

STUART J. HECKMAN

Associate Professor of Practice
Ph.D. Program Director
Texas Tech University

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EDUCATION

Ph.D. 2014 Family Resource Management, The Ohio State University
Minors: Economics, Statistical Data Analysis
M.S. 2012 Family Resource Management, The Ohio State University
B.S. 2010 Personal Financial Planning, *summa cum laude*, Kansas State University
Minors: Business, East Asian Studies

PROFESSIONAL DESIGNATIONS

CERTIFIED FINANCIAL PLANNER (CFP®) 2013 – Present
Chartered Financial Analyst (CFA®) 2024 – Present

ACADEMIC POSITIONS

Texas Tech University, School of Financial Planning
Associate Professor of Practice 2023 – Present
Director of Personal Financial Planning Ph.D. Program 2023 – Present
Kansas State University
Associate Professor of Personal Financial Planning 2019 – 2023
Director of Personal Financial Planning Ph.D. Program 2018 – 2023
Assistant Professor of Personal Financial Planning 2014 – 2019
The Ohio State University
Graduate Research Associate, Center for Higher Education Enterprise Spring 2014
Graduate Teaching Associate, Department of Consumer Sciences/Human Sciences 2011 – 2013
Graduate Research Associate, Student Wellness Center Spring 2013
Graduate Administrative Associate, Department of Human Sciences Spring 2013

RESEARCH**Peer-Reviewed Publications**

1. Lynn, C., **Heckman, S. J.**, Kothakota, M., & Lawson, D. (In press). Does overspending harm retirement preparation? *Financial Services Review*.
2. Anderson, J., Furlong, J., **Heckman, S. J.** (2024). Altruistic bequests: Giving motive and receipt expectation using the 2019 Survey of Consumer Finances. *Financial Services Review*, 32(1), 29–46. <https://doi.org/10.61190/fsr.v32i1.3212>
3. Todd, T. M., **Heckman, S. J.**, MacDonald, M. (2023) Examining the conventional wisdom of municipal bond investments and use in financial planning. *Journal of Financial Planning* 36(10), 66–82.

4. Ludwig, E. T., **Heckman, S. J.**, & McCoy, M. (2023). The influence of risk, financial literacy, and trust on financial advice-seeking behavior in a cross-racial examination. *Journal of Financial Planning*, 36(2), 68-84.
5. **Heckman, S. J.**, Letkiewicz, J. C., Kim, K. (2023). A fracturing social contract? How perceptions of the value of higher education are changing. *Journal of Family and Economic Issues*, 44(1), 156-174. DOI: 10.1007/s10834-021-09811-2.
6. Magwegwe, F. M., MacDonald, M. M., Lim, H., & **Heckman, S. J.** (2022). Determinants of financial worry. *Journal of Consumer Affairs*, 57(1), 171-221. DOI: 10.1111/joca.12496
7. Reiter, M., & **Heckman, S. J.** (2022). Racial/ethnic differences in life insurance ownership and life insurance adequacy. *Journal of Personal Finance*, 21(2), 57-76.
8. Anderson, S., **Heckman, S. J.**, & Lawson D. (2022). The influence of financial literacy on financial behaviors: Evidence from mandatory federal student loan entrance counseling. *Journal of Family and Consumer Sciences*, 114(3), 20-33.
9. **Heckman, S. J.**, Robb, C. A., & Chanda, T. * (2022). Excess credits and labor market outcomes: Is there a return on additional hours of education? *College Student Journal*, 56(1), 12-28.
10. Lurtz, M. R., Kothakota, M. G., **Heckman, S. J.**, & Archuleta, K. (2021). The effect of risk literacy and visual aids on portfolio choices among professional financial planners. *Financial Services Review*, 29(3), 209-225.
11. **Heckman, S. J.**, & Letkiewicz, J. C. (2021). Navigating risky higher education decisions: Implications for Practitioners and Consumers. *Journal of Financial Counseling and Planning*, 32(1), 131-145. DOI: 10.1891/JFCP-18-00002
12. Enete*, S., **Heckman, S. J.**, & Lawson, D. (2021). Financial attitudes and charitable giving. *Journal of Financial Counseling and Planning*, 32(1), 104-115. DOI: 10.1891/JFCP-19-00043
13. Glenn, C.* , & **Heckman, S. J.** (2020). Financial help-seeking behaviors of young adults. *Journal of Financial Therapy*, 11(1), 29-51.
14. Robb, C. A., Schreiber, S., & **Heckman, S. J.** (2020). The role of federal and private student loans in homeownership. *Journal of Consumer Affairs*, 54(1), 43-69. DOI: 10.1111/joca.12248
15. Lutter, S. L., & **Heckman, S. J.** (2020). The financial life of aspiring veterinarians. *Journal of Veterinary Medical Education*, 47(1), 117-124. DOI: 10.3138/jvme.0218-017r1
16. Letkiewicz, J. C., Lim, H., **Heckman, S. J.** & Montalto, C. P. (2019). Parental financial socialization: Is too much help leading to debt ignorance among college students? *Family and Consumer Sciences Research Journal*. Advance Online Publication. DOI: <https://doi.org/10.1111/fcsr.12341>. **Best Journal Paper Award in Personal Finance/Consumer Economics.**
17. Letkiewicz, J. C., & **Heckman, S. J.** (2019). Repeated payment delinquency among young adults in the United States. *International Journal of Consumer Studies*, 43(5), 417-428. DOI: 10.1111/ijcs.12522
18. Zepp, P. *, & **Heckman, S. J.** (2018). Perceptions of financial future and intertemporal choice. *Journal of Financial Planning*, 31(5), 38-47.

