DOROTHY BAGWELL DURBAND, Ph.D., AFC®

College of Human Sciences   Texas Tech University
Box 41162   Lubbock, TX 79409
dottie.durband@ttu.edu   W: (806) 834-1674

EDUCATION

	Master of Library Science Expected December 2024, Texas Woman's University
Ph.D.	Resource Management, emphasis in Family Financial Management 2000, Virginia Tech Dissertation: *Work and Personal Financial Outcomes of Credit Counseling Clients* Chair: Dr. E. Thomas Garman
M.S.	Family Studies, emphasis in Consumer Sciences 1996, Texas Woman's University Thesis: *Consumers' Use of Credit Cards for Emergency Expenses*
B.S.	Family Life and Environment, emphasis in Human Services 1989, Louisiana State University

ACADEMIC AND PROFESSIONAL EXPERIENCE

Texas Tech University

September 2018 –
Associate Dean for Academics and Faculty, College of Human Sciences
Professor, School of Financial Planning

Kansas State University

July 2014 – July 2018
Professor and Director, School of Family Studies and Human Services, College of Human Ecology

Texas Tech University

September 2011 – June 2014
Founding Chair, Department of Community, Family and Addiction Sciences

September 2012 – June 2014
Professor, Department of Personal Financial Planning

September 2000 – September 2013
Director, Red to Black® Program

September 2006 – August 2012
Associate Professor, Division of Personal Financial Planning

September 2007 – August 2011 (on faculty development leave Spring 2011)
Associate Chair, Department of Applied and Professional Studies

September 2000 – 2006
Assistant Professor, Personal Financial Planning, Department of Merchandising, Environmental Design and Consumer Economics

Virginia Tech

January 2000 – June 2000
Graduate Teaching Assistant, College of Human Resources and Education

January 1999 – December 1999
Director of Outreach, National Institute for Personal Finance Employee Education (NIPFEE)

July 1997 – December 1998
Research Associate, Personal Finance Employee Education (PFEE), Center for Organizational and Technological Advancement

Consumer Credit Counseling Service of Greater Fort Worth – Fort Worth, Texas

January 1997 – July 1997
Education Manager

July1995 – December 1996
Training Coordinator

Consumer Credit Counseling Service of the Gulf Coast Area – Houston, Texas

November 1992 – May 1995
Creditor Relations Manager

November 1990 – November 1992
Consumer Credit Counselor

GRANTS AND SPONSORED PROJECTS

External Funding

Durband, D. B., Guillemette, A., & Jurgenson, J. B. (November 2023 – June 2025). *Learning and Serving: A Student Pro Bono Financial Planning Curriculum Project.* Foundation for Financial Planning. Role: Lead author $35,000.

Durband, D. B. (January 2012–June 2013). *Learning By Serving: Today's Students Become Tomorrow's Pro Bono Financial Planners.* Foundation for Financial Planning. Role: Principal investigator (100%). $63,038.

Huston, S., Finke, M., **Durband, D.**, & Hampton, V. (August 2010–August 2011). *Financial Literacy Assessment Project.* Charles Schwab. Role: Co-investigator. $50,000.

Hampton, V., Gustafson, W., Tombs, J., **Bagwell, D.**, & Joo, S. (September 2002–December 2009). *Financial Planning Graduate Education Initiative.* Certified Financial Planner Board of Standards. Role: Co-investigator (10%). $2,000,000.

Nathan, C., Bean, R., Colwell, M., Roman-Shriver, C., & **Bagwell, D.** (June 2005–May 2006). *Texas Tech University Early Head Start Program Renewal Grant.* U.S. Department of Health and Human Services. Role: Co-investigator (12%). $647,795, including supplements of $50,105.

Nathan, C., Bean, R., Colwell, M., Roman-Shriver, C., & **Bagwell, D.** (June 2004–May 2005). *Early Head Start Program Reapplication Grant.* U.S. Department of Health and Human Services. Role: Co-investigator (12%). $622,043, including supplements of $55,077.

Nathan, C., Munsch, J., Wampler, R., **Bagwell, D.**, & Roman-Shriver, C., (September 2002–May 31, 2003). *Child Development Research Center. Early Head Start Program Renewal for Fiscal Year 2002-2003.* U.S. Department of Health and Human Services. Role: Co-investigator (5%). $615,944, including supplements of $94,566.

Hampton, V., Joo, S. Hopkins, J., Gustafson, A, Tombs, J., & **Bagwell, D.** (January 2001–December 2002). *Financial Education Needs of Teachers–Needs Assessment, Program Development, Delivery and Education: The Development of a Workplace Financial Education System.* Foundation for Financial Planning. Role: Co-investigator (10%). $41,336.

Bagwell, D. C., & Orr, S. (2001). *Red to Black Program.* Lubbock Junior League Community Assistance Grant. Role: Co-author $1,500.

Internal Funding

Durband, D. (2016). *Oz to Oz Fellowship* to establish relationship with Charles Darwin University and plan a study tour to the Northern Territory, Australia. Kansas State University Office of the President. $5,000.

Durband, D. (2015). *Academic Excellence* funding for School of Family Studies & Human Services branding and renovations, Kansas State University Office of the Provost and Senior Vice President. $6,396.

Durband, D., & Korb, B. (2009–2010). *Military Quality of Life Enhancement Through Financial Readiness: Ft. Hood Pilot Program*. Texas Tech University College of Human Sciences Dean's Office. $54,500

Huston, S., Finke, M., Hampton, V., & **Durband, D.** (2009–2010). *Financial Literacy Assessment Project.* Texas Tech University Center for Financial Responsibility. $20,000.

