Sarah D. Asebedo, Ph.D., CFP®

Assistant Professor, Department of Personal Financial Planning
College of Human Sciences, Texas Tech University
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Areas of Interest

Research Topics and Methods: Psychosocial attributes and financial behavior (financial self-efficacy, personality, well-being/positive psychology), financial planner/client interaction theory and practice; structural equation modeling with confirmatory factor analysis, mediation modeling.

Teaching: Retirement Planning, Client Communication and Counseling, Professional Technology in Personal Financial Planning (PFP).

Education and Credentials

Ph.D., Personal Financial Planning, 2016, Kansas State University
M.S., Family Studies and Human Services, Personal Financial Planning emphasis, 2011, Kansas State University
B.S., Family Studies and Human Services, Personal Financial Planning emphasis with Business Administration Minor, 2004, Kansas State University
Graduate Certificate, Conflict Resolution, 2014, Kansas State University

CERTIFIED FINANCIAL PLANNER™ certification (#95527), 2007

Professional Academic Experience

Director (6/2019-present), Graduate Certificate in Life Centered Financial Planning, Department of Personal Financial Planning, Texas Tech University, Lubbock, TX.
Assistant Professor (9/2016-present), Department of Personal Financial Planning, College of Human Sciences, Texas Tech University, Lubbock, TX.
Instructor (6/2016-8/2016), Department of Personal Financial Planning, College of Human Sciences, Texas Tech University, Lubbock, TX.
Assistant Professor of Practice (8/2014-5/2016), Department of Agriculture and Applied Economics, College of Agriculture and Life Sciences, Virginia Tech, Blacksburg, VA.

Professional Financial Planning Experience

Family Wealth Advisor/President (2014-2015), Perennial Wealth Group, (Blacksburg, VA).
Shareholder, Team Director, Lead Wealth Manager (2004-2014), Accredited Investors, Inc. (Edina, MN).

Honors, Awards, and Recognition

2019 The Best of 40 Years, FPA and Journal of Financial Planning
2018 The Best of 2018, FPA and Journal of Financial Planning
2018 Best Research Award ($500), FPA and Journal of Financial Planning
2018 NAGDCA Retirement Planning Competition, 1st Place (out of 6), Co-Advisor
2017 Top 40 Under 40, Class of 2017, Investment News
2017 Best-Applied Research Award ($500), FPA and Journal of Financial Planning
2017 Celebration of Faculty Excellence in Research, Scholarship, and Creative Activity, TTU
2017 AARP Public Policy Institute Financial Services and the Older Consumer Award, ACCI
2017 Robert O. Herrmann Outstanding Dissertation Award, ACCI
2017 NAGDCA Retirement Planning Competition, 2nd Place (out of 8), Advisor
2016 Montgomery-Warschauer Award, FPA and Journal of Financial Planning
2016 Outstanding Graduate Student, College of Human Ecology, Kansas State University
2016 Certificate of Achievement, FSHS, Kansas State University
2015 Teacher of the Week Award, Virginia Tech
2015 Notable Scholarly Graduate Student Excellence Award, Kansas State University
2015 Office of International Programs Scholarship ($750), Kansas State University
2014 Best-Applied Research Award ($500), FPA and Journal of Financial Planning

Research and Scholarship [1]

<u>Peer-Reviewed Journal Publications</u>

5 **Asebedo, S. D.,** & Browning, C. M. (2019). The Psychology of Portfolio Withdrawal Rates. *Psychology and Aging*. Advance online publication. doi: 10.1037/pag0000424

4 Payne, P., & **Asebedo, S. D.** (2019). Two-factor risk preference for investment market and credit card risk. Financial Planning Review, 2(3-4), 1-21. doi: 10.1002/cfp2.1062

4 **Asebedo, S. D.** (2019). Psychosocial attributes and financial self-efficacy among older adults. *Journal of Financial Therapy, 10*(1), 1-29.

4 **Asebedo, S. D.** (2019). Financial planning client interaction theory (FPCIT). *Journal of Personal Finance, 18*(1), 9-23.

5 **Asebedo, S. D.,** & Payne, P. (2019). Market volatility and financial satisfaction: The role of financial self-efficacy. *Journal of Behavioral Finance, 20*(1), 42-52.