19. Potter, D. *, & **Heckman, S. J.** (2018). Business entity selection: A human capital approach. *Journal of Financial Planning*, 31(4), 46-55.
20. **Heckman, S. J.**, & Montalto, C. P. (2018). Consumer risk preferences and higher education enrollment decisions. *Journal of Consumer Affairs*, 52(1), 166-196. DOI: 10.1111/joca.12139
21. Letkiewicz, J. C., & **Heckman, S. J.** (2018). Homeownership among young Americans: A look at student loan debt and behavioral factors. *Journal of Consumer Affairs*, 52(1), 88-114. DOI: 10.1111/joca.12143
22. Lauderdale, M. K. * & **Heckman, S. J.** (2017). Children of immigrants and college attainment. *Journal of Family and Economic Issues*, 38(3), 327-337. DOI: 10.1007/s10834-017-9537-4
23. Lawson, D. * & **Heckman, S. J.** (2017). Individual estimates of life expectancy and consumption decisions. *Financial Services Review*, 26, 1-18.
24. Kimmes, J. G. * & **Heckman, S. J.** (2017). Parenting styles and college enrollment: A path analysis of risky human capital decisions. *Journal of Family and Economic Issues*, 38(4), 614-627. DOI: 10.1007/s10834-017-9529-4
25. Seay, M. C., Kim, K., & **Heckman, S. J.** (2016). Exploring the demand for retirement planning advice: The role of financial literacy. *Financial Services Review*, 25, 331-350.
26. **Heckman, S. J.**, Seay, M. C., Kim, K., & Letkiewicz, J. C. (2016). Household use of financial planners: Measurement considerations for researchers. *Financial Services Review*, 25, 427-446.
27. White, K. J., & **Heckman, S. J.** (2016). Financial planner use among Black and Hispanic households. *Journal of Financial Planning*, 29(9), 40-49.
28. **Heckman, S. J.** (2016). Financial catastrophes due to disability: Which households are most at risk? *Journal of Financial Planning*, 29(5), 44-51.
29. **Heckman, S. J.**, & Hanna, S. D. (2015). Individual and institutional factors related to low-income household saving behavior. *Journal of Financial Counseling and Planning*, 26(2), 187-199.
30. Letkiewicz, J. C., Lim H., **Heckman, S. J.**, Bartholomae, S., Fox, J. J., & Montalto, C. P. (2014). The path to graduation: Factors predicting on-time graduation rates. *Journal of College Student Retention: Research, Theory & Practice*, 16(3), 351-371. DOI: 10.2190/CS.16.3.c
31. Lim, H., **Heckman, S. J.**, Letkiewicz, J. C., & Montalto, C. P. (2014). The impact of financial stress and self-efficacy on college students' financial help-seeking behavior. *Journal of Financial Counseling and Planning*, 25(2), 148-160.
32. **Heckman, S. J.**, Lim, H., & Montalto, C.P. (2014). Factors related to financial stress among college students. *Journal of Financial Therapy*, 5(1), 19-39. DOI: 10.4148/1944-9771.1063
33. **Heckman, S. J.**, & Grable, J. E. (2011). Testing the role of parental debt attitudes, student income, dependency status, and financial knowledge have in shaping financial self-efficacy among college students. *College Student Journal*, 45(1).