Bagwell, D., & Harris, S. (September 2004–August 31, 2005) *Developing Problem-Focused Instructional Media for Financial and Marital Counseling.* Texas Tech University Teaching, Learning, and Technology Center. $9,820.

Bagwell, D. (March 2003–August 2003). *Financial Perceptions, Attitudes and Behavior of College Students: A Review of Literature.* Texas Tech University College of Human Sciences Seed Grant. (100%). $4,500.

Bagwell, D. & Joo, S. (September 2001–August 2002). *Personal Financial Wellness and Worker Productivity – The Initial Study.* Texas Tech University College of Human Sciences Seed Grant. (50%). $4,500.

Internal Funding for Programs

September 2005 – May 2012
Texas Tech Graduate School. Annual funding for two graduate assistants for the Red to Black® program.

September 2003 – June 2005
Texas Tech Graduate School. Annual funding for Red to Black® program graduate assistant.

September 2001 – August 2002
Red to Black Financial Counseling Program. Office of the Texas Tech University Vice President for Student Affairs. Amount funded: $50,000.

September 2000 – August 2001
Red to Black Financial Counseling Program. Office of the Texas Tech University Vice President for Student Affairs. Amount funded: $19,176.

REFEREED JOURNAL ARTICLES

* Denotes published with graduate student authors

Archuleta, K., Asebedo, S. D., **Durband, D. B**., Fife, S., Ford, M. R., *Gray, B. T., Lurtz, M. R., McCoy, M., Cravens Pickens, J., & Sheridan, G. (2021). Facilitating virtual client meetings for money conversations: A multidisciplinary perspective on skills and strategies for financial planners. *Journal of Financial Planning, 34*(4): 80–99.

*Griesdorn, T., S., & **Durband, D. B.** (2016, March). Does self-control predict wealth creation among young baby boomers? *Journal of Family and Economic Issues*, 37(1). 18-28.

*Solis, O., & **Durband, D. B.** (2015). Financial support and its impact on undergraduate student financial satisfaction. *College Student Journal, 49*(1), 93-105.

*De'Armond, D., & **Durband, D.** (2011). Financial planner behavior impact on success in financial planning. *Journal of Behavioral Studies in Business, 4.*

*Halley, R., **Durband, D. B.,** Gustafson, W., & Bailey W. (2011, December). A survey of clergy practices associated with premarital financial counseling. *Journal of Pastoral Care and Counseling, 65*(4).

*Goetz, J., **Durband, D. B.**, Halley, R., & Davis, K. (2011). A peer-based financial planning and education service program: An innovative pedagogic approach. *Journal of College Teaching & Learning, 8*(4).

Durband, D. B., *Britt, S., & Grable, J. E. (2010). Personal and family finance in the marriage and family therapy domain. *Journal of Financial Therapy, 1*(1), 7-22.

*Britt, S. L., Huston, S., & **Durband, D. B.** (2010). The determinants of money arguments between spouses. *Journal of Financial Therapy, 1*(1), 42-60.

*Gilliam, J. E., Dass, M., **Durband, D. B**., & Hampton, V. L. (2010). The role of assertiveness in portfolio risk and financial risk tolerance among married couples. *Journal of Financial Counseling and Planning,*

Mentzer, J., *Britt, S. L., Samuelson, J., *Herrera, J., & **Durband, D. B.** (2010). An annotated bibliography in financial therapy. *Journal of Financial Therapy, 1*(1), 61-85.

Joo, S., **Durband, D. B.**, Grable, J. E. (2009). The academic impact of financial stress on college students. *Journal of College Student Retention: Research, Theory, & Practice, 10*(3), 287-305.

*Davis, K., & **Durband, D. B**. (2008). Valuing the implementation of financial literacy education. *Financial Counseling and Planning, 19*(1), 20-30.

*Plantier, J. H., & **Durband, D. B.** (2007). Assessing the use and usefulness of current financial resources for civilian military spouses. *Financial Counseling and Planning,* 18(2), 76-88. Invited article for outstanding AFCPE Conference Paper award.

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).

*Goetz, J., & **Bagwell, D. C.** (2006). Difficult questions from clients: How practitioners respond. *Journal of Personal Finance, 5*(1), 16-25.

*Gilliam, J., & **Bagwell, D. C**. (2005). Baby boomers in retirement: Challenges and opportunities for financial planners and counselors. *Journal of Personal Finance*.

Shumway, S. T., **Bagwell, D. C.**, & *Bell, M. (2005). Using stages of change and motivational interviewing models to encourage retirement planning. *Journal of Retirement Planning*, 39-50.

*Solis, O., Ferguson, R., *Villareal, V., & **Bagwell, D. C.** (2004). Student financial aid: A review of literature. *Journal of Personal Finance, 3*(1), 73-81.

Bagwell, D. C., Baffi, C., & Redican, K. (2003, Spring). Perceived health status of credit counseling clients. *The Virginia Journal,* 25(1), 23-25.

Bagwell, D. C., & Kim, J. (2003). Financial stress and absenteeism among credit counseling clients. *Journal of Consumer Education, 21, 50-58.*

Joo, S. & **Bagwell, D. C.** (2003). Personal financial wellness: A tool for financial professionals. *Journal of Personal Finance, 2*(1), 39-53.

Joo, S., Grable, J. E., & **Bagwell, D. C**. (2003, September). Credit card attitudes and behaviors of college students. *College Student Journal, 37*(3), 405-419.

