Sonya Lutter Ph.D., CFP®, LMFT

sonya.lutter@ttu.edu
cell: 785-410-1829

Professional Experience

2024 to present	**Co-Host** Analog Advisor podcast with Wes Brown of CogentBlue. Virtual Secure guests, write interview questions, and ensure quality of podcast.
2022 to present	**Director of Financial Health & Wellness** School of Financial Planning Texas Tech University, Virtual Develop curriculum and continuing education opportunities in financial health and wellness in the capacity of professor of practice. Advise and teach in the graduate programs. Served as interim PhD director in 2023 and became MS director in 2024. Appointment was 75% effort during 2022-2023 and 100% effort since 2024.
2022 to present	**Founder** ENLITE Virtual Founder and owner of training resources for financial planners and therapists. As a catalyst for change, ENLITE bridges the gap between leadership, financial planning, and mental health so people are cared for holistically.
2021 to 2022	**Adjunct Professor** Applied Human Sciences Kansas State University, Manhattan, KS Provide guest lectures and lead research efforts with Powercat Financial Counseling on a pro-bono basis. (0 tenths)
2021 to 2022	**Director of Research and Academy** Herbers & Company Virtual Developed training programs for financial advisors via a Mighty Networks platform. Facilitated research survey development, analyzed data via SAS software, and authored/co-authored research briefs.
2018 to 2021	**Department Head** (Interim July 2018 to October 2019) and **Mary L. Vanier Endowed Professor** Applied Human Sciences (formerly known as School of Family Studies and Human Services), Kansas State University, Manhattan KS

Led approximately 100 full-time faculty and staff, managed an allocated budget of over $3.5M, oversaw research expenditures of approximately $2.5M annually for projects related to military families, and approved curriculum for 12 degree programs and 9 minor/certificate programs. Academic programs were disbursed across four buildings involving services to the community and processing of external payments.

2019 to 2021 **Professor** Personal Financial Planning
Kansas State University, Manhattan KS

2014 to 2019 **Associate Professor** Personal Financial Planning
Kansas State University, Manhattan KS

2012 to 2015 **Program Director** Personal Financial Planning
Similar to chair role responsible for course scheduling for seven full-time faculty, three part-time faculty, and graduate teaching assistants. Supervised one full-time graduate advisor and managed a budget of approximately $500,000.

2010 to 2014 **Assistant Professor** (Instructor from 2009 to 2010) Personal Financial Planning
Kansas State University, Manhattan KS

Responsible for undergraduate student advising and doctoral committee service in addition to my teaching and research responsibilities.

Academic Degrees

2007 to 2010 **PhD** Personal Financial Planning
Texas Tech University, Lubbock TX
Dissertation: Three Essays on Money Arguments Between Spouses
Co-Major Professors: Sandra J. Huston and Dorothy B. Durband

2003 to 2005 **MS** Marriage and Family Therapy
Kansas State University, Manhattan KS
Thesis: The Impact of Perceived Personal, Partner, and Couple Financial Behaviors on Relationship Satisfaction
Major Professor: John E. Grable

2000 to 2003 **BS** Personal Financial Planning
Kansas State University, Manhattan KS

Graduate Student Mentoring

Ph.D. Students, Chair

2020 Emily Koochel, Ph.D. (co-chair)
Exploring the effects of financial socialization and trust as it relates to financial well-being and marital satisfaction through stress and communication privacy theories

2020 David Jayne, Ph.D.
A comparison of retirement saving behavior between military members and civilians

2020 Joy Clady, Ph.D. (co-chair)
Three essays on perceived relative financial status and well-being in older adults

2019 Derek Lawson, Ph.D. (co-chair)
Cohabitation as a young adult: Examining relationship interactions & outcomes and financial characteristics and economic well-being

2019 Kristen Stutz, Ph.D.
Student loan debt use and awareness: A social learning approach

2019 Phillip Zepp, Ph.D.
The influence of chronic physiological stress on financial health perceptions

2018 Robert Rodermund, Ph.D.
The influence of present and future time perspective on financial net worth

2018 Greg Schink, Ph.D.
Self-regulation of wealth

2018 Christina Glenn, Ph.D. (co-chair)
The influence of financial socialization on young adults

2017 Stephen Poplaski, Ph.D.
Charitable behavior: Christian beliefs that explain and predict donor intentions

2016 Linda Leitz, Ph.D.
The impact of credit and debt on wealth accumulation

2015 Racquel Tibbetts, Ph.D.
Examining how stress relates to health and financial resources

2014 Scott Spann, Ph.D.
Three essays on financial wellness in the workplace

2014 Miyoung Yook, Ph.D.
A holistic approach to understanding retirement preparedness

2014 Jeff Nelson, Ph.D. (co-chair)
Three essays on personal financial difficulties of military members

2013 Mary Bell, Ph.D. (co-chair)
Three essays on the financial behaviors of soldiers before and after deployment

2012 Ron Sages, Ph.D. (co-chair)
Three essays on the influence of self-esteem on retirement planning behaviors

2012 Julie Cumbie, Ph.D. (co-chair)
Three essays on money arguments and financial behaviors

Ph.D. Students, Outside Assigned Chair

2021 Benjamin Kohl, Ph.D., Counseling and Student Development
How long-time-to-doctorate (LTTD) candidates persist to earn their degrees

2017 Sheryll Namingit, Ph.D., Economics
Essays on the labor market outcomes of workers with medical conditions

2013 Mark Melichar, Ph.D., Economics
Essays on macroeconomic effects of energy price shocks

Ph.D. Students, Committee Member

2022 Nicholas Bond, Ph.D.
Decision-Making Style and Student Loan Usage: Impact on Anxiety and Worry

2021 Matthew Sommer, Ph.D.
Three Essays on Older Adult's Bequest Expectations

2021 Mitzi Lauderdale, Ph.D.
Three Essays on Families with Disability: Financial Satisfaction, Subjective Financial Well-Being, and Life Satisfaction

2020 Miranda Reiter, Ph.D.
Racial and gender preferences when hiring a financial planning: An experimental design on diversity in financial planning

2019 Derek Potter, Ph.D.
Three essays on entrepreneurship and personal finance

2019 Meghaan Lurtz, Ph.D.
How does scarcity uniquely inform the financial motives and outcomes of middle-class, non-retired households?