Conference Proceedings and Other Publications

1. Lurtz, M. R.*, & **Heckman, S. J.** (2018). Risk Literacy. In C. R. Chaffin (Ed.), *Client Psychology* (pp. 156-165). Hoboken, New Jersey: John Wiley & Sons, Inc.
2. Montalto, C. P., **Heckman, S. J.**, and Letkiewicz, J.C. (2016). Collegiate financial wellness: Understanding stress and worry. *Consumer Interests Annual*, 62.
3. **Heckman, S. J.**, Seay, M. C., Letkiewicz, J. C., & Kim, K. (2016). Do financial planners improve household well-being? Inferring causality from observational data. *Consumer Interests Annual*, 62.
4. Seay, M. C., Letkiewicz, J. C., & Kim, K., **Heckman, S. J.**, (2016). Exploring the demand for seeking financial advice: The role of financial literacy. *Consumer Interests Annual*, 62.
5. Kimmes, J.* & **Heckman, S. J.** (2015). Risky higher education decisions and family dynamics: What role for parents? *Proceedings of the Association for Financial Counseling and Planning Education*.
6. **Heckman, S. J.** (2014). Higher ed's "quality maximizer" behavior leads to price increases. *Center for Higher Education Enterprise*, The Ohio State University: Columbus, OH. Available at <http://chee.osu.edu/enterprise-lab/2014/05>
7. **Heckman, S. J.** (2014). Open educational resources as tools of affordability. *Center for Higher Education Enterprise*, The Ohio State University: Columbus, OH. Available at <http://chee.osu.edu/enterprise-lab/2014/04>
8. **Heckman, S. J.** (2014). Awareness is the key to balancing the costs and benefits of graduate education. *Center for Higher Education Enterprise*, The Ohio State University: Columbus, OH. Available at <http://chee.osu.edu/enterprise-lab/2014/03>
9. **Heckman, S. J.** (2014). Is the credit hour to blame for issues in transfer and articulation? *Center for Higher Education Enterprise*, The Ohio State University: Columbus, OH. Available at <http://chee.osu.edu/enterprise-lab/2014/03>
10. **Heckman, S. J.**, Lim, H., & Montalto, C.P. (2013). Factors related to financial stress among college students. *Consumer Interests Annual*, 59.
11. **Heckman, S. J.** (2013). Book review: Tools and techniques of financial planning by Leimberg, Satinsky, Doyle, and Jackson. *Family and Consumer Sciences Research Journal*, 41 (4). DOI: 10.1111/fcsr.12031
12. **Heckman, S.J.**, & Hanna, S.D. (2012). Factors related to saving behavior among low-income households in the 1995-2007 Survey of Consumer Finances. *Proceedings of the Academy of Financial Services*.
13. **Heckman, S. J.** (2009). Personal finance knowledge and self-efficacy among college students. *Proceedings of the Association for Financial Counseling and Planning Education*.

* Graduate student when project completed

Peer-Reviewed Presentations & Posters

1. **Heckman, S. J.** (2022). The value of professional financial planning services: Towards a holistic theory. Paper session presented at the Financial Planning Association Annual Conference, Seattle, WA. **Best Research Award.**
2. **Heckman, S. J.** (2022). The value of professional financial planning services: Towards a holistic theory. Paper session presented at the CFP Board Academic Research Colloquium, Washington DC.
3. Ratzlaff, B., **Heckman, S. J.**, Lim, H. (2022). Subjective Health Status and Financial Strain: Evidence from the 2019 Survey of Consumer Finances. Paper session presented at the American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
4. Ludwig, E., McCoy, M., **Heckman, S. J.** (2022). A Cross-Racial Examination of the Antecedents to Financial Help-Seeking Paper session accepted at the American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
5. Walsh, B., Heckman, S. J. (2020). Analyzing retirement savings decisions of households with student loans. Paper session at the Academy of Financial Services Annual Conference. **Best Paper Award.**
6. **Heckman, S. J.** (2019). Equity allocations in retirement accounts among young adults. Paper session presented at the CFP Board's Academic Research Colloquium for Financial Planning and Related Disciplines, Washington DC.
7. Todd, T. *, MacDonald, M., & **Heckman, S. J.** (2019). Examining the conventional wisdom of municipal bond investments and use in financial planning. Paper session presented at the CFP Board's Academic Research Colloquium for Financial Planning and Related Disciplines, Washington DC.
8. Enette, S.* & **Heckman, S. J.** (2018). Understanding a client's impulse to help others: How self-efficacy relates to giving money and time away. Paper session presented at the Association for Financial Counseling and Planning Education Annual Conference, Norfolk, VA.
9. **Heckman, S. J.** (2018). Equity allocations in retirement accounts among young adults. Paper session presented at the Financial Planning Association Annual Conference, Chicago, IL.
10. Enette, S.* & **Heckman, S. J.** (2018). Understanding a client's impulse to help others: How self-efficacy relates to giving money and time away. Paper session presented at the Academy of Financial Services Annual Conference, Chicago, IL.
11. Kothokota, M.* & **Heckman, S. J.** (2018). The effect of alimony on savings behavior. Paper session presented at the Academy of Financial Services Annual Conference, Chicago, IL.
12. **Heckman, S. J.**, & Letkiewicz, J. C. (2018). Consumer perceptions of higher education investments. Paper session presented at the American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.