BOOKS AND INVITED BOOK CHAPTERS

Durband, D. B., Law, R. H., & Mazzolini, A. K. (Eds., 2019). *Financial counseling.* New York: Springer. doi: 10.1007/978-3-319-72586-4

Co-authored chapters in *Financial counseling*:
Durband, D. B., Carlson, M. B., & Stueve, C. The financial counseling profession.

Goetz, J., **Durband, D. B.,** & Mazzolini, A. K. The importance of self-awareness for financial counselors and clients.

Durband, D. B., & Britt, S. L. (Eds., 2012). *Student financial literacy: Campus-based program development.* New York: Springer. doi: 10.1007/978-1-4614-3505-1

Co-authored chapters in *Student financial literacy: Campus-based program development***:**

Durband, D. B., & Britt, S. L. The case for financial education programs.

Halley, R. E., **Durband, D. B.**, & Britt, S. L. Staffing and recruiting considerations for financial education programs.

Britt, S. L., Halley, R. E., & **Durband, D. B.** Training and development of financial education program staff.

Durband, D. B., & Gustafson, A. W. Obtaining financial education program support.

Durband, D. B. (2009). Consumer credit counseling/Legal services. In W.G. Emener, W. S. Hutchison, and M.A. Richard (Eds.) *Employee assistance programs: Wellness/enhancement programming* (4th ed.). Springfield, IL: Charles C. Thomas.

REFEREED CONFERENCE PROCEEDINGS WITH PRESENTATIONS

Komen, C., Bosompim, P., & **Durband, D. B.** (2023). Student financial wellness programs: Developing a relief fund counseling framework. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference.*

Durband, D. B., Murray, T., & Massengale, E. (2022). Student financial wellness programs: Planning and hosting a signature event. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference.*

Durband, D. B., Murray, T., & Archuleta, K. (2020). Pivoting to remote teaching in financial counseling and financial planning courses. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference.*

Murray, T., Kalenkoski, C. K., **Durband, D. B,** & Montalto, C. P. (2020). Collegiate financial wellness: The role of financial literacy. Association for Financial Counseling and Planning Education Annual Conference.

Durband, D. B., Goetz, J., & Arellano, I. (2011). Integrating service-learning into financial counseling and planning curricula. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, Jacksonville, Florida.

Griesdorn, T., & **Durband, D. B.** (2011). An evaluation of financial risk tolerance, psychological state, and time preference on wealth creation. *Proceedings of the Academy of Financial Services.*

Korb, B. R., & **Durband, D. B.** (2010). Using stages of change in military counseling. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference,* Denver, Colorado.

Huston, S., Britt, S. L., & **Durband, D. B.**, & Finke, M. (2010). The determinants of money arguments between married couples. *Consumer Interests Annual,* Atlanta, Georgia.

Huston, S., Britt, S. L., **Durband, D. B**., & Grable, J. E. (2010). Retaining clients through improved marital satisfaction. *Proceedings of the Academy of Financial Services*, Denver, Colorado.

Lauderdale, M. K., **Durband, D. B.**, Scott, J., & Springer, N. (2010). Progressing towards empowering caregivers and planners with special needs planning resources. *Proceedings of the Academy of Financial Services*, Denver, Colorado.

De'Armond, D., & **Durband D. B.** (2009). Contributing success factors within the financial planning profession: Objective and subjective factors. P*roceedings of the Academy of Financial Services Conference,* Anaheim, California.

Britt, S., Huston, S., & **Durband, D.** (2009). Money arguments in marriage. In J. Dew - Family Financial Issues: Divorce and Parent Socialization. *Proceedings of the National Council on Family Relations Annual Conference*, San Francisco, California.

Huston, S. J., Finke, M. S., **Durband, D. B.,** Hampton, V. L., Smith, H., & Britt, S. B. (2008). Assessing financial literacy: From concept to measurement. *Proceedings of the Academy of Financial Services Annual Conference,* Boston, Massachusetts.

Bailey, W., & **Durband, D. B.** (2007). The use of motivational interviewing to achieve behavioral change in financial counseling. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference,* Tampa, Florida.

Collier, D., Katz, D. B., & **Durband, D. B**. (2007). A problem solving approach to the physical environment in a growing financial planning program. *Proceedings of the Academy of Financial Services Annual Conference,* Orlando, Florida.

Davis, K., & **Durband, D. B.** (2007). Coping with ambiguous loss in families. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, Tampa, Florida.

Plantier, J., & **Durband, D. B.** (2007). Assessing the use and usefulness of current financial resources for civilian military spouses. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference*, Tampa, Florida.

Davis, K., Garos, S., & **Bagwell, D. C.** (2006). Considerations regarding personality disorders and financial counseling. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference,* San Antonio, Texas.

Davis, K., & **Bagwell, D. C.** (2005). Contingent valuation method: A means of valuing the implementation of financial literacy education. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference,* Scottsdale, Arizona.

Bagwell, D. C., & Harris, S. (2005). Problem-focused instructional media for financial counseling. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference,* Scottsdale, Arizona.

Peterson, R. L., & **Bagwell, D. C.** (2004). Use of family mediation techniques in financial planning and counseling. *Proceedings of the Eastern Region Family Economics and Resource Management Association,* Tampa, Florida.

Bagwell, D. C., Halley, R., & Goetz, J. W. (2004). Peer to peer counseling and education in a university setting. *Proceedings of the Association for Financial Counseling and Planning Education Annual Conference,* Denver, Colorado.

Goetz, J. W., **Bagwell, D. C.**, & Halley, R. (2004). Tough questions training technique: A problem-based approach. *Proceedings of the Association for Financial Counseling and Planning Education*, Denver, Colorado.