2018 Randy Kemnitz, Ph.D.
The influences of financial self-efficacy and financial socialization on college students' financial stress and coping

2017 Dennis Witherspoon, Ph.D.
The effects of financial stress on health, morale, and social functioning

2017 David Allen Ammerman, Ph.D.
Household capital structure and financial resilience: Evidence from the Netherlands

2016 Fred Fernatt, Ph.D.
Three studies of the associations of cognitive ability, health, and wealth among the elderly

2014 Justin Henegar, Ph.D.
Homeschooling and financial literacy: A qualitative analysis

2014 Kurt Schindler, Ph.D.
Examining capacity and preparation of teachers for teaching personal finances in Puerto Rico

2014 Nicholas Carr, Ph.D.
Reassessing the assessment: Exploring the factors that contribute to comprehensive financial risk evaluation

Master's Thesis/Report Students Completed

2023 Peter Egbe
Interdisciplinary Studies

2017 Aaron Swank, M.S.
Physical activity and psychological distress: Social gradients of living in poverty

Courses Taught

Kansas State University

Undergraduate	PFP 100 Careers in Personal Financial Planning
	PFP 105 Introduction to Personal Financial Planning (on-campus and online)
	PFP 300 Money 101 for First Generation Students (online)
	PFP 400 Family and Consumer Economics (on-campus and online)
	PFP 405 Advanced Personal Financial Planning
	PFP 456 Financial Counseling and Communication
Graduate	PFP 760 Families, Employment Benefits, and Retirement Planning
	PFP 768 Introduction to Financial Therapy (online)
	PFP 771 Financial Therapy Theory and Research (online)
	FSHS 825 Family Resource Management
	PFP 836 Case Studies (online)
	FSHS 890 Research Methods II (online)
	PFP 808 PFP Application (online)
	FSHS 906 Statistics II

Texas Tech University

Undergraduate	PFP 2330 Financial Counseling I/Financial Problem Solving
	PFI 1305 Life, Love, & Money
Graduate	PFP 5377 Psychology of Financial Planning I (hybrid)
	PFP 5378 Interdisciplinary Approaches to Financial Health & Wellness (hybrid)
	PFP 6394 Psychology of Financial Planning II (hybrid)

Non-Credit	International Experiences in Financial Wellness: Netherlands & Belgium (April 2023) International Experiences in Financial Wellness: United Kingdom (May 2024) Certificate in Psychology of Financial Planning (asynchronous starting Jan. 2024) Certificate in Applied Financial Well-Being (asynchronous starting 2024) Executive Certificate in Financial Health & Wellness (starting Aug. 2024 in DFW)

CONTRACTS & CONSULTING

2023 to present	Ally Bank financial wellness and financial literacy curriculum development
2023 to present	CFP Board Client Impact Longitudinal Study
2023	CFP Board—Northwestern Mutual Systemic Approaches Thought Leadership
2023	NAPFA Approved Partner for Educational Content
2022 to 2023	Alliance for Comprehensive Financial Planners
2022 to 2023	Financial Therapy Association – Managing Conflict Workshop
2022	The American College
2019 to 2021	Abt Associates, Inc.
2017 to 2018	brightpeak financial
2016 to 2017	PIETech
2015 to 2018	Pearson
2016	Citibank
2015	Consumer Financial Protection Bureau

GRANT FUNDING

2020 **Kansas State University, College of Health and Human Sciences** Research Family and Community Innovation Award to establish Center for Well-Being, $10,000/year for two years. (Co-Investigator)

2018 **brightpeak financial** Love and Money, $10,000. (Principal Investigator)

2018 **NCAA®** Financial Literacy for NCAA Student-Athletes, $10,000. (Co-Investigator)

2017 **brightpeak financial** Love and Money, $49,400. (Principal Investigator)

2014 **Foundation for Financial Planning** Financial Planning Pro-Bono Day, $1,200. (Co-Investigator)

2014 **Kansas State University's Academic Excellence Committee, Office of the Provost** International guest speaker funding, $5,000. (Co-Investigator)

2013 **The Council of Graduate Schools** Enhancing Student Financial Education at Kansas State University, $40,000. (Co-Investigator)

2012 **Kansas State University's Office of International Programs** Advanced Professional Issues in Financial Planning in the Netherlands, $2,500. (Co-Investigator)

2012 **Kansas State University's Academic Excellence Committee, Office of the Provost** Europe financial literacy summit and study abroad opportunities, $2,900.

2012 **DCE Course Development Grant** Behavioral Finance and Research and Theory in Financial Therapy, $10,000. (Co-Investigator).

2012 **Angela Herbers, Inc.** Physiological response to financial advisor's office environment, $3,330.

2011 **Kansas State University's Academic Excellence Committee, Office of the Provost** Bio-monitoring/feedback equipment, $23,960. (Co-Investigator)

2010 **Kansas State University's International Advisory Council** Collaborative teaching and research in South Korea, $3,000.

2010 **Kansas State University's College of Human Ecology Sponsored Research Overhead Grant** Examining the effectiveness of traditional financial counseling: A collaborative project with Housing and Credit Counseling, Inc., $3,000. (Co-Investigator)

2010 **DCE Course Development Grant** Personal Financial Planning Ph.D. Program, $30,000. (Co-Investigator)

Books

2022 **Lutter, S.** (2022). Love & Money: 15 exercises to strengthen your relationship. *Amazon KDP*.