13. Reiter, M.* & **Heckman, S. J.** (2018). Black-White differences in life insurance ownership. Paper session presented at the American Council on Consumer Interests Annual Conference Clearwater Beach, FL.
14. Robb, C. A., **Heckman, S. J.**, Schreiber, S. L*. (2018). Student loans and life cycle decisions. Paper session presented at the American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
15. Lurtz, M. *, Kothakota, M. *, & **Heckman, S. J.** (2018). Fuzzy-trace theory and financial risk tolerance. Paper session presented at the American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
16. Reiter, M.* & **Heckman, S. J.** (2018). Black-White differences in life insurance ownership. Poster session presented at the CFP Board Academic Research Colloquium for Financial Planning and Related Disciplines, Washington DC.
17. Potter, D., & **Heckman, S. J.** (2017). *Business entity type selection: A human capital approach*. Paper session presented at the Financial Planning Association Annual Conference, Nashville, TN.
18. Zepp, P.*, & **Heckman, S. J.** (2017). *Future financial self-continuity and intertemporal choice*. Paper session presented at the Academy of Financial Services Annual Conference, Nashville, TN.
19. Britt, S. L., & **Heckman, S. J.** (2017). *The financial life of a veterinarian*. Paper presented at the Academy of Financial Services Annual Conference, Nashville, TN.
20. Potter, D.*, & **Heckman, S. J.** (2017). *Business entity type selection: A human capital approach*. Paper session presented at the Academy of Financial Services Annual Conference, Nashville, TN.
21. Anderson, S. *, Bartholomae, S., Dorius, S., Fox, J. J., **Heckman, S. J.**, Jurgenson, J. *, Lawson, D. *, Montalto, C. P., (2017). Perceptions and impacts of student loan entrance counseling. Symposium session presented at the Symposium on Collegiate Financial Wellness, Washington DC.
22. **Heckman, S. J.**, Letkiewicz, J. C., & White, K. J. (2017). *Trends in student loan attitudes and higher education attainment over time*. Paper session presented at the American Council on Consumer Interests Annual Conference, Albuquerque, NM.
23. Lawson, D. * & **Heckman, S. J.** (2017). *The effect of health insurance coverage and subjective health status on individual estimates of life expectancy*. Paper session presented at the American Council on Consumer Interests Annual Conference, Albuquerque, NM.
24. Lurtz, M.* & **Heckman, S. J.** (2017). *Financial sophistication and the risk-gender gap*. Paper session presented at the American Council on Consumer Interests Annual Conference, Albuquerque, NM.
25. Anderson, S. *, Bartholomae, S., Dorius, S., Fox, J. J., **Heckman, S. J.**, Jurgenson, J. *, Lawson, D. *, Montalto, C. P., (2017). Perceptions and impacts of student loan entrance counseling. Symposium

* Graduate student when project completed

session presented at the American Council on Consumer Interests Annual Conference, Albuquerque, NM.

26. **Heckman, S. J.**, Seay, M. C., Kim, K., & Letkiewicz, J. C. (2017). *Household use of financial planners: Measurement considerations for researchers*. Poster session presented at the CFP Board Research Colloquium for Financial Planning and Related Disciplines, Washington D.C.
27. **Heckman, S. J.**, & Letkiewicz, J. C. (2017). *Navigating risky higher education decisions: A guide for practitioners and an agenda for researchers*. Paper session presented at the CFP Board Research Colloquium for Financial Planning and Related Disciplines, Washington D.C.
28. Glenn, C.* & **Heckman, S. J.** (2017). *Financial help-seeking behaviors of young adults*. Paper session presented at the CFP Board Research Colloquium for Financial Planning and Related Disciplines, Washington D.C.
29. Lauderdale, M.* & **Heckman, S. J.** (2017). *Bequest intentions and the theory of planned behavior*. Paper session presented at the CFP Board Research Colloquium for Financial Planning and Related Disciplines, Washington D.C.
30. Lurtz, M.* & **Heckman, S. J.** (2017). *Subjective well-being, cognitive ability, and risk preference measurement*. Paper session presented at the CFP Board Research Colloquium for Financial Planning and Related Disciplines, Washington D.C.
31. Srother, B.* & **Heckman, S. J.** (2017). *The financial impact and duration of disability across the lifespan*. Paper session presented at the CFP Board Research Colloquium for Financial Planning and Related Disciplines, Washington D.C. ****Northwestern Mutual Best Paper Award – Insurance / Risk Management****
32. Lawson, D.* & **Heckman, S. J.** (2016). *Individual estimates of life expectancy and consumption patterns*. Paper session presented at the Academy of Financial Services Annual Conference, Las Vegas, NV.
33. Letkiewicz, J. C., & **Heckman, S. J.** (2016). *An analysis of financial distress, habit formation, and personality traits*. Paper session presented at The Habit Driven Consumer. Catalina Island, CA.
34. Montalto, C. P., **Heckman, S. J.**, and Letkiewicz, J. C. (2016). *Collegiate financial wellness: Understanding stress and worry*. Paper session presented at the American Council on Consumer Interests Annual Conference, Washington, D.C.
35. **Heckman, S. J.**, Seay, M. C., Letkiewicz, J. C., & Kim, K. (2016). *Do financial planners improve household well-being? Inferring causality from observational data*. Paper session presented at the American Council on Consumer Interests Annual Conference, Washington, D.C.
36. Seay, M. C., Letkiewicz, J. C., & Kim, K., **Heckman, S. J.**, (2016). *Exploring the demand for seeking financial advice: The role of financial literacy*. Paper session presented at the American

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Council on Consumer Interests Annual Conference, Washington, D.C. ****CFP Board Best Financial Planning Paper Award****