Camp, P. L., & **Bagwell, D. C.** (2003). Exploring the psychological predictors of financial distress among college undergraduates: An attributional perspective. *Proceedings of the Academy of Financial Services,* Denver, Colorado.

Camp, P. L., **Bagwell, D. C.**, & Joo, S. (2002). Optimism as a predictor of financial management behavior: implication for retirement planning. *Proceedings of the Eastern Family Economics and Resource Management Association*, Athens, Georgia.

Joo, S., & **Bagwell, D. C.** (2002). Tools for the financial professional: Personal financial wellness. *Proceedings of the Association for Financial Counseling and Planning Education*, Scottsdale, AZ.

Solis, O., Ferguson, R., **Bagwell, D. C.**, & Villareal, V. (2002). Student financial aid: A review of literature. *Proceedings of the Association for Financial Counseling and Planning Education*, Scottsdale, Arizona.

Joo, S., Grable, J. E., & **Bagwell, D. C**. (2001). College students and credit cards. *Proceedings of the Association for Financial Counseling and Planning Education,* Orlando, Florida.

Bagwell, D. C. (2001). Hierarchical regression analysis of work outcomes with personal and financial factors. *Writings of the Western Region Family Economics Association,* Long Beach, California.

Bagwell, D. C., & Garman, E. T. (2001). Perceived health status of credit counseling clients. *Proceedings of the Association for Financial Counseling and Planning Education*, Orlando, Florida.

Bagwell, D. C., Camp, P. L., & Garman, E. T. (1999). Workplace financial education provided by NFCC member credit counseling agencies. *Proceedings of the Association for Financial Counseling and Planning Education*, Scottsdale, Arizona.

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,* Scottsdale, Arizona.

Camp, P. L., Garman, E. T., & **Bagwell, D. C.** (1998). Workplace financial education programs delivered by external not-for profit providers: Results of a survey. *Proceedings of the Eastern Family Economics and Resource Management Association,* Austin, Texas.

Kim, J., **Bagwell, D. C.**, Garman, E. T., & Goodman, J. (1998). Some benefits of workplace financial education. *Proceedings of the Association for Financial Counseling and Planning Education*, Ft. Lauderdale, Florida.

REFEREED PRESENTATIONS WITHOUT PROCEEDINGS

Murray, T., **Durband, D. B,** Kalenkoski, C. K., & Montalto, C. P. (2021). *Collegiate financial wellness: The roles of financial management behavior and financial self-efficacy.* Association for Financial Counseling and Planning Education Annual Conference. Virtual.

Delgadillo, L., **Durband, D. B.,** Ford, M., Goetz, J, & Parry, T. (2013). *Scholarly approach to curriculum development for financial therapy classes.* Financial Therapy Association Conference, Lubbock, Texas.

Durband, D. B., Salter, J., Luman, E., & Sprague, J. (2009). *Creating a pro bono financial planning practicum.* Academy of Financial Services Conference, Anaheim, California.

Bagwell, D. C., Ledesma, L., & Hunsaker, S. (2007). *Facilitating personal finance groups for individuals in recovery.* 29th Southwest Institute on Substance Abuse and Recovery, Lubbock.

Comiskey, G., & **Bagwell, D. C.** (2005, April). *Finances for addicts.* 27th Southwest Institute on Substance Abuse and Recovery, Lubbock, Texas.

Bagwell, D. C., Chen, V. S., & Gustafson, A. W. (2002). *Personal finance and financial aid: A formula for success.* Texas Association of Student Financial Aid Administrators, Galveston, Texas.

Bagwell, D. C., Gustafson, A. W., & Orr, S. (2002). *Counseling coalitions: A formula for success.* Texas Association of College and University Student Personnel Administrators, El Paso, Texas.

REFEREED CONFERENCE PROCEEDINGS WITHOUT PRESENTATIONS

Garman, E. T., Camp, P. L., Kim, J., **Bagwell, D. C.**, Redican, K., & Baffi, C. (1999). Credit delinquencies: A portrait of pain for employers' bottom lines-preliminary findings. *Personal Finances and Worker Productivity, (3)*1, 165-168.

Garman, E. T., & **Bagwell, D. C.** (1998). What is comprehensive PFEE? A matrix of what ought to be. *Personal Finances and Worker Productivity*, *(2*)1, 94-96.

Kim, J., **Bagwell, D. C.**, Garman, E. T., & Goodman, J. (1998). Some benefits of workplace financial education. *Personal Finances and Worker Productivity. (*2)2, 150-152.

Joo, S., **Bagwell, D.**, & Kim, J. (1998, March). How employers in America can help employees prepare for retirement. *Retirement Planning,* 10-11.

REFEREED POSTERS

Durband, D. B., & Whitley, S. L. (2013). Learning through serving: Today's students become tomorrow's pro bono financial planners. Association for Financial Counseling and Planning Education, Greenville, South Carolina.

Durband, D. B., Britt, S. L., & Grable, J. E. (2008). Personal and family finance in the marriage and family therapy domain. Association for Financial Planning and Counseling Education, Anaheim, California.

Huston, S. J., **Durband, D. B.**, Finke, M. S., Hampton, V. L., Smith, H., & Britt, S. L. (2008). Financial literacy assessment project: Introducing a framework and developing an instrument. Association for Financial Counseling and Planning Education, Anaheim, California.

Prawitz, A., O'Neill, B., Xiao, J., **Durband, D. B.**, Richter, J. Shatwell, P., Hanson, K. C., Hanson, E. W., & Garman, E. T. (2008). Facilitating workshop participation and empowering behavior change in employees not ready to learn about debt management: implementation of the transtheoretical model of change. Eastern Family Economics and Resource Management Association Conference.