2022 Chatterjee, S., **Lutter, S.**, & Yeske, D. (Eds.) (2022). CFP Board's Psychology of Financial Planning. Erlanger, KY: National Underwriter.

2015 Klontz, B. K., **Britt, S. L.**, & Archuleta, K. L. (Eds.) (2015). Financial therapy: Theory, research, and practice. New York, NY: Springer.

2014 Nazarinia Roy, R., Schumm, W., & **Britt, S. L.** (2014). Transition to parenthood. New York, NY: Springer.

2012 Durband, D. B., & **Britt, S. L.** (Eds.). (2012). Student financial literacy: Campus-based program development. New York, NY: Springer.

Book Chapters

2023

Lutter, S., & Saxey, M. (in process). Emerging adults' financial attitudes.

2022

Lutter, S., & Koochel, E. (2022). Mediating financial conflict. In S. Chatterjee, S. Lutter, & D. Yeske (Eds.), *Psychology of Financial Planning*. Erlanger, KY: The National Underwriter.

McCoy, M., & **Lutter, S.** (2022). Forging trusting relationships. In S. Chatterjee, S. Lutter, & D. Yeske (Eds.), *Psychology of Financial Planning*. Erlanger, KY: The National Underwriter.

Lutter, S., McCoy, M., Davis, S. D., & Palmer, L. (2022). Navigating change. In S. Chatterjee, S. Lutter, & D. Yeske (Eds.), *Psychology of Financial Planning*. Erlanger, KY: The National Underwriter.

McCoy, M., & **Lutter, S.** (2022). The necessity of empathy. In S. Chatterjee, S. Lutter, & D. Yeske (Eds.), *Psychology of Financial Planning*. Erlanger, KY: The National Underwriter.

2019

Britt-Lutter, S., & Asebedo, S. (2019). Managing challenging conversations with clients. In D. Durband, R. Law, & A. Mazzolini (Eds.), *Financial counseling* (pp. 169-178). New York, NY: Springer.

2018

Archuleta, K., & **Britt-Lutter, S.** (2018). Marriage and family therapy, financial therapy, and client psychology. In CFP Board (Ed.), *Client psychology* (pp. 191-204). John Wiley & Sons.

2015

Britt, S. L., Klontz, B. T., & Archuleta, K. L. (2015). Financial therapy: Establishing an emerging field. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (pp. 3-14). New York, NY: Springer.

Britt, S. L., Archuleta, K. L., & Klontz, B. T. (2015). Theories, models, and integration in financial therapy. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (pp. 15-22). New York, NY: Springer.

Lawson, D., Klontz, B. T., & **Britt, S. L.** (2015). Money scripts. In B. T. Klontz, S. L. Britt, & K. L. Archuleta (Eds.), *Financial therapy: Theory, research, and practice* (pp. 23-34). New York, NY: Springer.

2013

Grable, J. E., & **Britt, S. L.** (2013). Function, purpose, and regulation of financial institutions. In CFP Board (Ed.), *Financial Planning Competency Handbook* (pp. 49-58). John Wiley & Sons.

Grable, J. E., & **Britt, S. L.** (2013). Financial services regulations and requirements. In CFP Board (Ed.), *Financial Planning Competency Handbook* (pp. 87-96). John Wiley & Sons.

Grable, J. E., & **Britt, S. L.** (2013). Consumer protection laws. In CFP Board (Ed.), *Financial Planning Competency Handbook* (pp. 107-116). John Wiley & Sons.

2012

Britt, S. L., & Goetz, J. (2012). Financial education program partnerships. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 89-107). New York, NY: Springer.

Britt, S. L., Halley, R. E., & Durband, D. B. (2012). Training and development of financial education program staff. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 37-55). New York, NY: Springer.

Durband, D. B., & **Britt, S. L.** (2012). The case for financial education programs. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 1-8). New York, NY: Springer.

Halley, R. E., Durband, D. B., **& Britt, S. L.** (2012). Staffing and recruiting considerations for financial education programs. In D. B. Durband & S. L. Britt (Eds.), *Student financial literacy: Campus-based program development* (pp. 27-36). New York, NY: Springer.

Trade Publications

Lutter, S. (2023, June 5). More financial planners are acting like psychologists. Here's how. *Barron's*. https://www.barrons.com/advisor/articles/psychology-planning-behavioral-finance-c29781dc

Lutter, S. (2023, March 3). Striving to win at compassion? You've missed the point. *InvestmentNews*. https://www.investmentnews.com/practice-management/opinion/striving-to-win-at-compassion-youve-missed-the-point-234317

Lutter, S. (2022, April 1). Connecting the relationship between money and mental health. *Financial Advisor*. https://www.fa-mag.com/news/connecting-the-relationship-between-money-and-mental-health-67153.html?section=

Lutter, S. (2016, June 21). Money can mask a marital problem that can be fixed. *The New York Times.* https://www.nytimes.com/roomfordebate/2016/06/21/knowing-when-a-marriage-is-over/money-can-mask-a-marital-problem-that-can-be-fixed

Peer Reviewed Publications

2023

Blanchett, D., **Lutter, S.**, & Huston, S. J. (2023). Using confidence and risk tolerance to build financial wellness. Available on SSRN: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4658650

Koochel, E., McCoy, M., & **Lutter, S.** (under review). Protecting well-being through financial shocks.

Gromadzki, B. J., Durden, C. A., & **Lutter, S.** (under review). Understanding clients' stories.

Lu, F., & **Lutter, S.** (in process). The pandemic-related stimulus payment and financial stress: Does payment usage matter?