5 **Asebedo, S. D.,** Wilmarth, M., Seay, M. C., Archuleta, K. L., Brase, G., & MacDonald, M. (2019). Personality and saving behavior among older adults. *Journal of Consumer Affairs, 53*(2); 488-519. doi: 10.1111/joca.12199**. Recipient of the AARP Public Policy Institute Financial Services and the Older Consumer Award, ACCI.**

[1] Authors are ordered according to their contribution. Student contributors are highlighted in gray.

5 **Asebedo, S. D.,** Seay, M. C., Archuleta, K. L., & Brase, G. (2019). The psychological predictors of older pre-retirees' financial self-efficacy. *Journal of Behavioral Finance, 20*(2), 127-138. doi:10.1080/15427560.2018.1492580

3 **Asebedo, S. D.**, & Purdon, E. (2018). Planning for conflict in client relationships. *Journal of Financial Planning, 31*(10), 48-56. **Recipient of the 2018 FPA/JFP Best Research Award and recognized in The Best of 2018 annual special issue of the *Journal of Financial Planning***

5 **Asebedo, S. D.,** & Seay, M. C. (2018). Financial self-efficacy and the saving behavior of older pre-retirees. *Journal of Financial Counseling and Planning, 29*(2), 357-368. **Recipient of the 2017 FPA/JFP Best Applied Research Award.**

4 **Asebedo, S. D.**, & Wilmarth, M. (2017). Does how we feel about financial strain matter for mental health? *Journal of Financial Therapy, 8*(1), 62-80.

4 **Asebedo, S. D.** (2016). Building financial peace: A conflict resolution framework for money arguments. *Journal of Financial Therapy,* 7(2), 1-15.

3 **Asebedo, S. D.,** & Seay, M. C. (2015). From functioning to flourishing: Applying positive psychology to financial planning. *Journal of Financial Planning, 28*(11), 50-58. **Recipient of the 2016 Montgomery-Warschauer Award. Recognized in the 2019 Best of 40 Years special edition of the *Journal of Financial Planning*.**

5 Seay, M. C., **Asebedo, S. D.**, Thompson, C., Stueve, C., & Russi, R. (2015). Mortgage holding and financial satisfaction in retirement. *Journal of Financial Counseling and Planning, 26*(2), 200-216. **Recipient of the 2014 FPA/JFP Best Applied Research Award.**

5 **Asebedo, S. D.**, & Seay, M. C. (2014). Positive psychological attributes and retirement satisfaction. *Journal of Financial Counseling and Planning, 25*(2), 161-173.

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

3 **Asebedo, S. D.**, & Asebedo, G. L. (2013). The university for practitioners: A conceptual learning and development model. *Journal of Financial Planning, 26*(10), 50-59.

Peer-Reviewed Book Chapters

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

Archuleta, K., **Asebedo, S. D.**, Palmer, L. (2019). Contemporary theories and frameworks for use in financial counseling. In D. Durband, R. Law, & A. Mazzolini (Eds.), *Financial Counseling*. Springer International Publishing.

Asebedo, S. D. Personality and financial behavior. (2018). In C. Chaffin (Ed.), CFP Board, *Client Psychology*. Hoboken, NJ: John Wiley & Sons.

Asebedo, S. D., Seay, M. C., & Warschauer, T. (2015). Social security and medicare. In C. Chaffin (Ed.), CFP Board, *Financial Planning Competency Handbook* (2nd ed.). John Wiley & Sons.

Lawson, D., **Asebedo, S. D.**, & Seay, M. C. (2015). Property and casualty insurance. In C. Chaffin (Ed.), CFP Board, *Financial Planning Competency Handbook* (2nd ed.). John Wiley & Sons.

Manuscripts Under Review/In Process

4 **Asebedo, S. D.** (Under review). A mathematical framework to quantify the value of the financial planner-client interaction. *Journal of Financial Therapy.*

5 **Asebedo, S. D.,** Seay, M. C., Enete, S., & Gray, B. (1st revision due 1.31.20). A positive psychology intervention for happiness, financial satisfaction, and financial self-efficacy. *Journal of Positive Psychology*

Peer Reviewed Conference Proceedings

Asebedo, S. D., & Browning, C. (2018). *The psychology of portfolio withdrawal rates.* Academy for Financial Services (AFS) Conference Proceedings.