Lawrence, F., Cude, B., **Bagwell, D.**, Gutter, M., Lyons, A., & Rhine, S. (2006). Get financially fit! Increasing financial literacy on college campuses. Association for Financial Counseling and Planning Education Annual Conference, San Antonio, Texas.

Harp, S., Halley, R., **Bagwell, D. C.**, & Payne, K. (2004). Student fiscal fitness: A curriculum planning issue. International Textile and Apparel Association Conference*,* Portland, Oregon.

Bagwell, D. C., & Davis, K. (2003). Exploring financial counseling concepts through a simulation. Association for Financial Planning and Counseling Education Annual Conference, Savannah, Georgia.

Bagwell, D. C., & Davis, K. (2003*).* Using financial counseling case studies as a teaching method. Poster session presented at the Human Sciences Week Research Day, College of Human Sciences.

Kim, J., **Bagwell, D. C.,** Garman, E. T., & Goodman, J. (1999). Evaluatio*n* of workplace financial education. Eastern Family Economics and Resource Management Association, Austin, Texas.

INVITED PRESENTATIONS

Financial Planning Pro Bono Work and Service Learning at Registered Programs. CFP Board Registered Programs Conference. (February 2018). Alexandria, Virginia. Panel discussion.

General Counseling Skills and Techniques for Financial Professionals. Financial Therapy Association Conference. (November 2017), San Diego, California.

Building the Bridge /Working Together to Strengthen the Continuum of Care - Panel. Association for Financial Counseling and Planning Education. (September 2017). Webinar.

General Session Panel: Building the Bridge from Research to Practice. Association for Financial Counseling and Planning Education Annual Research & Training Symposium. (November 2015), Jacksonville, Florida.

Peer to Peer Mentor Programs. Texas Association of Collegiate Financial Education Professionals. (June 2013), Huntsville, Texas.

Who are Today's Students and What are Their Needs? Teaching, Learning, and Professional Development Center Jumpstart Program Panel. (August 2012), Lubbock, Texas.

Trends in Family Financial Issues. North Region Family and Consumer Sciences conference. (August 2010), Lubbock, Texas.

Peer to Peer Financial Literacy: The Red to Black Program at Texas Tech University. (July 2008). Webinar for National Student Loan Program.

Red to Black at Texas Tech University. (June 2008). One of two keynote presentations at Texas Guaranteed Symposium on Financial Literacy Programs, Dallas, Texas.

Red to Black: Peer Counseling in Texas. (April 2004). Presentation to the Association for Financial Counseling and Planning Education pre-conference on students and finances.

Red to Black: Innovative approaches to personal finance for students. (2004). Presentation to the Texas Guaranteed (TG) Annual Conference, Austin, Texas.

Red to Black at Texas Tech University: A model of a university based program. (October 2003) Financial Independence for Students and Colleges through Awareness Literacy. Pennsylvania Association of Student Financial Aid Administrators Conference.

Life cycle and planning. (September 2000). Presentation to the National Pre-Retirement Education Association Annual Conference, Washington, D.C.

OTHER PUBLICATIONS

Alban, K., Britt, S., **Durband, D.,** Johnson, M. K., & Lecter, S. (2014, March). *Financial Literacy in Higher Education: The Most Successful Models and Methods for Gaining Traction.* [White paper] Coalition of Higher Education Assistance Programs.

Get Financially Fit! A Financial Workout for Students. Brochure series (2005). American Council on Consumer Interests Consumer Education Committee: **D. Bagwell**; B. Cude; M. Gutter; F. Lawrence; A. Lyons; S. Rhine.

Financial Toolkit. Guide to help campus administrators and financial aid professionals implement campus financial education programs (2005). American Council on Consumer Interests Consumer Education Committee: **D. Bagwell**; B. Cude; M. Gutter; F. Lawrence; A. Lyons; S. Rhine.

INSTRUCTIONAL MATERIALS DEVELOPED

Durband, D. B., & Whitley, S. L. (2013). *Apple Seed: A Student Guide to Pro Bono Financial Planning.* CD. Funded by the Foundation for Financial Planning. Seven curriculum units and Facilitator's Guide with presentations, case studies, templates, and worksheets for university students and facilitators.

Bagwell, D. C., & Harris, S. M. (2006). Facilitator's manual for *Case Studies in Financial Counseling* DVD.

Bagwell, D. C., & Harris, S. M. (2005). *Case Studies in Financial Counseling.* Instructional DVD, Eight vignettes depicting issues of finances and relationships in counseling individuals and couples. Written, directed, and produced.

TEACHING EXPERIENCE

Undergraduate Courses (*designed and implemented)

Communication and Counseling Skills for Financial Planners*	Fall 2002–2013; Fall semesters 2019 -
Pro Bono Financial Planning Practicum*	2009, 2010, Fall 2012, Spring 2014
Professional Field Experience	Fall 2008 – 2013
Practicum in Personal Financial Planning – Red to Black*	Fall 2005, Spring 2006
Financial Problem Solving	Spring 2001 – 2007
Financial Counseling for Non-Majors*	Spring 2001, 2004
Introduction to Personal Financial Planning	Fall 2002, Fall 2001, Spring 2001
Family Economics (Texas Woman's University)	Fall 1996

Graduate Courses

Client Communication and Counseling	Spring 2001 – 2010, 2012 – 2014
Pro Bono Financial Planning Practicum*	2009, 2010, Fall 2012, Spring 2014
Research Fund Development	Summer 2008, 2010
Regulatory Policy	Fall 2003
Practicum in Personal Financial Planning *	Fall 2005, Spring 2006
Family Financial Planning	Fall 2000