2022

Moore, C. M., Gallardo, J. E., Scott, A., & **Lutter, S.** (2022). Applying a human capital framework to college students' financial well-being. *Journal of Personal Finance, 21*(2), 27-38.

Reiter, M. C., Seay, M., MacDonald, M., **Lutter, S.**, & Loving, A. (2022). Racial and gender preferences when hiring a financial planner: An experimental design on diversity in financial planning. *Journal of Financial Counseling and Planning.*

2021

Rubin, L. M., Joseph, M., **Lutter, S.**, Roberts, D. K., & Jones, J. J. (2021). Enhancing financial literacy among college athletes. *Journal of Athlete Development and Experience, 3*(2). Available at https://scholarworks.bgsu.edu/jade/vol3/iss2/1

2020

Potter, D., Jayne, D., & **Britt-Lutter, S.** (2020). Financial anxiety among college students: The role of generational status. *Journal of Financial Counseling and Planning, 31*(2), 286-297.

Archuleta, K. A., & **Lutter, S.** (2020). Utilizing family systems theory in financial therapy. *Financial Planning Review.* doi: 10.1002/cfp2.1073

Dew, J., Dean, L., Duncan, S. F., & **Britt-Lutter, S.** (2020). A review of effectiveness evidence in the financial-helping fields. *Family Relations, 69*, 614-627. doi: 10.1111/fare.12445

2019

Britt-Lutter, S., & Heckman, S. (2019). The financial life of aspiring veterinarians. *Journal of Veterinary Medical Education*. doi: 10.3138/jvme.0218-017rl

Miller, M., Middendorf, G., Wood, S. D., **Lutter, S.**, Jones, S., & Lindshield, B. (2019). Food insecurity and assistance on campus: A survey of the student body. *Online Journal of Rural Research & Policy, 14*(2), 1-25. doi: 10.4148/1936-0487.1097

2018

Britt-Lutter, S., Dorius, C., & Lawson, D. (2018). The financial implications of cohabitation. *Journal of Financial Planning, 4*, 38-45.

*Won best theoretical paper award at Financial Planning Association annual conference in October 2017
*Also appeared in: *Journal of Financial Planning*, The Best of 2018, 56-63.

Tibbetts, R. H., & **Britt, S. L.** (2018). Associations of health and financial resources with stress: Applying the theory of conversation of resources. *Journal of Financial Counseling and Planning, 29*(1), 60-67. doi: 10.1891/1052-3073.29.1.60

Britt-Lutter, S., Haselwood, C., & Koochel, E. (2018). Love and money: Reducing stress and improving couple happiness. *Marriage and Family Review,* 1-16. doi: 10.1080/01494929.2018.1469568

Zepp, P., Potter, D., Haselwood, C., & **Britt-Lutter, S**. (2018). The influence of coping strategies on college students' grade point averages. *Family and Consumer Sciences Research Journal, 47*(1), 73-86. doi: 10.1111/fcsr.12274

2017

LaBaron, A. B., Allsop, D. B., Hill, E. J., Willoughby, B. J., & **Britt-Lutter, S. L.** (2017). Materialism and marriage: Actor and partner effects between materialism, importance of marriage, and marital satisfaction. *Journal of Financial Therapy, 8*(2), 1-23. doi: 10.4148/1944-9771.1145

Britt, S. L., Hill, J. E., LeBaron, A., Lawson, D., & Bean, R. (2017). Tightwads and spenders: Predicting financial conflict in couple relationships. *Journal of Financial Planning*, *30*(5), 36-42.
*Won best theoretical paper award at Financial Planning Association annual conference in September 2016
*Also appeared in: *Journal of Financial Planning*, The Best of 2017, 48-54.

Britt, S. L., Ammerman, D. A., Barrett, S. F., & Jones, S. (2017). Student loans, financial stress, and college student retention. *Journal of Student Financial Aid, 47*(1), 25-37.

2016

Britt, S. L., Lawson, D. R., & Haselwood, C. A. (2016). A descriptive analysis of physiological stress and readiness to change. *Journal of Financial Planning, 29*(11), 45-51.

Britt, S. L., Mendiola, M. R., Schink, G. H., Tibbetts, R. H., & Jones, S. H. (2016). Financial stress, coping strategy, and academic achievement of college students. *Journal of Financial Counseling and Planning, 27*(2), 172-183. doi: 10.1891/1052-3073.27.2.172

Britt, S. L. (2016). The intergenerational transference of money attitudes and behaviors. *Journal of Consumer Affairs, 50*(3), 539-556. doi: 10.1111/joca.12113

Britt, S., & Kaus, J. (2016). The importance of quality control and data collection at Kansas State University's Powercat Financial Counseling. *The Professionalizing Field of Financial Counseling and Coaching Journal*. http://www.professionalfincounselingjournal.org/the-importance-of-quality-control-and-data-collection-at-kansas-state-university.html

2015

Taylor, C. D., Klontz, B., & **Britt, S. L.** (2015). Reliability and convergent validity of the Klontz Money Script Inventory-Revised (KMSI-R). *Journal of Financial Therapy, 6*(2), 1-13. (Released in 2016)

Taylor, C. D., Klontz, B., & **Britt, S. L.** (2015). Internal consistency and convergent validity of the Klontz Money Behavior Inventory (KMBI). *Journal of Financial Therapy, 6*(2), 14-31. (Released in 2016)

Delgadillo, L. M., & **Britt, S. L.** (2015). Financial coaching and financial therapy: Differences and boundaries. *Family and Consumer Sciences Research Journal, 44*(1), 63-72. doi: 10.1111/fcsr.12127

Britt, S. L. (2015). [Review of the book *A fragile balance: Emergency savings and liquid resources for low-income consumers*, by J. M. Collins, Eds.]. *Journal of Family and Economic Issues*. doi: 10.1007/s10834-015-9458-z

Bell Carlson, M., **Britt, S. L.**, & Nelson Goff, B. S. (2015). Factors associated with a composite measure of financial behavior among Soldiers. *Journal of Financial Counseling and Planning, 26*(1), 30-42.