Asebedo, S. D., Seay, M. C., Wilmarth, M. J., & Archuleta, K. (2017). *From personality to saving behavior: Bridging the gap.* American Council on Consumer Interests, Consumer Interests Annual, Volume 63.

Non-Peer Reviewed Publications

Asebedo, S. D. (2019). It's not too late to make an IRA contribution for 2018. *Lubbock Avalanche Journal*.

Asebedo, S. D. (2019). Money and happiness: How to get more for your buck in 2019. *Lubbock Avalanche Journal*.

Asebedo, S. D. (2017). The role of mediation in financial planning. *Journal of Financial Service Professionals*, *71*(6), 15-17.

Asebedo, S. D. (2017). Advising clients about longevity risk. *Journal of Financial Service Professionals, 71*(4), 16-19.

Asebedo, S. D., & Nelson, M. (2017). Group vs. individual disability insurance: The devil is in the detail. *Journal of Financial Service Professionals*, *71*(2), 16-21.

Asebedo, S. D., McCoy, M. A., & Archuleta, K. L. (2013). 2013 membership profile of the Financial Therapy Association: A strategic planning report. *Journal of Financial Therapy*, *4*(2), 1-21. Citations = 5.

Grants, External Funding, and Development Activities

Pending Activities

Graduate Certificate in Life-Centered Financial Planning, Development of New Distance Program Grant, Principal Investigator: Sarah Asebedo, submitted November 2019, $30,000.

Funded Activities

Savings Attitudes and Intentions Survey, Principal Investigator: Sarah Asebedo, Co-Investigator: Martin Seay, November 2018 – July 2019, $15,741

- Texas Tech University College of Human Sciences "Come 'n Go" Grant, $5,000.
- CH Foundation Endowed Chair, Dr. Russell James III, $7,000.
- Start Up Funds, Dr. Sarah Asebedo, $3,741

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

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

Unfunded Activities

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

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

Conference Presentations[2]

Peer Reviewed Research Conference Presentations

Liu, Y.*, & **Asebedo, S. D.** (2019). The relationship between personality traits and stock investment decisions as mediated by financial risk preference. Paper presented at the 2019 Academy for Financial Services (AFS) annual conference, Minneapolis, MN.

[2] Authors are ordered according to their contribution. An asterisk (*) Denotes presenter where multiple presenters/authors are listed. Student authors are highlighted.

Gray, B.*, Liu, Y., **& Asebedo, S. D.** (2019). The relationship between household agreement and financial satisfaction. Poster presented at the 2019 Academy for Financial Services (AFS) annual conference, Minneapolis, MN.

Shen, L.*, Gray, B., **& Asebedo, S. D.** (2019). The impact of social support on financial satisfaction for senior couples. Poster presented at the 2019 Academy for Financial Services (AFS) annual conference, Minneapolis, MN.

Asebedo, S. D., Seay, M. C., Enete, S., & Gray, B.* (2019). A positive psychology intervention for happiness, financial satisfaction, and financial self-efficacy. Paper to be presented at the 2019 Financial Planning Association (FPA) annual conference academic track, Minneapolis, MN. (9 out of 25 papers accepted.)

Asebedo, S. D. (2019). Psychosocial attributes and financial self-efficacy among older adults. Paper presented at the 2019 Financial Therapy Association Annual Conference, Austin, TX.

Payne, P.*, & **Asebedo, S. D.** (2019). *Two-Factor Risk Preference for Investment Market and Credit Card Risk.* Paper presented at the 2019 CFP Board Academic Research Colloquium, Arlington, VA.

Asebedo, S. D. (2018). *The relationship between well-being and financial self-efficacy for older adults.* Paper presented at the 2018 Academy for Financial Services (AFS) Annual Conference, Chicago, IL.

Asebedo, S. D.*, & Purdon, E. (2018). *Planning for conflict in client relationships.* Paper presented at the 2018 Financial Planning Association (FPA) annual conference academic track, Chicago, IL. (9 out of 40 papers accepted). **2018 Best Research Award recipient**

Payne, P.*, & **Asebedo, S. D.** (2018). *Two-Factor Risk Preference and Credit Card Risk.* Paper presented at the 2018 Academy for Financial Services (AFS) Annual Conference, Chicago, IL.