GRADUATE STUDENT COMMITTEE SERVICE

Master's Non-Thesis Committees

2012 (Chair) Angela Mazzolini, Interdisciplinary Studies
2004 (Member) Alenka Ovin, Interdisciplinary Studies
2003 (Chair) Joseph Goetz, Interdisciplinary Studies
2003 (Chair) Veronica Villareal, Interdisciplinary Studies

Master's Thesis Committee

2013 (Member) Alycia DeGraff, Title: *Military Family Finances: A Systemic Exploratory Study*

Dissertation Committees

2023 (Member), Lisa Green, *Differences in Educational and Other Charitable Giving Among Asian American Groups*

2022 (Member), Ashlee Brown, *Developing an Interdisciplinary Degree in Human Sciences: An Autoethnography*
2021 (Co-Chair), Tiffany Murray, *Three Essays Examining Collegiate Financial Wellness*
2021 (Member), Eiman Osseilan, *Investigation of Characteristics of Charitable Giving*
2020 (Member), Nadia Berleth, *Determining the Integration of Mathematical Concepts in Family and Consumer Sciences Education*
2019 (Member), Christopher Crouch, *The Risk of Retirement and the Determinants of Retirement Satisfaction*
2019 (Co-Chair), NaRita Anderson, *Are Financial Knowledge, Financial Risk Tolerance, and the Uncertainty Regarding Future Long-term Care Need Correlated with Long-Term Care Insurance Ownership by Baby Boomers?*
2015 (Member), Erika Rasure, *Media Influences on Financial Behaviors*
2013 (Member), Tom O'Malley, *Three Essays Regarding Student Loans*
2012 (Member), Scott Garrett, *Three Essays on Cognitive Processes in Financial Decision Making*
2011 (Co-Chair), Oscar Solis, *Undergraduate Student Financial Satisfaction*
2011 (Chair), Timothy Griesdorn, *Three Essays on Wealth Creation, the Life-Cycle Hypothesis, and Prospect Theory*
2011 (Member), James Geddie, *A Financial Literacy Program Evaluation for College Students Using the Transtheoretical Model of Change*
2011 (Member), Lily Yong, *Teen Mothers and Money Management*
2009 (Co-Chair), Sonya Britt, *Three Essays on Money Arguments Between Spouses*
2008 (Chair), De'Arno De'Armond, *Success Within the Financial Planning Profession*
2008 (Member), Trampas Rowden, *Humility and Client Change*
2007 (Member), Swarn Chatterjee, *Wealth Creation: Do Psychological Attributes Matter*
2006 (Chair), Jennifer Plantier, *Financial Help-Seeking Behaviors of Civilian Military Spouse*s
2006 (Chair), John Hayes, *Money Attitudes, Financial Strain, and Economic Locus of Control Among College Students*
2006 (Chair), Joseph Goetz, *A Five-Nation Examination of Financial Risk Tolerance* (2007 American Council on Consumer Interests Dissertation Award)
2005 (Co-Chair), Kimberlee Davis, *Contingent Valuation of Financial Literacy Education in Texas*
2005 (Chair), Ryan Halley, *Clergy Practices in Premarital Financial Counseling*
2003 (Member), Ralph Ferguson, *Factors that Predict Debt Levels of Graduate Students*
2003 (Member), Vanda Pauwels, *Variables Describing the Decision to Retire Before the Age of 65*
2003 (Member), Chad Cook, *Fall Risk Factors in Older Americans*

SCHOOL/DEPARTMENT SERVICE

2019 – KEY (Knowledge Empowering You) Advisory Board
2019–2020 Edited faculty and Ph.D. student personal finance articles for *Lubbock Avalanche-Journal*
2018 – Red to Black® Program Liaison for the School of Financial Planning
2017 Chair, Staff Search Committee
2013 – 2014 Chair, Faculty Search Committee
2011 – 2014 Department of Community, Family, and Addictions Services Executive Committee
2007 – 2010 Department of Applied and Professional Studies Executive Committee

2006	Faculty Development Committee
2004 – 2006	Strategic Planning Committee
2007 – 2009	Personal Financial Planning Association Student Organization Advisor
2006	Faculty Search Committee Chair
2006 – 2010	Ph.D. Qualifying Exam Coordinator
2003 – 2014	Coordinated the Accredited Financial Counselor (AFC®) certification for TTU students
2001 – 2003	Merit Evaluation Committee

COLLEGE SERVICE

2018 – 2020	TTU Center for Early Head Start Governing Board
2017 – 2018	Faculty Affairs Committee
2016 – 2017	Digital Measures Activity Insight Implementation Steering Committee
2015 – 2016	Co-Chair, Search Committee, Head, Department of Food, Nutrition, Dietetics & Health
2015	Search Committee, College of Human Ecology Webmaster
2015	Search Committee, Administrative Assistant, Dean of the College of Human Ecology
2011 – 2014	Teaching Effectiveness Committee
2009 – 2010	Promotion and Tenure Committee
2010	Distinguished Award Selection Committee
2009	Search Committee for Human Sciences Cooperative Extension Specialist Position
2008	Facilities Planning Committee
2006 – 2008	Promotion and Tenure Committee
2006 – 2008	Teaching Effectiveness Committee
2004 – 2005	Facilities Planning Committee
2004 – 2006	Faculty Council
2003 – 2005	Curriculum Committee
2003 – 2004	Human Sciences Student Awards Selection Committee
2001 – 2003	Faculty Council
2001 – 2002	Development Committee
2000 – 2001	Commencement Committee