Bell Carlson, M. M., **Britt, S. L.**, Nelson Goff, B. S., & Archuleta, K. L. (2015). Similarities and differences in financial behaviors of students and soldiers. *College Student Journal,* 49(4), 542-552.

Britt, S. L., Canale, A., Fernatt, F., Stutz, K., & Tibbetts, R. (2015). Financial stress and financial counseling: Helping college students. *Journal of Financial Counseling and Planning, 26*(2), 172-186.

Wilmarth, M. J., Seay, M. C., & **Britt, S. L.** (2015). Psychology, money, and marital arguments: What shapes a woman's happiness level? *Journal of Financial Planning, 28*(8), 44-50.

Britt, S. L., Klontz, B. T., Tibbetts, R., & Leitz, L. (2015). The financial health of mental health professionals. *Journal of Financial Therapy, 6*(1), 17-32.

Zimmerman, L., Canale, A., **Britt, S.**, & Seay, M. (2015). The theory of planned behavior and the Earned Income Tax Credit. *Journal of Financial Therapy, 6*(1), 44-63.

2014

Bell, M., Nelson, J. S., Spann, S., Molloy, C., **Britt, S. L.**, & Nelson Goff, B. (2014). The impact of financial resources on soldiers' well-being. *Journal of Financial Counseling and Planning, 25*(1), 41-52.

Britt, S. L., & Nazarinia Roy, R. R. (2014). Relationship quality among young couples from an economic and gender perspective. *Journal of Family and Economic Issues, 35*(2), 241-250. doi: 10.1007/s10834-013-9368-x

2013

Cumbie, J. A., MacDonald, S. T., & **Britt, S. L.** (2013). Spousal money argument insights from non-cooperative game theory and the NLSY. *Southwest Business and Economics Journal, 21*, 57-71.

Henegar, J., Archuleta, K. L., Grable, J. E., **Britt, S. L.**, Anderson, N., & Dale, A. (2013). Credit card behavior as a function of impulsivity and a mother's socialization factors. *Journal of Financial Counseling and Planning, 24*(2), 37-49.
*Won Outstanding Journal Article Award by Association for Financial Counseling and Planning Education in November 2014

Britt, S. L., Asebedo, S., & Blue, J. (2013). Workaholism and well-being. *Financial Planning Review, 6*(3), 35-59. (Korean journal)

Archuleta, K. L., Grable, J. E., & **Britt, S. L.** (2013). A test of the association between financial and relationship satisfaction as a function of harsh start-up and shared goals and values. *Journal of Financial Counseling and Planning, 24*(1), 3-14.

Sages, R. A., **Britt, S. L.**, & Cumbie, J. A. (2013). The correlation between anxiety and money management. *College Student Journal, 47*(1), 1-11.

Britt, S. L., Cumbie, J. A., & Bell, M. M. (2013). The influence of locus of control on student financial behavior. *College Student Journal, 47*(1), 178-184.

2012

Gale, J., Goetz, J., & **Britt, S. L.** (2012). Preliminary considerations in the development of the Financial Therapy Association. *Journal of Financial Therapy, 3*(2), 1-13.

Klontz, B. T., & **Britt, S. L.** (2012). Tactical asset management or financial trauma: Why the abandonment of buy-and-hold may be a symptom of posttraumatic stress. *Journal of Financial Therapy, 3*(2), 14-27.

Klontz, B. T., & **Britt, S. L.** (2012). How clients' money scripts predict their financial behaviors. *Journal of Financial Planning, November*, 33-43.

Grable, J. E., & **Britt, S. L.** (2012). Financial news and client stress: Understanding the association from a financial planning perspective. *Financial Planning Review*. (Korean journal)

Dew, J., **Britt, S. L.**, & Huston, S. J. (2012). Examining the relationship between financial issues and divorce. *Family Relations, 61*(4), 615-628. doi: 10.1111/j.1741-3729.2012.00715.x

Klontz, B. T., **Britt, S. L.**, Archuleta, K. L., & Klontz, T. (2012). Disordered money behaviors: Development of the Klontz Money Behavior Inventory. *Journal of Financial Therapy, 3*(1), 17-42.

Britt, S. L., & Huston, S. J. (2012). The role of money arguments in marriage. *Journal of Family and Economic Issues, 33*(4), 464-476. doi: 10.1007/s10834-012-9304-5.

Grable, J. E., & **Britt, S. L.** (2012). Assessing client stress and why it matters to financial advisors. *Journal of Financial Service Professionals, 66*(2), 39-45.

2011

Britt, S. L., Grable, J. E., Cumbie, J., Cupples, S., Henegar, J., Schindler, K., & Archuleta, K. L. (2011). Student financial counseling: An analysis of a clinical and non-clinical sample. *Journal of Personal Finance, 10*(2), 95-121.

Archuleta, K. L., **Britt, S. L.**, Tonn, T. J., & Grable, J. E. (2011). Financial satisfaction and financial stressors in marital satisfaction. *Psychological Reports, 108*(2), 563-576.

Grable, J. E., & **Britt, S. L.** (2011, January). A test of the video narration effect on financial risk-tolerance assessment. *Journal of Financial Planning: Between the Issues*. Available at: http://www.fpanet.org/journal/BetweentheIssues/LastMonth/Articles/ATestoftheVideoNarrationEffect

Grable, J. E., & **Britt, S. L.** (2011). An investigation of response bias associated with electronically delivered risk-tolerance assessment. *Journal of Financial Therapy, 2*(1), 43-52.