37. **Heckman, S. J.** (2015). *Financial Catastrophes Due to Disability: Which households are most at risk?* Paper session presented at the Financial Planning Association Annual Conference, Boston, MA. **Best Applied Research Award.**
38. Kimmes, J. G.* & **Heckman, S. J.** (2015). *Risky higher education decisions and family dynamics: What role for parents?* Paper session presented at the Association for Financial Counseling and Planning Education Annual Conference, Jacksonville, FL.
39. White, K. J., & **Heckman, S. J.** (2015). *Financial planner use among Black households.* Poster session presented at the American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
40. Montalto, C. P., McDaniel, A. Duckett, K., Bartholomae, S., Fox, J. J., **Heckman, S. J.**, & Letkiewicz, J. C. (2015). *National Student Financial Wellness Survey: Initial findings and research trajectory.* Poster session presented at the American Council on Consumer Interests Annual Conference, Clearwater Beach, FL.
41. **Heckman, S. J.**, Lim, H., & Montalto, C. P. (2014). *How much are students willing to borrow for a college degree?* Paper session presented at the American Council on Consumer Interests Annual Conference, Milwaukee, WI.
42. Letkiewicz, J. C., **Heckman, S. J.**, & Lim, H. (2014). *Loans, homes, and retirement: A study of young Americans.* Paper session presented at the American Council on Consumer Interests Annual Conference, Milwaukee, WI. ****National Endowment for Financial Education Best Paper Award****
43. **Heckman, S. J.** & Ashton, B. M. (2014). *Examining the effects of a peer financial coaching program.* Paper session presented at the American Council on Consumer Interests Annual Conference, Milwaukee, WI.
44. **Heckman, S. J.** & Ashton, B.M. (2014). *The development of a holistic peer-financial coaching model.* Poster session presented at the American Council on Consumer Interests Annual Conference, Milwaukee, WI.
45. Lim, H., **Heckman, S. J.**, Letkiewicz, J. C., & Montalto, C. P. (2014). *Financial socialization and college student debt: Does helicopter parenting breed financial ignorance?* Paper session presented at the American Council on Consumer Interests Annual Conference, Milwaukee, WI.
46. Letkiewicz, J. C., Kim, J., **Heckman, S. J.**, & Lim, H. (2013). *The impact of student loans on retirement savings and homeownership.* Paper session presented at the Academy of Financial Services Annual Conference, Chicago, IL.
47. **Heckman, S. J.**, Lim, H., & Montalto, C. P. (2013). *Factors related to financial stress among college students.* Paper session presented at the American Council on Consumer Interests Annual Conference, Portland, OR.

48. **Heckman, S. J.** & Hanna, S. D. (2012). *Factors related to saving behavior among low-income households in the 1995-2007 Survey of Consumer Finances*. Paper session presented at the Academy of Financial Services Annual Conference, San Antonio, TX.
49. **Heckman, S. J.** (2012). *Financial stress among college students: Implications for CFP Board registered programs*. Poster session presented at the CFP Board Registered Program Annual Conference, Washington D.C.
50. Lim, H., **Heckman, S. J.**, Letkiewicz, J. C., Fox, J. J., & Montalto, C. P. (2012). *The impact of self-efficacy on college students' debt, financial stress, and help-seeking behavior*. Poster session presented at the American Council on Consumer Interests Annual Conference, Memphis, TN.
51. **Heckman, S. J.** (2009). *Personal finance knowledge and self-efficacy among college students*. Paper session presented at the Association for Financial Counseling and Planning Education Annual Conference, Scottsdale, AZ.

Other Presentations and Department Seminars

1. Letkiewicz, J. C., & **Heckman, S. J.** (2016). *An analysis of financial distress, habit formation, and personality traits*. Research seminar presentation at Kansas State University.
2. **Heckman, S. J.**, Lim, H., & Montalto, C. P. (2014). *How much are students willing to borrow for a college degree?* Paper session presented at The Ohio State University College of Education and Human Ecology Annual Graduate Student Research Forum, Columbus, OH.
3. **Heckman, S. J.** (2013). *Factors related to financial stress among college students*. Paper session presented at The Ohio State University College of Education and Human Ecology Annual Graduate Student Research Forum, Columbus, OH.
4. **Heckman, S. J.**, & Hanna, S. D. (2012). *Saving behavior among low-income families using the Survey of Consumer Finances*. Paper session presented at the Department of Consumer Sciences at The Ohio State University, Columbus, OH.
5. Trombitas, K., Lim, H., **Heckman, S. J.**, Letkiewicz, J. C., Fox J. J., & Montalto, C. P. (2011). *Assessing student financial wellness through a persistence model*. Paper session presented at the meeting of the Department of Consumer Sciences at The Ohio State University, Columbus, OH.

Invited Presentations

1. **Heckman, S. J.**, Koochel, E., & Lutter, S. L. (2024). Client Impact Study Update. CFP Board Webinar.
2. **Heckman, S. J.**, Koochel, E., & Lutter, S. L. (2023). Client Impact Study report-out. CFP Board Academic Research Colloquium. Washington DC.
3. **Heckman, S. J.**, Lektiewicz, J. C., Kim, K. (2022) Causal inference for consumer researchers. Research seminar presentation at Texas Tech University, Lubbock, TX.

