Christopher M. Browning, Ph.D.

Associate Professor
School of Personal Financial Planning
Texas Tech University
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EDUCATION:

Ph.D., (Personal Financial Planning), 2013, Texas Tech University
Title: Managing Retirement Resources: Evidence from the HRS
Major Advisors: Dr. Michael S. Finke & Dr. Sandra J. Huston

B.B.A./M.P.A., (Accounting), 2004, West Texas A&M University

PROFESSIONAL EXPERIENCE:

Texas Tech University, Lubbock, TX (Aug. 2013-Present), Assistant Professor, B.S. Director, Department of Personal Financial Planning, College of Human Sciences.

East Central University, Ada, OK (Aug. 2011-Aug. 2013), Assistant Professor, Chickasaw Nation Endowed Professor, Chair, Department of Accounting, School of Business.

Texas Tech University, Lubbock, TX (Aug. 2008-Aug. 2011), Graduate Part-time Instructor, Department of Personal Financial Planning, College of Human Sciences.

West Texas A&M University, Canyon, TX (Aug. 2005-May 2007), Instructor, Department of Accounting, Economics, and Finance, College of Business.

West Texas A&M University, Canyon, TX (Jan. 2005-May 2005), Adjunct Instructor, Department of Accounting, Economics, and Finance, College of Business.

HONORS, AWARDS, AND RECOGNITION

2024 PFP Teacher of the Year, Personal Financial Planning Association

2023 PFP Teacher of the Year, Personal Financial Planning Association

2020 InvestmentNews' 40 Under 40

2019 Kathryn Burleson Faculty Service Award

2017 The Best of 2017, Journal of Financial Planning

2016 Hemphill-Wells New Professor Excellence in Teaching Award, COHS Nominee

2016 PFP Teacher of the Year, Personal Financial Planning Association

2015 Alumni Association's New Faculty of the Year Award

2015 PFP Teacher of the Year, Personal Financial Planning Association

2014 Best Paper in Financial Planning Award, Academy of Financial Services

2010 Best Paper in Financial Planning Award, Academy of Financial Services

2010 Winner, iOME National Retirement Challenge

AREAS OF INTEREST:

Research: Consumer Behavior and Decision Making, Retirement Planning and Policy

Teaching: Retirement Planning, Fundamentals of Financial Planning, Regulatory Policy

RESEARCH & SCHOLARSHIP

Peer Reviewed Journal Publications:

5

1. Chimbane, T., **Browning, C.**, & Kalenkoski, C. (2024). Exploring Retirement Disparities and the Mitigating Factors. *Journal of Financial Counseling and Planning,* In Press.

5

2. Asebedo, S. & **Browning, C.** (2020). Psychology of Portfolio Withdrawal Rates. *Pscychology & Aging*, *35*(1), 78-90.

5

3. Payne, P., Kalenkoski, C., & **Browning, C.** (2019). Risk Tolerance and the Financial Satisfaction of Credit Card Users. *Journal of Financial Counseling and Planning, 30*(1), 110-120.

4

4. **Browning, C.** (2018). Post-retirement Spending Discomfort and the Role of Preparedness, Preferences, and Expectations. *Journal of Personal Finance, 17*(2), 51-62.

4

5. Lumby, J., **Browning, C.**, & Finke, M. (2017). The Impact of Product Knowledge and Quality of Care on Long-term Care Insurance Demand: Evidence from the HRS. *Journal of Personal Finance*, *16*(2), 48-61.

3

6. Cheng, Y., **Browning, C.**, & Gibson, P. (2017). The Value of Communication in the Client/Advisor Relationship. *Journal of Financial Planning*, *30*(8), 36-44.

3

7. **Browning, C.**, Guo, T., Cheng, Y., & Finke, M. (2016). Spending in Retirement: Determining the Consumption Gap. *Journal of Financial Planning*, *29*(2), 42-53.

4

8. Payne, P., **Browning, C.**, & Kalenkoski, C. (2016). Public Reaction to Stock Market Volatility: Evidence from the ATUS. *Applied Economics Letters*, *23*(17), 1197-1200.

4

9. Martin Jr., T., Guillemette, M., & **Browning, C.** (2016). Do Retirement Planning Strategies Alter the Effect of Time Preference on Retirement Wealth?. *Applied Economics Letters*, *23*(14), 1003-1005.