Klontz, B. T., **Britt, S. L.**, Mentzer, J., & Klontz, P. T. (2011). Money beliefs and financial behaviors: Development of the Klontz Money Script Inventory. *Journal of Financial Therapy, 2*(1), 1-22.

2010

Britt, S. L., Huston, S. J., & Durband, D. B. (2010). The determinants of money arguments between spouses. *Journal of Financial Therapy, 1*(1), 41-59.

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

McGill, S., Grable, J., & **Britt, S.** (2010). The Financial Therapy Association: A brief history. *Journal of Financial Therapy, 1*(1), 1-6.

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.

2009

Grable, J. E., McGill, S., & **Britt, S.** (2009). Risk tolerance estimation bias: The age effect. *Journal of Business & Economics Research, 7*(7), 1-12.

2008

Grable, J. E., **Britt, S. L.**, & Webb, F. J. (2008). Environmental and biopsychosocial profiling as a means for describing financial risk-taking behaviors. *Financial Counseling and Planning, 19*(2), 3-18.
*Won Outstanding Journal Article Award by Association for Financial Counseling and Planning Education in November 2009

Britt, S., Grable, J. E., Nelson Goff, B. S., & White, M. (2008). The influence of perceived spending behaviors on relationship satisfaction. *Financial Counseling and Planning, 19*(1), 31-43.
*Selected as an eXtension publication on “Financial Security for All” website

2007

Grable, J. E., **Britt, S.**, & Cantrell, J. (2007). An exploratory study of the role financial satisfaction has on the thought of subsequent divorce. *Family and Consumer Sciences Research Journal, 36*(2), 130-150.

2006

Grable, J. E., & **Britt, S.** (2006). A further examination of the validity of the Kansas Marital Satisfaction Scale: Implications for financial consultants. *Journal of Personal Finance, 5*(2), 17-31.

2004

Jariah, M., Husniyah, A. R., Laily, P., & **Britt, S.** (2004). Financial behavior and problems among university students: Need for financial education. *Journal of Personal Finance, 3*(1), 82-96.

INVITED PRESENTATIONS (FULL LIST OF PRESENTATIONS NOT SHOWN)

2023 **Lutter, S.** (2023, December). Applying a systemic approach for better outcomes. CFP Board Academic Research Colloquium: Washington, DC.
***Keynote session**

Heckman, S., Koochel, E., & **Lutter, S.** (2023). Client impact study update. CFP Board Academic Research Colloquium: Washington, DC.
***Keynote session**

Lutter, S. (2023, October). How physiological stress impacts client decision making. Thrivent TAN Rise: Dana Point, CA.
***Keynote session**

Kothakota, M., Koochel, E., & **Lutter, S.** (2023, October). Applying the psychology of financial planning to address grief, trust, and transparency in practice. NAPFA: Louisville, KY.

Lutter, S. (2023, March). Managing client stress. NAPFA: Virtual.

Lutter, S. (2023, March). Managing client conflict. CFP Board Financial Advice Working Group: Washington, DC. Virtual.

2022

Carlson, M. B., Goetz, J., Strong, R., Braxton, L., & **Lutter, S.** (2022, October). Putting research into practice: A panel discussion. CFP Board ARC: Washington, DC.

Lutter, S., & Benartzi, S. (2022, September). Data vs. Behavior. Excell by Carson Group: Las Vegas, NV.

Crosby, D., & **Lutter, S.** (2022, June). Can behavioral finance lead to better advice? Financial Planning INVEST: New York, NY.

Lutter, S. (2022, June). What makes your clients happy. Wealth Management Edge: Hollywood, FL.

Lutter, S. (2022, June). Value of financial advice. IFID Centre 2022 Conference (in partnership with FPA of Canada): Virtual.

Lutter, S. (2022, June). Resolving conflict. 84th Annual Conference for Veterinarians: Manhattan, KS.

Lutter, S. (2022, June). Creating personal financial statements. 84th Annual Conference for Veterinarians: Manhattan, KS.

Lutter, S. (2022, January). Emotional situations in financial counseling. Texas Tech University KEY student advisor group: Virtual.

2021

Lutter, S. (2021, September). Fireside chat: Understanding behavioral psychology to build better client relationships. InvestmentNews Women Adviser Summit: Virtual.

Lutter, S. (2021, March). Stress, money, and resiliency. Student Chapter of the American Veterinary Medical Association: Virtual.

2020

Lutter, S. (2020, September). Women's panel. Academy of Financial Services: Virtual.

Lutter, S. (2020, September). Inclusive leadership. Kansas State University Office for the Advancement of Women in Science and Engineering (KAWSE): Virtual.

Lutter, S. (2020, June). Financial and emotional reactions to COVID-19. 82nd Annual Conference for Veterinarians: Virtual.

2019

Lutter, S. (2019, September). Starting the money conversation with family. 6 Meridian: Wichita, KS.

Lutter, S. (2019, August). Integrating love and emotions into money discussions. Far West FPA Round Up: Santa Cruz, CA.

Lutter, S. (2019, March). Love & money. Wichita Estate Planning Association: Wichita, KS.

2018

Britt-Lutter, S. (2018, November). Love & money. Texas A&M Commerce Personal Financial Planning Day: McKinney, TX.

Britt-Lutter, S. (2018, April). Love & money. Personal Financial Professionals Summit: Manhattan, KS.

Britt-Lutter, S., & Keim, N. (2018, February). Marriage and money. Powercat Financial: Manhattan, KS.

2017

Huston, S. J., & **Britt-Lutter, S.** (2017, November). Bridging the gap between research and practice with the “Broccoli Banter.” Association for Financial Counseling and Planning Education annual conference: San Diego, CA.
***Keynote session**

Britt-Lutter, S. L. (2017, July). Setting standards for peer program assessment. Higher Education Financial Wellness (HEFW) Summit: Minneapolis, MN.