4. **Heckman, S. J.** (2022). The value of professional financial planning services: Towards a holistic theory. Paper session presented at Financial Planning Association Retreat, Austin, TX.
5. **Heckman, S. J.** (2021). *Risk literacy and race*. Paper session presented at the National Association for Insurance Commissioners Insurance Summit. Kansas City, MO.
6. **Heckman, S. J.** (2019). Retirement and long-term expenses. College of Veterinary Medicine Guest Lecture. Manhattan, KS.
7. **Heckman, S. J.** (2019). Student debt: Lesson from research. Guest Lecture. College of Veterinary Medicine Guest Lecture. Manhattan, KS.
8. **Heckman, S. J.** (2019). *Introduction to investments: Higher education and saving for the future*. Manhattan High School, Manhattan, KS.
9. **Heckman, S. J.** (2018). *Entering the labor market: Personal finance considerations*. Manhattan Area Technical College, Manhattan, KS.
10. **Heckman, S. J.** (2016). *Financial Catastrophes Due to Disability: Which households are most at risk?* Insurance and Financial Advisors Continuing Education Conference (IFACE). Manhattan, KS.
11. **Heckman, S. J. & Montalto, C. P.** (2014). Webinar: *Risky Human Capital and The National Student Financial Wellness Survey*. NC2172 Working Group: Behavioral economics and financial decision-making and information management across the lifespan.

SPONSORED RESEARCH ACTIVITIES

eMoney Advisors

Project: The value of professional financial planning services: Towards a holistic theory

Role: Principal Investigator

Period: 2023

Amount: \$10,000

National Association of Insurance Commissioners

Project: Understanding Insurance Decisions: Exploring Risk Literacy and Race

Role: Fellow

Period: May 2021-April 2020

Amount: \$5,000

Charles Schwab and Co, Inc.

Project: Literature Review: Value of Financial Planning

Role: Principal Investigator

Period: July 2021

Amount: \$10,000

Envestnet/CFP Board

Project: Exploring the effect of financial planning on consumer financial wellbeing:

A mixed methods approach

Co PIs: Jason McCarley, Megan McCoy

Period: Spring and Summer 2020

- Amount: \$252,503
Status: Not funded
- Consumer Financial Protection Bureau
Project: Teachable Moments: Risk Literacy and Higher Education Enrollment
Period: Summer 2019
Amount: \$25,000
Status: Not Funded
- Jump\$tart
Project: Jump\$tart Financial Foundations Education Program Evaluation
Co PI: Sonya Britt
Period: June 2017- May 2018
Amount: \$146,000
Status: Not Funded
- Analyzing Relationships between Disability, Rehabilitation, and Work (ARDRAW) Small Grant Program
Project: Work transitions among Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) recipients nearing retirement: Employer accommodations, private insurance, and individuals with mental health disability
Doctoral Student Investigator: Mitzi Lauderdale
Role: Faculty mentor
Period: August 2017 – May 2018
Amount: \$10,000
- Spencer Foundation Small Research Grant in Education and Social Opportunity
Project: Excess Credits and Labor Market Outcomes
Period: June 2016 – June 2017
Amount: \$46,900
Status: Not funded
- Big 12 Faculty Fellowship, Kansas State University
Project: Developing a Family Finance Research Alliance and Mentoring Relationship
Period: August 2016-May 2017
Amount: 2,500
- Office of International Programs International Incentive Grant, Kansas State University
Project: Advanced Professional Issues of Financial Planning in China
Co-Investigator: Britt, S. L.
Period: March 2016
Amount: \$3,365
- Department of Human Sciences, Dissertation Research Award, The Ohio State University
Project: Consumer Risk Preferences and Higher Education Enrollment Decisions
Amount: \$967
- Department of Consumer Sciences, Thesis Research Award, The Ohio State University
Project: Factors Related to Low-Income Saving Behavior
Amount: \$399

TEACHING**Undergraduate Teaching**

Institution	Position	Course # (credit hours)	Title	Term (Evaluations /5))
Kansas State University	Assistant/ Associate Professor	PFP 100 (1)	Careers in Financial Planning	Fall 2016 (5.0)
		PFP 101 ^d (1)	Money 101	Summer 2015 (4.3) Summer 2016 (4.0) Summer 2017 (4.4) Summer 2015 ^d (4.1)
		PFP 105 (3)	Introduction to Personal Financial Planning	Summer 2015 ^d (4.1)
		PFP 305 (3)	Advanced Personal and Family Finance	Fall 2014 (3.9) Fall 2015 (4.2) Fall 2017 (4.2)
		PFP 462 (3)	Personal Investment Concepts I	Fall 2017 (3.8) Fall 2018 (3.6) Fall 2019 (3.6) Fall 2020 (4.2) Fall 2021 (4.5)
		PFP 462 ^d (3) PFP 468 (1)	Personal Investment Concepts I Professional Practice Management in Personal Financial Planning	Fall 2021 (4.3) Spring 2022
		PFP 482 (3)	Personal Investment Concepts II	Spring 2018 (3.7) Spring 2019 (4.1)
		PFP 760 (3)	Family and Employment Benefits, & Retirement Planning	Fall 2014 (4.5)
		PFP 766 (3)	Insurance Planning for Families	Fall 2015 (4.1) Spring 2015 (4.5) Spring 2016 (4.4)
				Autumn 2013 (4.9)
The Ohio State University	Graduate Teaching Associate	CFFS 4270 (2)	Retirement Planning and Employee Benefits	
		CFFS 3260 (3)	Family Financial Management: Theory and Practice	Autumn 2012 (4.8)
		CFFS 2260 ^d (3) CFFS 243 ^q (5)	Family Financial Management Consumer Problems	Summer 2012 (4.9) Autumn 2011 (4.5) Winter 2012 (4.6) Spring 2012 (4.7)
				Spring 2010 Fall 2009