4

10. Guillemette, M., **Browning, C.**, & Payne, P. (2015). Don't Like the Picture? Change the Frame: The Impact of Cognitive Ability and Framing on Risky Choice. *Applied Economics Letters*, *22*(18), 1515-1518.

4

11. **Browning, C.**, Huston, S., & Finke, M. (2015). Cognitive Ability and Post-retirement Asset Decumulation. *Journal of Family and Economic Issues*, *37*(2), 242-253. Impact Factor = .924, Rank = 221/353 in economics, Citations = 7.

5

12. **Browning, C.**, & Finke, M. (2015). Cognitive Ability and the Stock Reallocations of Retirees during the Great Recession. *Journal of Consumer Affairs*, *49*(2), 356-375.

5

13. **Browning, C.**, Finke, M., & Huston, S. (2012). Rational Choice with Complex Products: Consumer Valuation of Annuities. *Journal of Financial Counseling and Planning*, *23*(2), 32-45.

Refereed Books Published:

14. **Browning, C.**, & Finke, M. (2016). Conducting Research in Financial Planning. In J.J. Xiao (2nd ed.), *Handbook of Consumer Finance Research*. New York, NY: Springer. Citations = 2.

Manuscripts in Progress:

15. Ahmmed, F., Kalenkoski, C., **Browning, C.**, Examining the Gender Gap in Participation in Employer-Sponsored Retirement Plans, Oaxaca Decomposition, *Journal of Financial Counseling and Planning*, Submitted.

16. Ahmmed, F., Kalenkoski, C., **Browning, C.**, Financial Education and Retirement Plan Participation, J*ournal of Financial Counseling and Planning*. Submitted.

17. Brockbank, A., Kalenkoski, C., **Browning, C.**, Is Using a Financial Advisor Related to Cryptocurrency Investment, *Applied Economic Letters*. Submitted.

18. Brockbank, A., Kalenkoski, C., **Browning, C.**, Is Human Capital Investment Related to Retirement Preparedness, Working Paper.

19. Brockbank, A., **Browning, C.**, Kalenkoski, C., Does Participation in Financial Education Associate with Greater Investment Knowledge, *Journal of Financial Counseling and Planning*. Submitted.

20. Chimbane, T., **Browning, C.**, Exploring the Match Between Retirement Disparities and Perceived Retirement Adequacy, Working Paper.

21. Chimbane, T., **Browning, C.**, Retirement Worry and Perceptions of Control, Working Paper.

22. Lu, Y., Guillemette, M., Lutter, S., **Browning, C.** The Pandemic-Related Stimulus Payment and Financial Stress: Does Payment Usage Matter?. *Financial Services Review*, Submitted.

23. Sigauke, T., Kalenkoski, C., **Browning, C.**, Financial Literacy and Retirement Investments Beyond Employer-Sponsored Retirment Plans, *Journal of Financial Counseling & Planning*, Submitted.

24. Sigauke, T., Kalenkoski, C., **Browning, C.**, Financially Supporting Children and Parents Retirement Planning, Working Paper.

25. Sigauke, T., Kalenkoski, C., **Browning, C.**, Financial Sophistication of Single Women and Retirement Planning, Working Paper.

26. Zhang, J., **Browning, C.**, James, R., Lacombe, D., Yan. Y. The Impact of Personal Circumstances on Bankruptcy Filing Amond Non-Self-Employed Individuals in the United States. *Financial Services Review*, Submitted.

Refereed Conference Proceedings:

1. Guillemette, M., **Browning, C.**, & Payne, P. (2015). Don't Like the Picture? Change the Frame: The Impact of Cognitive Ability and Framing on Risky Choice, World Finance Conference, Buenos Aires, Argentina, *Accepted for July 2015*.

2. **Browning, C.**, Finke, M., & Huston, S. (2013). Did Cognitive Ability Affect the Stock Reallocation Decisions of Older Investors During the Great Recession?. Academy of Financial Services Annual Conference, Chicago, Illinois, *Accepted for October 2013*.

3. **Browning, C.** (2010). Barriers to Annuitization. Academy of Financial Services Annual Conference. Denver, CO, *Accepted for October 2010*.

Refereed Conference Presentations:

1. **Browning, C.** (2017). Post-retirement Spending Discomfort and the Role of Preparedness, Preferences, and Expectations. Academy of Financial Services Annual Conference, Nashville, TN.

2. Asebedo, S., & **Browning, C.** (2017). The Psychology of Portfolio Withdrawal Rates. Academy for Financial Services Annual Conference, Nashville, TN.