Britt-Lutter, S. L. (2017, June). Financial well-being of college students. NASPA: Student Affairs Administrators in Higher Education annual meeting: Washington, DC.
***Keynote session**

Britt-Lutter, S. L. (2017, June). Our interconnected being: The relationship between psychological and financial well-being. Garrett Planning Network: Webinar.

Van Zutphen, N., & **Britt, S. L.** (2017, April). Happiness risk-reward pyramid. Association for Financial Counseling and Planning Education-Financial Planning Association Connect: Webinar.

Britt, S. L. (2017, March). Spenders and savers: Conflict and resolution strategies. Financial Planning Association of Utah: Provo, UT.

Britt, S. L. (2017, March). Spenders and savers: Conflict and resolution strategies. Financial Therapy Association: Webinar.

2016

Britt, S. L. (2016, September). Our interconnected being: The relationship between mental and financial health. Association for Financial Counseling and Planning Education: Webinar.

2015

Britt, S., & Archuleta, K. (2015, March). Financial therapy. SPOTLIGHT K-State: Manhattan, KS.

2014

Britt, S. L. (2014, October). Stressors in the office. Academy of Financial Services annual conference: Nashville, TN.

Britt, S. L. (2014, January). Women’s income contribution: The correlation with money arguments and relationship satisfaction. American Association of University Women: Manhattan, KS.

2013

Britt, S. L. (2013, May). Workaholism and well-being. Korean Academic Society of Financial Planning annual conference: Seoul, South Korea.
Published in *Financial Planning Review* (Korean journal)

Britt, S. L. (2013, May). Avoiding stress in financial affairs. CoreFirst Bank & Trust women’s seminar: Topeka, KS.
***Keynote session**

Britt, S. L. (2013, April). Stress: Identifying and addressing it in the counseling setting. TG annual training conference: Austin, TX.
***General session**

Britt, S. L. (2013, March). Money and stress. Meadowlark Hills: Manhattan, KS.

2012

Britt, S. L. (2012, November). Stress: Identifying and addressing it in the counseling setting. Association for Financial Counseling and Planning Education annual conference: Saint Louis, MO.
***General session**

Britt, S. L., & Grable, J. E. (2012, May). Communication and counseling strategies: Managing client stress and risk tolerance biases. Financial Planning Association annual retreat: Scottsdale, AZ.

Britt, S. L., & Grable, J. E. (2012, March). Stress: The effect it has on client relationships. Financial Planning Association business solutions conference: San Francisco, CA.

Grable, J. E., & **Britt, S. L.** (2012, February). Facilitating trust and communication in the client-planner relationship by confronting client and planner stress. Insurance and Financial Advisors CE (IFACE) conference: Manhattan, KS.

Britt, S. L. (2012, May). Financial therapy: Considering the principles of financial therapy in general financial education. Virginia Jump$tart Coalition: Skype.

2011

Britt, S. L., Kaus, J., & Archuleta, K. L. (2011, September). Financial advice. Women of K-State Brown Bag Series: Manhattan, KS.

Britt, S. L. (2011, October). The limits of logic: How (and where) difficult financial decisions are really made. Financial Planning Association of Colorado annual symposium: Denver, CO.

Britt, S. L., & Grable, J. E. (2011, October). Pictures of physiological stress: How financial planners can reduce client stress and increase client trust. Financial Planning Association annual conference: San Diego, CA.

Britt, S. L. (2011, May). Planning, coaching, counseling: Putting the pieces together. National Association of Personal Financial Advisors annual conference: Salt Lake City, UT.

Britt, S. L. (2011, February). Retail therapy. Fort Riley’s Woman’s Conference: Fort Riley, KS.

Britt, S. L. (2011, February). When couples argue. Insurance and Financial Advisors CE (IFACE) conference: Manhattan, KS.

2010

Britt, S. L. (2010, May). The influence of money arguments on spousal relationship satisfaction. Ewha Woman’s University’s “Advances and Applications in Consumer Studies Research” International Series: Seoul, South Korea.

Britt, S. L. (2010, February). College students and financial education. Iowa State University 1st Annual Financial Capability Symposium: Ames, IA.

Selected Media

2023, Sept. 15	PlanAdviser, The psychology of financial planning
2023, Aug. 28	InvestmentNews, Why psychology-driven financial planner believes industry is ripe for change
2023, July 13	Yahoo!Finance, Have this much money? A financial advisor could buy you even more happiness
2023, July 7	Marketplace, Your financial advisor might also be your meditation coach
2023, July 6	New York's The Cut, How to save money on summer travel
2023, May 24	InvestmentNews, 'Ow!' — not 'wow' — drives client change
2023, May 6	Kiplinger, For financial planning success now, start by looking at the past
2022, Sept. 8	New York's The Cut, Should I let my estranged dad pay my student loans
2022, Aug. 13	The New York Times, Where money meets feelings
2022, May 24	Financial Planning, The rich link between planning and psychology
2022, April 21	New York's The Cut, My Boyfriend Lost $14K Trading Crypto, and He Won't Stop
2022, Feb. 21	Wealth Solutions Report, Leveraging behavioral finance to calm clients
2022, Feb. 13	MarketWatch, Nearly 1 in 10 Americans keep a savings account secret
2021, Dec. 29	The Wall Street Journal, For a happier financial life in 2022, face your money fears
2021, Oct. 21	Money, To Have and to HODL: Welcome to Love in the Age of Cryptocurrency
2021, Oct. 2	MarketWatch, What to watch for—and watch out for—before giving your money to a financial adviser
2021, Sept. 24	Investor's Business Daily, To boost their communication skills, advisors pose wise questions
2021, Aug. 9	CNN, How pandemic financial stress impacts mental health
2019, July 20	PsychologyToday, 5 stressless ways to talk to your partner about money
2018, Jan. 14	Forbes, Are your money beliefs holding you back?
2017, April 17	USA Today, Spring cleaning can bring health and wealth
2016, Sept. 16	CNBC, Big spenders ignore spouses at their own peril
2015, Nov. 16	The New York Times, Measuring how financial advisers handle uncertainty
2014, Feb. 11	Forbes, 14 Money Valentines to Gift Your Sweetheart