^d Online Course, ^q Quarter System**Graduate Teaching**

Institution	Position	Course # (credit hours)	Title	Term
Texas Tech University	Associate Professor of Practice	PFP 5394 (3)	Retirement Planning	Summer 2024
		PFP 6301	Academic Leadership in PFP	Fall 2023 Fall 2024

Institution	Position	Course # (credit hours)	Title	Term
Kansas State University	Assistant/ Associate Professor	PFP 6305 (3)	Intro to Ph.D. Studies in PFP	Fall 2023 Fall 2024
		PFP 6374 (3)	Consumer & Household Economic Theory	Spring 2024
		PFP 6378 (3)	Research Methods II	Spring 2024
		PFP 6350 (3)	Applied Research Methods I	Summer 2023 Summer 2024
		PFP 6351 (3)	Applied Research Methods II	Summer 2023 Summer 2024
		FSHS 806 (3)	Statistical Methods in Personal Financial Planning I	Summer 2016 (5.0) Summer 2017 (5.0) Summer 2018 (4.5) Summer 2020 (4.6)
		FSHS 808 (1-3)	Research Cluster: Young Adult Financial Decision-Making	Summer 2016 (5.0)
		PFP 808 (3)	Research Cluster: Survey of Consumer Finances	Spring 2016 (5.0) Spring 2018 (5.0)
			Research Cluster: Survey of Consumer Finances and Survey Household Economic Decisionmaking	Spring 2022
		FSHS 894 (1)	Readings in FSHS: The Economics of Education	Summer 2014
		PFP 906 (3)	Statistical Methods in Personal Financial Planning II	Fall 2018 (4.3) Fall 2019 (4.5) Fall 2020 (5.0) Fall 2021 (3.6)
		FSHS 907 (3)	Advanced Research Methods	Fall 2016 (5.0)
		FSHS 909 (1)	Topics in PFP: Research Seminar	Spring 2016 (4.6)
		FSHS 979 (3)	Global Issues in Personal Financial Planning	Spring 2017

Graduate Student Research Supervision

Ph.D. Students Advised

Student	Institution	Year	Title of Thesis/Dissertation
Turner Amacher	TTU	-	In Process
Vikesh Kumar	TTU	-	In Process
Ohireime Ojeomogha	TTU	-	In Process
Wendy Usrey	KSU	2023	How do student loans impact the American Dream? Exploring the implications of federal, private and parent PLUS student loan debt on homeownership
Brian Walsh	KSU	2023	Personal financial management technology: Extending UTAUT2 to understand the determinants of the acceptance and use
Christina Lynn	KSU	2023	The effect of overspending on retirement preparation
Lauderdale, Mitzi	KSU	2021	Three Essays on Families with Disability: Financial Satisfaction, Subjective Financial Well-Being, and Life Satisfaction

Student	Institution	Year	Title of Thesis/Dissertation
Kothakota, Michael	KSU	2019	Wealth management and divorce: How stress adjustment affects the accumulation, management and distribution of wealth
Potter, Derek	KSU	2019	Three essays on Entrepreneurship and Personal Finance
Stebbins, Richard (coadvised with K. Archuleta)	KSU	2019	An empirical analysis of informal human capital investments in adolescence as a predictor of life outcomes
Glenn, Christina (coadvised with S. Britt)	KSU	2018	The influence of financial socialization on young adults
Kemnitz, Randy (coadvised with M. MacDonald)	KSU	2018	The influences of financial self-efficacy and financial socialization upon college students' financial stress and coping choices

Membership on Doctoral Dissertation Committees

Student	Year	Title of Thesis/Dissertation
Jayne, David	2020	A comparison of retirement saving behavior between active duty military members and civilians
Magwegwe, Frank	2020	Financial strain and worry about retirement income adequacy
Anderson, NaRita	2019	Do financial knowledge, financial risk tolerance, and uncertainty regarding future long-term care need influence long-term care insurance ownership by baby boomers?
Preece, Gloria	2019	Understanding on-time mortgage payment history in the wake of the 2007 financial crisis: an application of the responsible financial actions index
Stutz, Kristen	2019	Student loan debt use and awareness: A social learning approach
Todd, Timothy	2019	Behavioral economics and the impact of message framing on financial planning intentions
Anderson, Somer	2019	Mortgage debt and retirement transition decisions
Lurtz, Meghaan	2019	How does scarcity uniquely inform the financial motives and outcomes of middle-class, non-retired households?
Mielitz, Katherine	2018	Investigating offenders' post-release financial intentions
Le, Vincent	2018	Household risk preference and homeownership decisions
Schink, Gregory H.G.	2018	Self-regulation of wealth
Rodermund, Robert	2018	The influence of present and future time perspective on financial net worth

HONORS & RECOGNITIONS

Professional Recognitions

Financial Planning Association Annual Conference Best Research Award for “The value of professional financial planning services: Towards a holistic theory.” (2022).