UNIVERSITY SERVICE

2023	Strategic Enrollment Planning Finance and Financial Aid Working Group
2023	Faculty Retention Working Group
2022	Graduate Dean's Representative Guidance Committee, Graduate School
2019	Graduate Program Review Committee, Department of Political Science
2019	Search Committee Member for Director of Official Publications
2019	Reviewer for Chancellor's Distinguished Teaching Award and Barnie E. Rushing, Jr. Faculty Distinguished Research Award
2018 –	International Affairs Council
2018 – 2020	Academic Partnerships Committee
2018	Associate Dean of K-State Graduate School Search Committee Member
2015 – 2016	Intercampus Program Coordination Task Force
2013 – 2014	Graduate Program Review Committee Chair, School of Music

2013 – 2014	Texas Tech University Service Learning Faculty Fellows Mentor
2001 – 2013	Trained and mentored Red to Black® Peer Financial Coaches (258 students & 22 GAs)
2011 – 2014	Faculty Development Leave Committee
2010 – 2012	Faculty Grievance Committee
2010 – 2012	Teaching, Learning, and Professional Development Center Advisory Committee
2006 – 2007	Financial Aid Reappeal Committee
2005	Student Loan Default Aversion Committee
2005	Student Emergency Benevolence Fund Committee
2003 – 2004	Students in Free Enterprise (SIFE) Business Advisory Board, Texas Tech Chapter
2001 – 2004	Content Area Specialist in Family Financial Management for Early Head Start Program

COMMUNITY SERVICE

2023 –	Texas Tech Credit Union Supervisory Committee
2019 – 2023	Texas Tech Credit Union Board of Directors
2021 –	Texas Tech Credit Union Board of Directors, Education Committee Chair
2016 – 2018	Local House Association President, Manhattan, KS, Zeta Tau Alpha Fraternity
2015	Flint Hills Alumnae Chapter, VPI Programming, Zeta Tau Alpha Fraternity
2006 – 2014	Texas Tech Credit Union Supervisory Committee (Secretary 2011-2013)
2014	General Advisor, Zeta Tau Alpha Fraternity, Texas Tech Chapter
2012 – 2013	Program Council Advisor, Zeta Tau Alpha Fraternity, Texas Tech Chapter
2011 – 2012	Vice President, Membership, Zeta Tau Alpha Lubbock Alumnae Chapter
2001 – 2006	New Member Advisor, Zeta Tau Alpha Fraternity, Texas Tech Chapter
2004 – 2006	Volunteer, American Heart Association Heart Walk Kick Off Campaign
2003	Volunteer, 4th Annual Memorial Golf Tournament, American Heart Association
2003	Volunteer, The Haven Animal Shelter
2001 – 2002	Lubbock Habitat for Humanity Development Committee and Polo Committee
2001	Lubbock Habitat for Humanity, Site Coordinator for 1st Annual Polo on the Plains
2000	Scholarship Advisor, Zeta Tau Alpha Fraternity, Texas Tech Chapter
1999 – 2000	General Advisor, Zeta Tau Alpha Fraternity, Virginia Tech Chapter
1999 – 2000	International Foundation for Retirement Education – Counseling and Ethics Committee
1998 – 1999	International Association for Financial Planning – Graduate Advisor, Virginia Tech
1996 – 1997	Texas Agricultural Extension Service Tarrant County – Co-Chair, Consumer Committee
1994 – 1995	Houston West Chamber of Commerce, Chair of Education Committee
1995	Houston West Chamber of Commerce Membership Committee
1993 – 1995	Greater Houston Business Section, American Association of Family & Consumer Sciences, Membership Chair

PROFESSIONAL SERVICE

2020 – 2021	Board on Human Sciences Board of Directors
2019 –	Great Plains IDEA Cabinet
2018 –	Great Plains IDEA Human Sciences Board of Directors, Secretary (7/2019-3/2022)
2017 – 2018	Financial Planning Association Pro Bono Advisory Committee
2016 – 2017	Association for Financial Counseling and Planning Education, Student Mentor

2015	Association for Financial Counseling and Planning Education, Research Task Force
2013 – 2014	Association for Financial Counseling and Planning Education, Accreditation Task Force
2013	Financial Therapy Association 4th Annual Conference, Chair
2012 – 2013	Financial Therapy Association Board of Directors, Secretary
2012	Reviewer, *Research in Higher Education*
2011 – 2013	Financial Therapy Association Conference Planning Committee
2011	Poster Judge, Financial Therapy Association Conference
2010 –	Center for Excellence in Financial Counseling Leadership Council Member
2010 – 2011	Financial Therapy Association Board of Directors, Member at Large
2010 – 2013	Personal Finance Employee Education Foundation Board Member, Secretary (2011-13)
2010 – 2011	American Council on Consumer Interests, Consumer Education Committee Chair
2010 – 2011	*Journal of Consumer Education* Editorial Board
2010 – 2012	*Journal of Financial Therapy* Editorial Board
2010	Poster Judge, American Council on Consumer Interests Conference
2009 – 2014	West Texas Financial Planning Association Pro Bono Officer
2009	Reviewer, *Family and Consumer Sciences Research Journal*
2008	Reviewer, *Proceedings of Association for Financial Counseling & Planning Education*
2008	Reviewer, Military Spouse Fellowship for the Accredited Financial Counselor Program
2007	Reviewer, *Journal of Consumer Affairs* and *Journal of Family and Economic Issues*
2007	Reviewer, Conference Papers, Academy of Financial Services
2006	American Council on Consumer Interests Education Committee
2006	Reviewer, *Journal of Family and Economic Issues*
2006	Chair, *Proceedings of the Association for Financial Counseling &Planning Education*
2005	Chair, *Proceedings of the Association for Financial Counseling & Planning Education*
2004	Poster Chair, *Proceedings of Association for Financial Counseling & Planning Educ.*
2003 – 2004	Reviewer, *Financial Counseling and Planning*
2002 – 2006	Reviewer, *Journal of Personal Finance*
2002 – 2004	American Council on Consumer Interests, Consumer Education Committee
2002 – 2003	$tudent $marts Curriculum Review Board, University of Illinois Extension
2002 – 2003	Reviewer, *Proceedings of Association for Financial Counseling & Planning Education*
2001	Reviewer for the AFCPE Applied Journal Article Award
2001	Reviewer, *Proceedings of the Eastern Family Economics Resource Management Association*
1998 – 2000	Reviewer, *Proceedings of Association for Financial Counseling & Planning Education*
1998 – 1999	Co-editor, *Personal Finances and Worker Productivity*, Proceedings of the Personal Finance Employee Education conferences

