**Sarah D. Asebedo, Ph.D., CFP®**

Assistant Professor, Department of Personal Financial Planning

College of Human Sciences, Texas Tech University

1301 Akron Avenue, HS 259, Box 41210

Lubbock, TX 79409-1210

sarah.asebedo@ttu.edu | (806) 834-5217

# Areas of Interest

**Research Topics and Methods:** Psychosocial attributes (financial self-efficacy, personality, well-being/positive psychology) and financial behavior, financial behavior change, 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), Ph.D. student research.

# 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

Editor (2020-present), *Journal of Financial Therapy*, Financial Therapy Association.

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

2020 Personal Financial Planning Association (PFPA) Instructor of the Year

2020 Graduate Student Research Award (2nd author, supporting graduate student)

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]](#footnote-1)

## Peer-Reviewed Journal Publications

4

**Asebedo, S. D.,** Liu, Y., Gray, B., & Hasan Quadria, T. (2021, online advance publication). How Americans used their COVID-19 economic impact payments. *Financial Planning Review.* https://doi.org/10.1002/cfp2.1101 (No impact factor or ranking within discipline.)

4

Gray, B., Liu, Y., & **Asebedo, S. D.** (2020, online advance publication). Household agreement and financial satisfaction: A bargaining perspective. *Applied Economics Letters.* https://doi.org/10.1080/13504851.2020.1864271

5

**Asebedo, S. D.,** Seay, M. C., Little, T. D., Enete, S., & Gray, B. (2020, online advance publication). Three good things or three good *financial* things? Applying a positive psychology intervention to the personal finance domain. *Journal of Positive Psychology.* https://doi.org/10.1080/17439760.2020.1752779. (Five Year Impact Factor = 4.641; 2019 Impact Factor = 3.828; 2019 Rank: 19/138 in Multidisciplinary Psychology.)

5

**Asebedo, S. D.,** & Browning, C. M. (2020). The psychology of portfolio withdrawal rates. *Psychology and Aging, 35*(1), 78–90. [doi: 10.1037/pag0000424](https://psycnet.apa.org/doi/10.1037/pag0000424). (Five Year Impact Factor = 3.244; 2019 Impact Factor = 2.107; 2019 Rank: 13/36 in Gerontology, 27/77 in Developmental Psychology; 1 citation.)

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](https://doi.org/10.1002/cfp2.1062). (No impact factor or ranking within discipline.)

4

**Asebedo, S. D.** (2019). Psychosocial attributes and financial self-efficacy among older adults. *Journal of Financial Therapy, 10*(1), 1-29. (No impact factor or ranking within discipline; 1 citation.)

4

4

**Asebedo, S. D.** (2019). Financial planning client interaction theory (FPCIT). *Journal of Personal Finance, 18*(1), 9-23. (No impact factor or ranking within discipline; 2 citations.)

**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.** (Five Year Impact Factor = 2.478; 2019 Impact Factor = 1.733; 2019 Rank: 112/152 in Business, 138/371 in Economics; 10 citations.)

5

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. (Five Year Impact Factor = 1.116; 2019 Impact Factor = 0.930; 2019 Rank: 88/108 in Business, 261/371 in Economics; 8 citations.)

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 (Five Year Impact Factor = 1.116; 2019 Impact Factor = 0.930; 2019 Rank: 88/108 in Business, 261/371 in Economics; 5 citations.)

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.*** (No impact factor or ranking within discipline)

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.** (No impact factor or ranking within discipline; 4 citations.)

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. (No impact factor or ranking within discipline; 9 citations.)

4

**Asebedo, S. D.** (2016). Building financial peace: A conflict resolution framework for money arguments. *Journal of Financial Therapy,* 7(2), 1-15. (No impact factor or ranking within discipline; 4 citations.)

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*.** (No impact factor or ranking within discipline; 13 citations.)

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.** (No impact factor or ranking within discipline; 19 citations.)

**Asebedo, S. D.**, & Seay, M. C. (2014). Positive psychological attributes and retirement satisfaction. *Journal of Financial Counseling and Planning, 25*(2), 161-173. (No impact factor or ranking within discipline; 48 citations.)