Asebedo, S. D.*, & Browning, C.* (2017). *The psychology of portfolio withdrawal rates.* Paper presented at the 2017 AFS Annual Conference, Nashville, TN.

Asebedo, S. D.*, & Seay, M. C. (2017). *Financial self-efficacy and the saving behavior of older pre-retirees.* Paper presented at the 2017 Financial Planning Association (FPA) annual conference academic track, Nashville, TN. (9 out of 30+ papers accepted). **2017 Best Applied Research Award recipient.**

Asebedo, S. D.*, Seay, M. C., Wilmarth, M. J., & Archuleta, K. (2017). *From personality to saving behavior: Bridging the gap.* Paper presented at the 2017 American Council on Consumer Interests Annual Conference, Albuquerque, NM. **2017 AARP Public Policy Institute Financial Services and the Older Consumer Award Recipient.**

Asebedo, S. D.*, & Seay, M. C. (2017). *Financial self-efficacy beliefs and the saving behavior of older pre-retirees.* Poster presented at the 2017 CFP Board Academic Research Colloquium, Arlington, VA.

Asebedo, S. D.*, Payne, P. (2017). *Market volatility and financial satisfaction: The role of financial self-efficacy beliefs.* Poster presented at the 2017 CFP Board Academic Research Colloquium, Arlington, VA.

Britt, S.*, Huston, S. J.*, Bi, R., **Asebedo, S. D.**, Xiao, J. J., VanZutphen, N.*, Stueve, C., Abbott, D. (2016). *Introducing "the broccoli banter" – The launching of a new webinar series developed by the AFCPE research task force.* Presentation delivered at the 2016 Association for Financial Counseling and Planning Annual Conference, Louisville, KY.

Britt, S.*, Huston, S. J.*, Bi, R., **Asebedo, S. D.***, Xiao, J. J., VanZutphen, N., Stueve, C.*, Abbott, D. (2016). *Building the practitioner-research bridge… with "broccoli."* Presentation delivered at the 2016 Association for Financial Counseling and Planning Annual Conference, Louisville, KY.

Seay, M. C.*, Kim, K. T., **Asebedo, S. D.** (2016). *Achieving positive financial behavior: Investigating the interaction between knowledge and ability.* Paper presented at the 2016 Academy for Financial Services Conference, Las Vegas, NV.

Asebedo, S. D.*, & Seay, M. C.* (2016). *From functioning to flourishing: Applying positive psychology to financial planning.* Paper presented at the 2016 Financial Planning Association Conference (FPA-BE), Boston, MA. **2016 Montgomery-Warschauer Award recipient.**

Asebedo, S. D. (2016). *Positive psychology and financial therapy: Research and practice.* Presented at the 2016 Financial Therapy Association Conference, Asheville, NC.

Asebedo, S. D.*, & Seay, M. C. (2015). *Financial self-control: Facilitating the willpower to save.* Paper presented at the 2015 Financial Planning Association Conference (FPA-BE), Boston, MA. (9 out of 30 papers accepted).

Marchant, M. A*, Morgan, K, Ferreira, G, **Asebedo, S. D**., & Jeter, R. (2015). *Lessons learned from CIDER certificate programs: A focus on teaching large courses in agricultural and applied economics.* Poster presented at the 2015 Center for Instructional Development and Educational Research (CIDER) annual conference on teaching large classes, Blacksburg, VA.

Seay, M. C.*, **Asebedo, S. D.**, Thompson, C., Stueve, C., & Russi, R. (2014). *Mortgages and financial satisfaction in retirement.* Paper presented at the 2014 Annual Housing Education and Research Association Conference, Kansas City, MO.

Asebedo, S. D.*, Thompson, C., Stueve, C., Russi, R., & Seay, M. C. (2014). *To leverage or not to leverage: Psychological implications of mortgage debt in retirement.* Paper presented at the 2014 Financial Planning Association Conference (FPA-BE), Seattle, WA. **2014 Best Applied Research Award recipient.**

Asebedo, S. D.*, & Seay, M. (2014). *To flourish: A positive psychology approach to retirement well-being.* Paper presented at the 2014 American Council on Consumer Interests Annual Conference, Milwaukee, WI.