3. **Browning, C.**, & Khalid, Z. (2017). Habits and the Incentive to Save in Retirement. Academy of Financial Services National Conference, Nashville, TN.

4. Cheng, Y., **Browning, C.**, Gibson, P. (2017). The Value of Communication in the Client/Advisor Relationship. Academic Research Colloquium for Financial Planning and Related Disciplines, Washington, D.C.

5. **Browning, C.** (2017). Why Are Americans Uncomfortable Spending from Their Retirement Portfolio: Evidence from Survey on Retirement Risk Tolerance. Academic Research Colloquium for Financial Planning and Related Disciplines, Washington, D.C.

6. Zhang, X., **Browning, C.** & Cheng, Y. (2016). The Gross Profitability Premium in the Real World. Academy of Financial Services Annual Conference, Las Vegas, Nevada.

7. Lui, Y., **Browning, C.**, & Cheng, Y. (2016). Measuring the Impact of Perceived Longevity on Asset Decumulation Decisions. Academy of Financial Services Annual Conference, Las Vegas, Nevada.

8. Cheng, Y. and **Browning, C.** (2016). The Value of Communication in the Client/Advisor Relationship. Financial Planning Association National Conference, Baltimore, Maryland.

9. Cummings, B., and **Browning, C.** (2015). Equity Allocations during the Great Recession. Academy of Financial Services Annual Conference, Orlando, Florida.

10. Martin Jr., T., Guillemette, M., & **Browning, C.** (2015). Do Retirement Planning Strategies Alter the Effect of Time Preference on Retirement Wealth? Academy of Financial Services Annual Conference, Orlando, Florida.

11. Payne, P., **Browning, C.**, & Kalenkoski, C. (2015). Public Reaction to Stock Market Volatility: Evidence from the ATUS. The Financial Planning Association Annual Conference, Boston, Massachusetts.

12. Cummings, B., and **Browning, C.** (2015). Equity Allocations during the Great Recession. The Behavioral Finance and Economics Annual Conference, Philadelphia, Pennsylvania.

13. Guillemette, M., **Browning, C.**, & Payne, P. (2015). Don’t Like the Picture? Change the Frame: The Impact of Cognitive Ability and Framing on Risky Choice, World Finance Conference, Buenos Aires, Argentina.

14. Guillemette, M., **Browning, C.**, & Payne, P. (2015). Don't Like the Picture? Change the Frame: The Impact of Cognitive Ability and Framing on Risky Choice, American Council on Consumer Interests Annual Conference, Clearwater Beach, Florida.

15. **Browning, C.**, Guo, T., Cheng, Y. (2014). The Retirement Consumption Gap: Evidence from the HRS. Academy of Financial Services Annual Conference, Nashville, Tennessee.

16. Guillemette, M., **Browning, C.**, Payne, P. (2014). Framing, Cognitive Ability and Risky Choice. Academy of Financial Services Annual Conference, Nashville, Tennessee.

17. **Browning, C.** (2013). Did Cognitive Ability Affect the Stock Reallocation Decisions of Older Investors During the Great Recession?, Academy of Financial Services Annual Conference, Chicago, Illinois.

18. **Browning, C.** (2010). Barriers to Annuitization. Academy of Financial Services Annual Conference, Denver, Colorado.

Dissertation Committees:

1. Patrick Tito Buah Bassuah, Ph.D. Candidate, Dissertation Committee Chair, Dissertation Topic: Deciphering the Dynamics of the Gig Economy.

2. Joseph Johnson, Ph.D. Candidate, Dissertation Committee Chair, Dissertation Topic: Three Essays on Risk Management in Retirement.

3. Yan, Lu, Ph.D. Candidate, Dissertation Committee Member, Dissertation Topic: Three Essays on Transaction Frequency, Financial Stress and Investment Ownership.

4. Pengyu Qian, Ph.D. Candidate, Dissertation Committee Member, Dissertation Topic: Three Essays on Regulation in the Financial Services Industry.

5. Junhao Zhang, Ph.D. Candidate, Dissertation Committee Chair, Dissertation Topic: Three Essays on Personal Bankruptcy.

6. Ferdous Ahmmed, Ph.D., Fall 2023. Dissertation Committee Chair, Dissertation Topic: Three Essays on Retirement Saving.