Selected Guest Podcast Appearances

Standard Deviations by Daniel Crosby
Milton Money Mindsets by Larry Sprung
AFCPE Real Money Real Experts by Rachel DeLeon and Mary Bell Carlson
Framework by Ana Limon
Financial Therapy: The Podcast by Rick Kahler
Perfectly Integrated by Matt Ackerman
Living Centered by Lindsey Nobles and Mickenzie Vought

SERVICE

Institutional

2023 to present	International Committee, College of Human Sciences, Texas Tech University
2022 to 2023	Interim PhD Program Director, School of Financial Planning, Texas Tech University
2022 to 2023	Member, Health and Wellness Committee, College of Human Sciences, Texas Tech University
2019 to present	Guest Lecturer, College of Veterinary Medicine, Kansas State University (various classes)
2021	Member, Academic Program Review & Revitalization committee, Kansas State University
2021	Member, Advisory Board for K-State Office for the Advancement of Women in Science and Engineering (KAWSE) ADVANCE program
2021	Chair, Search Committee for Associate Dean for Research and Graduate Studies, College of Health and Human Sciences, Kansas State University
2021	Member, Search Committee for Director of Center on Aging, College of Health and Human Sciences, Kansas State University
2021	Member, Search Committee for Director of the Financial Services Leadership Institute, College of Business Administration, Kansas State University
2020	Member, JED Campus Team for suicide prevention, Kansas State University
2020	Academic Instruction Working Group (in response to COVID-19), Kansas State University
2018 to 2019	Ombudsperson, Kansas State University
2018 to 2019	Member, Cats' Cupboard Advisory Board
2018	Member, Family Studies and Human Services-Personal Financial Planning Instructor Search Committee
2017 to 2020	Member, Integrity in Research and Scholarly Activity Committee (1 of 12 university members)
2017 to 2018	Member, College of Human Ecology Academic Affairs Committee
2016 to 2018	Faculty Mentor, Developing Scholars Program
2016	Member, College of Human Ecology Tuition Surcharge Committee

2011 to 2017	Member/Chair (2015), School of Family Studies and Human Services Scholarship Committee
2017	Chair, Family Studies and Human Services-Personal Financial Planning Assistant/Associate Professor Search Committee
2012 to 2015	Member, Morse Family and Community Public Policy Scholarship Committee
2013 to 2014	Member, Director of School of Family Studies and Human Services Search Committee
2012 to 2013	Member, Dean of College of Human Ecology Search Committee
2011 to 2012	Member, Assistant Professor (2 positions) of Personal Financial Planning Search Committee
2009 to 2012	Member, Powercat Financial Counseling Steering Committee
2010 to 2011	Representative, Family Studies and Human Services All-University Campaign
2010 to 2011	Mentor, Guide to Personal Success

Professional

2024	Judge, *InvestmentNews* Awards competition
2023	Judge, *InvestmentNews* Women to Watch competition
2023	Guest Editor, *Journal of Financial Counseling and Planning* Special Issue on Couples and Money
2023	Competency Standards Commission Volunteer, CFP Board
2014 to present	Extensive media relations via news briefs and interviews, including over a dozen international publications
2016 to 2018	Associate Editor, *Journal of Financial Counseling and Planning*
2018	Scholar Spotlight, MyRelevate
2017	Member, Thrive Financial Wellness Advisory Board (South Africa)
2017	Special Issue Editor, *Journal of Financial Therapy* (Topic: Stress)
2016 to 2019	Member/Chair, Texas Tech University Graduate School Advisory Board (Vice Chair 2016-2017; Philanthropy Committee Chair 2016-2018)
2015 to present	Editorial Board Member, *Journal of Financial Counseling and Planning*
2013 to present	Member, Italian *Journal of Sociology of Education* International Scientific Board

2010 to present	Editorial Board Member, *Journal of Financial Therapy*
2009 to present	Journal Reviewer
2013 to 2015	Member, Children and Youth Finance International Academic Working Group
2012 to 2015	Board Member, American Council on Consumer Interests
2011 to 2014	Associate Editor, *Journal of Family and Economic Issues*
2013, Spring	Invited panelist, Midwest Regional Advanced Planners Conference
2013, Spring	External promotion and tenure evaluator, The American College
2012, Spring	Invited panelist, American Council on Consumer Interests research webinar
2011 to 2012	Member, American Council on Consumer Interests nominations committee
2011 to 2012	Member, American Council on Consumer Interests scholarship committee

Select Honors

2023	Distinguished Alumni, Texas Tech University School of Financial Planning
2022	Finalist, Think Advisor's Luminary for Thought Leadership & Education
2019 to 2021	Mary L. Vanier Professorship, Kansas State University College of Health and Human Sciences
2018	Leader in Higher Education, St. Mary's University Breaking Barriers Celebration
2017	Commencement speaker, Kansas State University College of Human Ecology
2017, 2018	Marshal, Kansas State University Graduate School commencement
2017	Best theoretical research paper award, *Financial Planning Association*
2016	Best theoretical research paper award, *Financial Planning Association* (also appeared in *Journal of Financial Planning* best of 2017)
2014	Outstanding journal article award, Association for Financial Counseling and Planning Education
2013	Profile feature, *Journal of Financial Therapy*
2012	Invited to Child and Youth Finance International Financial Literacy Summit in Amsterdam, Netherlands
2011	Featured alum, Texas Tech University Graduate School