Asebedo, S. D.*, McCoy, M. A., & Archuleta, K. L. (2013). *2013 membership profile of the Financial Therapy Association: A strategic planning report*. Survey results presented at the 2013 Financial Therapy Conference, Lubbock, TX.

Britt, S. L.*, **Asebedo, S. D.**, & Blue, J. (2013). *Workaholism and well-being*. Paper presented at the 2013 American Council on Consumer Interests Annual Conference, Portland, OR.

Invited Presentations

Asebedo, S. D.* (2019). *Planning for conflict in client relationships*. Paper presented at the National Association of Personal Financial Advisors (NAPFA) annual conference, Austin, TX.

Asebedo, S. D.*, Seay, M. C., Enete, S., & Gray, B. (2019). *A positive psychology intervention for happiness, financial satisfaction, and financial self-efficacy*. Paper presented to the Kansas State University Ph.D. students, Manhattan, KS.

Asebedo, S. D.*, Seay, M. C., Enete, S., & Gray, B. (2019). *A positive psychology intervention for happiness, financial satisfaction, and financial self-efficacy*. Paper presented for the Financial Planning Research Series, sponsored by the Texas Tech Department of Personal Financial Planning and the Center for Financial Responsibility.

Asebedo, S. D.*, & Browning, C. (2019). *The psychology of portfolio withdrawal rates*. Paper presented to PFP 5385: Behavioral Finance from a Financial Planning Perspective, Texas Tech University, Lubbock, TX.

Asebedo, S. D.*, & Browning, C. (2018). *The psychology of portfolio withdrawal rates*. Paper presented to the Texas Tech Research Club, Texas Tech University, Lubbock, TX.

Asebedo, S. D.*, & Browning, C. (2018). *The psychology of portfolio withdrawal rates*. Paper presented for the FP Research Series, sponsored by the Texas Tech Department of Personal Financial Planning and the Center for Financial Responsibility.

Asebedo, S. D. (2017). *Evaluation of research in financial therapy*. Presentation delivered at the 2017 Financial Therapy Association conference in San Diego, CA.

Asebedo, S. D. (2017). *From personality to saving behavior: Bridging the saving gap.* Paper presented for a Money Quotient continuing education webinar.

Asebedo, S. D. (2017). *Building financial peace: A conflict resolution framework for money arguments.* Paper presented for a Financial Therapy Association continuing education webinar.

Asebedo, S. D.*, & Wilmarth, M. J. (2017). Financial strain and mental health: Does how we feel about financial strain matter for mental health? Paper presented for the "Broccoli Banter" Webinar Series. From Research to Practice: The Connection Between Mental and Financial Health. Association for Financial Counseling and Planning.

Asebedo, S. D., & Seay, M. C.* (2017). *Positive psychology in financial planning.* Paper presented for an online podcast in the FPA's "You're a Financial Planner… Now What?" series by Hannah Moore.

Asebedo, S. D., & Seay, M. C.* (2017). *Applications of positive psychology in financial planning.* Paper presented at the Texas A&M University Financial Planning Career & Education Conference, College Station, TX.

Asebedo, S. D.*, & Seay, M. C. (2016). *From functioning to flourishing: Applying positive psychology to financial planning.* Paper presented at the 2016 Money Quotient Retreat, Portland, OR.

Asebedo, S. D.*, & Seay, M. C. (2016). *From functioning to flourishing: Applying positive psychology to financial planning.* Online paper presentation for a Kansas State University doctoral research seminar.

Asebedo, S. D. (2016). *Positive psychology and financial therapy: Research and practice.* Financial Therapy Association continuing education webinar.

Asebedo, S. D., & Seay, M. C. (2016). *Positive psychology: Introduction and implications for financial behavior.* Paper presented at the Phoenix 2016 Financial Planning Association Conference, Phoenix, AZ.

Asebedo, S. D. (2016). *From personality to saving behavior: Bridging the saving gap.* Paper presented at the 2016 Far West Roundup Conference, Santa Cruz, CA.

Asebedo, S. D.*, & Seay, M. C. (2016). *Positive psychology: Introduction and implications for financial behavior.* Association for Financial Counseling and Planning (AFCPE) training webinar.

Asebedo, S. D.*, & Seay, M. C. (2015). *Positive psychological attributes and retirement satisfaction.* Paper presented at Erasmus University, Rotterdam, Netherlands.