7. Tanake Chimbane, Ph.D., Fall 2023. Dissertation Committee Co-Chair, Dissertation Topic: Three Essays on Retirement Preparedness.

8. Alex Brockbank, Ph.D., Summer 2023. Dissertation Chair, Dissertation Topic: Human Capital Investment and Financial Decision Making.

9. Tapiwa, Sigauke, Ph.D., Summer 2023. Dissertation Chair, Dissertation Topic: Three Essays on Examining the Determinants of Retirement Planning.

10. Ghirass Abualshamat, Ph.D., Summer 2022, Dissertation Committee Member, Dissertation Topic: Retirees' Psychological and Financial Well-Being: Investigating Spousal Effects and Investment Knowledge on Retirement Outcomes.

11. Lamya Alsaadi, Ph.D., Summer 2022, Dissertation Committee Member, Dissertation Topic: Three Essays on Financial Well-being and Retirement Planning Behavior.

12. Qi Sun, Ph.D., Fall 2021, Dissertation Committee Member, Dissertation Topic: Three Essays on Longevity Insurance and Households' Asset Allocation Decisions Throughout the Life Cycle.

13. Ying Chen, Ph.D., Fall 2021, Dissertation Committee Member, Dissertation Topic: Three Essays on Financial Technology, Psychological Factors, and Emergency Fund Savings.

14. Ruizhi Chen, Ph.D., Fall 2022, Dissertation Committee Co-Chair, Dissertation Topic: Three Essays on Individual Risk Preferences in Retirement.
15. Colin Slabach, Ph.D., Fall 2022, Dissertation Committee Co-Chair, Dissertation Topic: Three Essays on the Financial Decisions of Retirees.

16. Steele Campbell, Ph.D., Spring 2020. Dissertation Committee Member, Dissertation Topic: Discussions of Demand and Government Intervention.

17. Preston Cherry, Ph.D., Spring 2020. Dissertation Committee Co-Chair, Dissertation Topic: Three Essays on Personality Traits and the Use of Insurance.

18. Eakamon Oumtrakool, Ph.D., Summer 2018. Dissertation Committee Member, Dissertation Topic: Three Essays on the Time Use and Well-being of Retirees.

19. Lua Augustin, Ph.D., Summer 2018. Dissertation Committee Chair, Dissertation Topic: Three Essays on the Impact of Financial Literacy at Various Stages of Life.

20. Jacob Lumby, Ph.D., Fall 2017. Dissertation Committee Chair, Dissertation Topic: Three Essays on Managing Risk in Retirement.

21. Jacob Williams, Ph. D., Summer 2017. Dissertation Committee Member, Dissertation Topic: Three Essays on Fixed Income Instruments in Retirement.

22. Laura Mattia, Ph.D., Summer 2016. Dissertation Committee Member, Dissertation Topic: Three Essays on the Retirement Gender Gap.

23. David Blanchett, Ph.D., Spring 2016. Dissertation Committee Member, Dissertation Topic: Three Essays in Individual Risk Aversion.

24. Tao Guo, Ph.D., Fall 2015. Dissertation Committee Member, Dissertation Topic: Three Essays in Retirement Planning.

25. Patrick Payne, Ph.D., Summer 2015. Dissertation Committee Co-Chair, Dissertation Topic: The Impact of Markets and Behaviors on Financial Satisfaction.

GRANTS, EXTERNAL FUNDING, AND DEVELOPMENT ACTIVITIES

Research Funded:

1. Principal Investigator. The Future of Financial Planning from the Perspectives of Practitioners and Students, Merrill Lynch Study. $25,000 (100%). Browning, C. August 2017 – October 2018.

2. Principal Investigator. An Examination of the use of Financial Assets to Fund Post-retirement Consumption. TTU College of Human Sciences New Faculty Seed Grant. $5,000 (100%) Browning, C. September 2015 – September 2016.

3. Principal Investigator. The Impact of Cognition on Financial Decision Making in Retirement. TTU College of Human Sciences New Faculty Seed Grant. $5,000 (100%). Browning, C. September 2014 – September 2015.

4. Principal Investigator. New Faculty Start-up Funding. Post-retirement Spending Decisions Project. Texas Tech University. $90,817 (100%). Browning, C. September 2013 – August 2015.

<u>Outreach and Engagement Funded:</u>

1. TTU Financial Planning Academy. Charles Schwab Foundation. $300,000 (60%). Browning, C., Asebedo, A.. August 2023 – July 2024.