Academy of Financial Services, Best Paper Award for “Analyzing retirement savings decisions of households with student loans.” (with Walsh, 2020)

Best Paper in Personal Finance/Consumer Economics in *Family and Consumer Science Research Journal* for “Parental financial socialization: Is too much help leading to debt ignorance among college students?” (with Letkiewicz, Lim and Montalto, 2019)

CFP Board Academic Research Colloquium, Northwestern Mutual Best Paper Award – Insurance / Risk Management for “The financial impact and duration of disability across the lifespan.” (with Strother, 2017)

ACCI CFP Board's Best Financial Planning Paper Award for “Exploring the demand for seeking financial advice: The role of financial literacy.” (with Seay, Letkiewicz, and Kim, 2016)

Financial Planning Association Annual Conference Best Applied Research Award for “Financial Catastrophes Due to Disability: Which households are most at risk?” (2015)

ACCI National Endowment for Financial Education Best Paper Award for “Loans, homes, and retirement: A study of young Americans.” (with Letkiewicz and Lim, 2014)

Media Recognition

New York Times (September 12, 2022). Student loans are no longer taboo.

Inspire Magazine (October 12, 2021). Forever in debt? Eliminating costs that create ‘scary’ burdens for students.

WalletHub (March 5, 2020). Credit cards for students with bad credit.

Financial Advisor Magazine (February 5, 2016). Financial advisors should consider clients’ disability risk.

Financial Advisor Magazine (November 1, 2017). The professors revolutionizing financial planning.

The Ohio State University

Department of Human Sciences, Graduate Student Excellence Award	2014
Department of Human Sciences, Consumer Sciences Dissertation Research Award	2013
Department of Human Sciences Graduate Teaching Award	2013
Department of Human Sciences Graduate Research Award, Honorable Mention	2013
Office of Disability Services, Recognition for Service and Support to Students	2013
Department of Consumer Sciences, Thesis Research Award	2012
Department of Consumer Sciences Graduate Teaching Award	2012
University Fellowship	2010 – 2011

Kansas State University

College of Human Ecology Outstanding Senior	2010
Presidential Scholarship	2006 – 2010

PROFESSIONAL ASSOCIATIONS

American Council on Consumer Interests	2012 – Present
Financial Planning Association	2014 – Present
Society of Financial Service Professionals	2014 – Present
National Association of Personal Financial Advisors	2017 – Present
Association for Financial Counseling and Planning Education	2015 – 2017
Academy of Financial Services	2012 – 2018

PROFESSIONAL SERVICE

Editorial Service

Editorial Board, *Financial Services Review* (2023 – present)
 Academic Editor, *Journal of Financial Planning* (2020 – 2021)
 Editorial Board, *Journal of Consumer Affairs* (2020 – present)
 Editorial Board, *Financial Planning Review* (2019 – present)
 Editorial Board, *Journal of Financial Counseling and Planning* (2017 – present)

Ad Hoc Referee Service:

Journal of Consumer Affairs, Journal of Financial Counseling and Planning, Family & Consumer Sciences Research Journal, Journal of Financial Therapy, Marriage and Family Review, Journal of Economic Surveys, Journal of Family and Economic Issues, Financial Planning Review, Journal of Black Studies, Family Relations, Children and Youth Services Review, Journal of Academy of Business Education, Review of Economics of the Household, Review of Black Political Economy

American Council on Consumer Interests:

Treasurer (2017- 2020)
 CFP Board Best Paper in Financial Planning Award Subcommittee Chair (2018-present)
 Investment Committee Member (2020 – present)
 Dissertation Award Committee Member (2016)
 Investment Committee Member (2015)
 Conference Submission Reviewer (2015–2017)
 Applied Consumer Economics Award Committee Member (2015)

CFP Board Research Colloquium for Financial Planning and Related Disciplines

Conference submission reviewer (2017-2021)

Grant Proposal Reviewer

Financial Planning Association (2021)
 National Science Foundation (2021)
 Social Security Administration's Analyzing Relationships between Disability, Rehabilitation, and Work (ARDRAW) Small Grant Program (2018 – 2021)

PROFESSIONAL FINANCIAL PLANNING EXPERIENCE

No Coast Financial Group, LLC Manhattan, KS	2023 - Present
CGN Advisors, LLC Manhattan, KS	2016 – 2022
JH McKewen & Associates, LLC Columbus, OH	2010 – 2012
Budros, Ruhlin, and Roe, Inc. Columbus, OH	Summer 2010
Sabatka & Company Manhattan, KS	Spring 2010
Prism Financial Group, LLC Overland Park, KS	2005 – 2009