Outreach and Engagement[3]

Asebedo, S. D., Browning, **C.** (2019). *The Psychology of Portfolio Withdrawal Rates*. Research presentation delivered for the Texas Tech University Osher Life-Long Learning program, Lubbock, TX.

Cogan, S., Bearden, G., Holguin, J., Heetai, V., & **Asebedo, S.** (2019). 2018 NAGDCA retirement planning competition. Poster presented at the 2019 Undergraduate Research Conference, Lubbock, TX.

Asebedo, S. D. (2019). Practitioner Implications Panel Facilitator, Scholar-Practitioner Speaker Series, CFP Board Annual Research Colloquium, Arlington, VA.

Asebedo, S. D., (2018). *Exploring money conflict*. Technical video developed for the CFT-I™ (Certified Financial Therapist-I™) education program, sponsored by the Financial Therapy Association.

Asebedo, S. D., (2018). *An introduction to research evaluation for CFT-I™*. Technical video developed for the CFT-I™ (Certified Financial Therapist-I™) education program, sponsored by the Financial Therapy Association.

Asebedo, S. D.*, & Seay, M. C. (2018). *From functioning to flourishing: Applying positive psychology to financial planning*. Paper presented for Texas Tech University's Red to Black financial coaching and financial literacy program, Lubbock, TX.

Asebedo, S. D. (2017). *Retirement plan distributions: Navigating the rules*. Technical presentation delivered for the Texas Tech University Osher Life-Long Learning program, Lubbock, TX.

Asebedo, S. D. (2017). *Retirement planning teaching seminar*. Financial Planning Teaching Program through the CFP Board in collaboration with the Columbia School of Professional Studies. New York, NY.

Asebedo, S. D. (2017). *Insurance planning teaching seminar*. Financial Planning Teaching Program through the CFP Board in collaboration with the Columbia School of Professional Studies. New York, NY.

Asebedo, S. D. (2017). *Estate planning teaching seminar*. Financial Planning Teaching Program through the CFP Board in collaboration with the Columbia School of Professional Studies. New York, NY.

Asebedo, S. D. (2017). *Outliving your money: Managing longevity risk in retirement.* Technical presentation delivered for the Texas Tech University Osher Life-Long Learning program, Lubbock, TX.

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[3] Student contributors are highlighted.

Asebedo, S. D.,* Slabach, C.* (2016). Retirement planning for the young attorney and solo practitioner. Technical presentation delivered for the Texas Tech University Law School Academy for Leadership in the Legal Profession, Lubbock, TX.

Selected Media Citations

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

CNBC *Channel that anxiety to avoid making bad investment decisions.* By Annie Nova, April 11, 2018: https://www.cnbc.com/2018/04/11/channel-anxiety-to-avoid-bad-investment-decisions.html

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

NYMag.com, The Cut
My Parents Are Still Paying My 30-Year-Old Brothers' Rent! By Charlotte Cowles, October 23, 2019:
https://www.thecut.com/2019/10/my-parents-are-still-paying-my-30-year-old-brothers-rent.html
6 ways to feel better about your money in 2019. By Charlotte Cowles, December 21, 2018: https://www.thecut.com/2018/12/how-to-be-better-with-money-in-2019.html
Should I pay rent when my boyfriend owns the house? By Charlotte Cowles, January 18, 2018: https://www.thecut.com/2018/01/living-with-a-partner-who-owns-a-house-rent.html
How can I train myself to want less stuff? By Charlotte Cowles, October 5, 2017: https://www.thecut.com/2017/10/advice-how-to-spend-less-online.html
What if I can't afford my rich friend's wedding? By Charlotte Cowles, June 23, 2017: https://www.thecut.com/2017/06/money-mom-what-if-i-cant-afford-my-rich-friends-wedding.html

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

Dissertation Committees[4]

Colin Slabach, Ph.D. Candidate, Texas Tech University, Dissertation Co-Chair (Proposal completed)
Yi Liu, Ph.D. Candidate, Texas Tech University, Dissertation Committee Member (Proposal completed)
Reem Hussein, Ph.D. Candidate, Texas Tech University, Dissertation Committee Member (Proposal completed)
Cherry, Ph.D. Candidate, Texas Tech University, Dissertation Co-Chair (Proposal completed)
Ghirass Abualshamat, Ph.D. Candidate, Texas Tech University, Dissertation Committee Member

[4] Students that have completed their degree are highlighted.