2. TTU Financial Planning Academy. Charles Schwab Foundation. $302,000 (60%). Browning, C., Salter, J. August 2022 – July 2023.

3. TTU Financial Planning Academy. Charles Schwab Foundation. $303,915 (60%). Browning, C., Salter, J. August 2021 – July 2022.

4. TTU Financial Planning Academy. Charles Schwab Foundation. $300,000 (60%). Browning, C., Salter, J. August 2020 – July 2021.

5. TTU Financial Planning Academy. Charles Schwab Foundation. $300,000 (50%). Browning, C., Salter, J., & Hampton, V. August 2019 – July 2020.

6. TTU Financial Planning Academy. Charles Schwab Foundation. $240,200 (50%). Browning, C., Salter, J., & Hampton, V. August 2018 – July 2019.

7. TTU Financial Planning Academy. Charles Schwab Foundation. $31,800 (50%). Browning, C., Salter, J., & Hampton, V. August 2017 – July 2018.

8. TTU Financial Planning Academy. Charles Schwab Foundation. $50,000 (50%). Browning, C., Katz, D., & Hampton, V. August 2016 – July 2017.

9. TTU Financial Planning Academy. Charles Schwab Foundation. $100,000 (50%). Browning, C., Katz, D., & Hampton, V. January 2016 – July 2016.

10. Fall Career Day Sponsorship Campaign. $15,500 (25%) in unrestricted gifts. Browning, C., Lauderdale, M., & Hampton, V. 2016 – present.

11. Opportunity Days Sponsorship Campaign. $295,250 (33%) in unrestricted gifts. Browning, C., Lauderdale, M., & Hampton, V. 2014 – present.

<u>Submitted/unfunded:</u>

1. TTU Financial Planning Academy. TD Ameritrade Institutional NextGen Grant Program. $50,000 (50%). Browning, C., Katz, D., Hampton, V., & Lauderdale, M. 2015.

2. TTU Financial Planning Academy. Texas Tech Alumni Association Excellence Grant. $10,000 (50%). Browning, C., Katz, D., Hampton, V., & Lauderdale, M. 2015.

3. Co-Principal Investigator. Cognition and the Mortgage Decision among Retired Americans. Big XII Faculty Fellowship. $5,000 (50%). Seay, M. and Browning, C. 2015.

4. Co-Principal Investigator. Cognition, Well-being, and Investment Management. National Institutes of Health. $272,661 (50%). Finke, M. and Browning, C. 2014.

5. Principal Investigator. The Retirement Consumption Gap: Evidence from the HRS. National Bureau of Economic Research Household Finance Research Grant. $18,831 (100%). Browning, C. 2014.

TEACHING:

Undergraduate Courses - *Developed Course

1. PFP 2315: Personal Financial Planning for Professionals
2. PFP 3198: Professional Development in Personal Financial Planning I *
3. PFP 3210: Professional Field Experience: FPA Volunteers
4. PFP 3298: Professional Development in Personal Financial Planning II *
5. PFP 3301: Introduction to Personal Finance
6. PFP 3374: Retirement Planning
7. PFP 3376: Fundamentals of Asset Management
8. PFP 3398: Professional Development in PFP (*replaced by PFP 3198 & 3298*)
9. PFP 3399: Professional Residency in Personal Financial Planning
10. PFP 4175: Special Topics in Personal Financial Planning

Graduate Courses - *Developed Course, **Communication Literacy Course

1. PFP 5000-101: Accounting for Financial Planning *
2. PFP 5189: Professional Development in Personal Financial Planning I *
3. PFP 5210: Professional Field Experience: FPA Volunteers
4. PFP 5289: Professional Development in Personal Financial Planning II *
5. PFP 5362: Fundamentals of Asset Management
6. PFP 5371: Personal Financial Planning for Professionals
7. PFP 5394: Retirement Planning
8. PFP 5399: Professional Residency in Personal Financial Planning
9. PFP 6377: Research Methods I
10. PFP 6378: Research Methods II
11. PFP 6381: Research Seminar in Asset Management
12. PFP 6383: Seminar in Regulatory Policy

SERVICE:

University Committees:

1. SBS Core Curriculum Committee, 2020 – 2022

2. Active Learning and Undergraduate Engagement Advisory Committee, 2015 – 2016

College Committees:

1. Institutional Effectiveness Committee, PFP Representative, 2016 – 2024
2. Student Services Committee, PFP Representative, 2015 – 2024
3. Scholarship Committee, PFP Representative, 2013 – 2024
4. Faculty Council, PFP Representative, 2015 – 2017; 2020 – 2022; 2024 – present
5. Teaching Effectiveness Committee, 2024 – present
6. Promotion and Tenure Committee, 2024 – present

Departmental Committees:

1. Post Tenure Review Committee, 2024 – present
2. PFP Interim Director, 2021 – 2022
3. PFP Associate Chair, 2019 – 2022
4. PFP Undergraduate Program Director, 2018 – 2022
5. PFP Undergraduate Program Co-Director, 2014 – 2018
6. PFP Assessment Committee, 2014 – 2023
7. PFP GPA Appeals Committee, 2014 – 2017
8. PFP Scholarship Liaison, 2013 – 2022
9. PFP Undergraduate Recruiting Committee, 2013 – 2023

External Service:

1. External Reviewer
   a. Journal of Consumer Affairs
   b. Journal of Financial Counseling and Planning
   c. Financial Services Review
2. Financial Planning Association, member 2013 – present
3. Academy of Financial Services, member 2013 – present
4. American Council on Consumer Interests, member 2014 – 2016

OUTREACH AND ENGAGEMENT:

Leadership Roles:

1. Financial Planning Academy, National Director, 2015 – present
2. Financial Services Review, Editorial Board, 2023 – present
3. Academy of Financial Services, Board Member, 2015 – 2020

4. Financial Planning Association's Theory in Practice Knowledge Circle, Host, 2015 – 2017
5. TTU Personal Financial Planning Research and Development Symposium, Chair, 2014 – 2018
6. Personal Financial Planning Career Development, Chair, 2013 – 2021

Educational Community Presentations:

1. Presenter: Spending in Retirement, NAPFA National Conference, May 2019
2. Presenter: Spending in Retirement, Kansas State University Personal Financial Planning Summit, April 2018
3. Presenter: Spending in Retirement, Texas A&M University Financial Planning Conference, October 2016
4. Presenter: Social Security Basics, TTU Lunch & Learn Series, October 2015
5. Presenter: Tax Basics, TTU Lunch & Learn Series, March 2014
6. Presenter: Tax Basics, J&B Industrial, February 2014

SELECT MEDIA APPEARANCES:

1. 2019, November 18, Personality Traits Affect Retirement Spending. PsychCentral.
2. 2019, November 6, Don't Save Too Little, or Too Much, New York Times.
3. 2019, March 27, Financial Planning Research Highlights from the 2019 CFP Board Academic Research Colloquium. Nerd's Eye View (Michael Kitces Blog).
4. 2017, May 16, Rich Retirees Are Hoarding Cash Out of Fear. Bloomberg, Yahoo Finance.
5. 2017, April 5, Financial Planning Research Highlights from the 2017 CFP Board Academic Research Colloquium. Nerd's Eye View (Michael Kitces Blog).
6. 2016, November 1, Retirees, It's Okay to Spend. Kiplinger's Personal Finance.
7. 2016, April 15, Texas Tech University Debuts 'Financial Planning Academy' for High School Students Interested in Careers in Financial Advice. Business Wire.
8. 2016, March 23, Your Retirement Savings are Big Enough, Study Shows. Consumer Reports.
9. 2015, October 19, 5 Reasons Compound Interest Isn't What It's Cracked Up to Be. US News & World Report.
10. 2015, September 6, The Unsophisticated Sophisticated: Old Age and the Accredited Investors Definition. The CLS Blue Sky Blog, Columbia Law School.
11. 2015, July 28, Why You Should Spend More in Retirement. Money Magazine.
12. 2015, April 1, Older Investors Make "Emotional" Errors as Brains Age. The London Daily Telegraph.
13. 2014, December 13, Six Ways to Safely Save More in Retirement. USA Today.

14. 2014, May 14, In Most Big Cities, It’s Easier to Save Than We Think. Interest.com.
15. 2014, February 15, Is Fear Making You Too Conservative?. MarketWatch.
16. 2014, February 12, New Year, New You: Finance. Texas Tech Today.
17. 2014, January 28, What is Behind America’s Retirement Crisis?. Bankrate.
18. 2013, November 18, Canceling Credit Cards: Should You Do It & How to Avoid Credit Score Damage. CardHub.
19. 2010, August 13, Securing Guaranteed Retirement Income. SmartMoney.