Australian Psychologist	
Family and Consumer Sciences Research Journal	
Financial Therapy Association Annual Conference	
Financial Planning Review	
International Journal of Behavioral Development	
Journal of Economic Psychology	
Journal of Financial Planning	
Journal of Consumer Affairs	
Journal of Family and Economic Issues	
Journal of Financial Counseling and Planning	
Journal of Financial Therapy	
Personality and Individual Differences	
Psychology and Aging	
Financial Therapy Association (FTA)	
President-Elect, President, Past-President	2016 – 2019
Strategic Planning Committee Chair	2013 – 2017
Board of Directors	2013 – 2019
CFP Board	
FPR Dialogues Committee Member	2018 – 2019
Council on Education	2025 -
Journal of Financial Therapy	
Editor	2020 – Current
Journal of Personal Finance	
Editorial board member	2017 – Current
Journal of Financial Service Professionals	
Columnist: Advice for the Young Planner	2016 – 2017
Association for Financial Counseling and Planning (AFCPE)	
Research Task Force	2016 – 2017
Departmental Service, Virginia Tech	
Portfolio advisor for COINs (Commodities Investing for Students)	2015 – 2016
Undergraduate committee	2014 – 2016

### **Memberships**

Financial Therapy Association	2012 – Current
American Council on Consumer Interests	2014 – Current
Financial Planning Association	2004 – Current
Association for Financial Counseling, Planning, and Education	2020 – Current

## **Professional Development**

---

- 2022 Grant Writing Proposal Workshop, facilitated by John D. Robertson
- 2022 Write Winning Grant Proposals, facilitated by John D. Robertson
- 2021 Psychometrics, Stats Camp Statistical Methods Training, facilitated by Matt Deimer
- 2018 Longitudinal SEM, Stats Camp Statistical Methods Training, facilitated by Todd Little
- 2017 SEM Foundations, Stats Camp Statistical Methods Training, facilitated by Todd Little
- 2015 Introduction to Structural Equation Modeling, Statistical Horizons, facilitated by Paul Allison
- 2015 Longitudinal Data Analysis using SAS, Statistical Horizons Workshop, facilitated by Paul Allison
- 2015 New Faculty/Early Career Teaching Certificate, Center for Instructional Development and Educational Research (CIDER), Virginia Tech, facilitated by Peter Doolittle
- 2015 Course Design/Redesign institute workshop, Center for Instructional Development and Educational Research (CIDER), Virginia Tech, facilitated by Peter Doolittle