Shane Enete, Ph.D. Candidate, Kansas State University, Dissertation Committee Member
Catherine Michalka, Ph.D. Candidate, Texas Tech University, Dissertation Committee Member
Robert Pagliarini, Summer 2019, The American College, Dissertation Committee Member
Somer Anderson, Spring 2019, Kansas State University, Dissertation Committee Member
Jennifer Lehman, Spring 2018, Texas Tech University, Dissertation Committee Member

Teaching

Texas Tech University
Communication and Counseling
Graduate (PFP 5377) Summer 2018 – current
Undergraduate (PFP 3330) Fall 2018
Retirement Planning
Graduate (PFP 5394) Fall 2016 – current
Undergraduate (PFP 3374) Fall 2016 – current
Professional Technology in Personal Financial Planning (online)
Graduate (PFP 5380) Summer 2017 – current
Undergraduate (PFP 4380) Summer 2016 – current

Virginia Tech (all undergraduate)
Retirement Planning (AAEC 4104) Fall 2014 – Spring 2016
Financial Planning for Professionals (AAEC 3104) Fall 2014 – Spring 2016
Client Relationship Management (AAEC 4124) Spring 2016
Financial Planning Technology and Modeling (AAEC 4114) Fall 2015
Personal Financial Planning (AAEC 2104) Spring 2015

Service

University Service, Texas Tech University
Textbook Affordability Committee, 2019 – Current

College Service, College of Human Sciences, Texas Tech
Doctoral Defense Representative Committee, 2018
Faculty Council, 2018 – Current
Technology Users Committee, 2016 – 2018

Departmental Service, Personal Financial Planning, Texas Tech
Advisor to the Personal Financial Planning Association (PFPA) student group, 2016 – current
Retirement Planning and Living Research Cluster, 2016 – Current
NAGDCA Retirement Planning Competition Team Advisor, 2017 – 2018
T3 Technology Competition Team Advisor, 2019 - current
Communication Literacy Plan Committee, 2017

External Service:
Journal Article Reviewer
Family and Consumer Sciences Research Journal

Financial Planning Review
International Journal of Behavioral Development
Journal of Financial Planning
Journal of Consumer Affairs
Journal of Family and Economic Issues
Journal of Financial Counseling and Planning
Journal of Financial Therapy
American Council on Consumer Interests Annual Conference
Association for Financial Counseling and Planning Annual Conference
Financial Therapy Association Annual Conference

Financial Therapy Association (FTA)
President-Elect, President, Past-President, 2016 – 2019
Strategic Planning Committee Chair, 2013 – 2017
Board of Directors, 2013 – Current

CFP Board
FPR Dialogues Committee Member, 2018 - Current

Journal of Personal Finance
Editorial board member, 2017 – Current

Journal of Financial Service Professionals
Columnist: Advice for the Young Planner, 2016 – 2017

Association for Financial Counseling and Planning (AFCPE)
Research Task Force, 2016 – 2017

Departmental Service, Virginia Tech
Portfolio advisor for COINs (Commodities Investing for Students), 2015 – 2016
Undergraduate committee, 2014 – 2016

Memberships:
Financial Therapy Association, 2012 – Current
American Council on Consumer Interests, 2014 – Current
Financial Planning Association, 2004 – Current

Professional Development

2018 Longitudinal SEM, Stats Camp Statistical Methods Training, facilitated by Todd Little
2017 SEM Foundations, Stats Camp Statistical Methods Training, facilitated by Todd Little
2015 Introduction to Structural Equation Modeling, Statistical Horizons Workshop, Facilitated by Paul Allison
2015 Longitudinal Data Analysis using SAS, Statistical Horizons Workshop, Facilitated by Paul Allison
2015 New Faculty/Early Career Teaching Certificate, Center for Instructional Development and Educational Research (CIDER), Virginia Tech, Facilitated by Peter Doolittle
2015 Course Design/Redesign institute workshop, Center for Instructional Development and Educational Research (CIDER), Virginia Tech, Facilitated by Peter Doolittle