HONORS, AWARDS, AND RECOGNITION

2022	AFCPE® Distinguished Fellow Award
2021	Red to Black Founders Award established in my honor
2020	AFCPE® Outstanding Financial Counseling or Planning Center Award – Red to Black
2013	Top 25 Women Professors in Texas, Online Schools Texas
2012	Chancellor's Council Distinguished Teaching Award, Texas Tech University
2012	Outstanding Organization Advisor Award, College of Human Sciences
2010	Chancellor's Council Distinguished Teaching Award, College nominee

2010	Outstanding Organization Award, Red to Black, College of Human Sciences
2009 – 2010	Texas Tech University Service-Learning Faculty Fellowship
2009	AFCPE Outstanding Financial Counseling Center Award - Red to Black
2009	Best Conference Paper Award, Academy of Financial Services
2009	Kathryn Burleson Faculty Service Award, College of Human Sciences
2008	Texas Tech University Teaching Academy
2007	Outstanding Student Organization Advisor, College of Human Sciences
2007	Association for Financial Counseling and Planning Education Conference Paper Award
2006	Texas Tech University President's Excellence in Teaching Award
2004	Texas Tech Alumni Association New Faculty Award
2001	Ph.D. Research Award, Western Family Economics Association
1999	Louisiana State University School of Human Ecology Jr. Alumni Award of Merit
1999	Graduate Student Leadership and Service Award, Department of Near Environments
1998 – 1999	Alfred and Shirley Wampler Caudill Scholarship, Virginia Tech
1996	National Pace Award, Best Large CCCS Education Division
1995	Volunteer of the Year, Houston West Chamber of Commerce

SELECT MEDIA FEATURES

Podcast

Real Money, Real Experts, August 2022, "The Power of Mentorship and Capturing the Voices of Financial Counseling"

Print

Financial Advisor, August 2013, "Texas Tech to Train Students in Pro Bono Work"
US News, December 2012, "How International Students Can Reduce Personal Expenses in College"
Business Week, July 2009, "Financial Literacy: Reaching the College Crowd"
The Navigator, USC Center for Higher Education Policy Analysis, 2009, "How Are You Incorporating Financial Education?"
The Chronicle of Higher Education, 2008, Sept. 1, "For Students, the New Kind of Literacy Is Financial"
National Association of Student Financial Aid Administrators Student Aid Transcript, 2008, "Training Students in Financial Literacy"
Enrollment Management Report, 2008 Issue 5, "Create a Peer to Peer Financial Literacy Program"
Federal Reserve Bank of Richmond Region Focus, 2006, "Campus Plastic"
Money, "I Owe U", September 2005
US News and World Report America's Best Colleges, 2004, "The Money Pits"
San-Antonio Express News, "College Students Starting Adulthood Thousands of Dollars in the Hole", 2003
Greentree Gazette, "Where Credit is Due", September 2002
Professional Collector Magazine, Summer 2002
Credit Card Management, "The Challenges of College Collections", February 2002
Hartford-Courant. "Teaching Kids the Value of Money", August 2001

Web

CUNA Money Mix, College Prebudgeting: Your Financial Prep Rally, 2011
Business Week, 2009, "Financial Literacy: Reaching the College Crowd"

Inside HigherEd.com, 2008, “Student Financial Counseling (Outside the Aid Office)”
MSNBC.com, 2007, “Banks go Back to School with Credit Cards”
Bankrate.com, 2004, “With Credit Cards, Beware ‘Balance Payoff’ Trap”

Television and Radio
CUNA Home & Family Finance Radio, TTU’s Red to Black College Peer Financial Program, Jan. 2009
KLLL, KMMX, KONE, and KBTE (Lubbock) Feature on holiday spending, November 2003
KLBK TV Feature on Red to Black, February 2002
KCSN Radio (California State Northridge) Feature on dissertation research August 2002
KCBD TV Feature on Red to Black, August 2001

ACCREDITATIONS AND CERTIFICATIONS

Mental Health First Aid USA Certification – April 10, 2023
Accredited Financial Counselor® 2002 – present
NFCC Certified Consumer Credit Counselor 1991 – 1997

CONTINUING EDUCATION

Certification in Adult Mental Health First Aid USA, National Council for Mental Wellbeing, completed April 2023

Consumer Health Information Specialization Program, Medical Library Association, completed 2024

HONOR SOCIETIES

Kappa Omicron Nu
Phi Upsilon Omicron
Phi Kappa Phi

PROFESSIONAL AFFILIATIONS

Association for Financial Counseling and Planning Education (1995 – present)
Financial Planning Association (1997 – present)
Financial Therapy Association (2009 – present)
American Library Association (2022 –)
Texas Library Association (2022 –)