5

Britt, S. L., **Asebedo, S. D.**, & Blue, J. (2013). Workaholism and well-being. *Financial Planning Review* (Korean FPA Journal), *6*(3), 35-59. (No impact factor or ranking within discipline; no 1-5 PFP ranking; 3 citations.)

-

**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. (No impact factor or ranking within discipline; 1 citation.)

3

**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. (No impact factor or ranking within discipline; 7 citations.)

4

## 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. (3 citations.)

**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

Archuleta, K. L., **Asebedo, S. D.**, Durband, D. B., Fife, S. T., Ford, M. R., Gray, B. T., Lurtz, M. R., McCoy, M. A., Pickens, J. C., & Sheridan, J. (submitted). Facilitating *virtual* client meetings for money conversations: Skills, strategies, and outcomes. (Equal authorship contribution in alphabetical order.). *Journal of Financial Planning*.

**Asebedo, S. D.,** Chen, Y., & Quadria, T. H. (submitted). Individual differences in personality and positive emotion for wealth creation: Evidence for a causal pathway. *Personality and Individual Differences,* Special Issue: Personality and Consumer Behavior.

Liu, Yi, **Asebedo, S. D.** (submitted). Personality, financial-risk-taking attitude, and older consumers’ participation in stock investment products. *Personality and Individual Differences,* Special Issue: Personality and Consumer Behavior.

Pearson, B., Quadria, T. H., & **Asebedo, S. D.** (submitted). The relationship between personality traits, consumer home value, and mortgage debt. *Journal of Financial Counseling and Planning*.

Preston, C., & **Asebedo, S. D.** (submitted). Personality traits and long-term care financial risks among older Americans. *Personality and Individual Differences,* Special Issue: Personality and Consumer Behavior.

Enete, S., Seay, M., **Asebedo, S. D.,** Wang, D., & McCoy, M. (submitted). Exploring the relationship between emotions and financial resources. *Journal of Financial Counseling and Planning*.

Enete, S., Seay, M., **Asebedo, S. D.,** Wang, D., & McCoy, M. (submitted). The relationship between positive and negative emotions and financial time horizon. *Personality and Individual Differences,* Special Issue: Personality and Consumer Behavior.

**Asebedo, S. D.,** Quadria, T. H., Gray, B., & Liu, Y. (Abstract accepted for full submission to special COVID-19 issue due 2/28/21). The psychology of COVID-19 economic stimulus relief use. *Journal of Family and Economic Issues.*

Quadria, T. H., & **Asebedo, S. D.** (work in progress). The connection between personality, well-being, and risk aversion.

Buchtová, B., & **Asebedo, S. D.** (work in progress). Financial self-efficacy and financial behavior of college students in the Czech Republic.

Pagliarini, R., & **Asebedo, S. D.** (work in progress). Parent-provided financial education and financial self-efficacy.

**Asebedo, S. D.** (work in progress). A mathematical framework to quantify the value of the financial planner-client interaction.

Enete, S., Seay, M., **Asebedo, S. D.,** Wang, D., & McCoy, M. (work in progress). I can see clearly now. How emotions indirectly effect financial resources through financial time horizon.

## 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.

# Grants, External Funding, and Development Activities

## Pending

**The Impact of Positive Psychological Interventions for Financial Decision Making, Stress, and Well-Being,** National Science Foundation; Decision, Risk and Management Sciences; Principal Investigator: Sarah Asebedo, Co-Investigator: Todd Little, Consultant: David Wang, ORS Proposal #21-0345, submitted January 2021, $821,100.

## Funded Activities

**Psychological Attributes and COVID-19 Economic Stimulus Relief Spending: The Role of Personality, Financial Self-Efficacy, Emotion, and Well-Being**, TTU Center for Financial Responsibility seed grant, Principal Investigator: Sarah Asebedo, June 2020-August 2020, $5,000.

**Graduate Certificate in Life-Centered Financial Planning,** TTU Worldwide eLearning, Development of New Distance Program Grant, Principal Investigator: Sarah Asebedo, January 2020-August 2020, $30,000.

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

**The Role of Positive Psychology in Financial Decision Making for Saving, Debt Management, and Budgeting Behaviors,** National Science Foundation; Decision, Risk and Management Sciences; Principal Investigator: Sarah Asebedo, Co-Investigator: Todd Little, Consultant: David Wang, ORS Proposal #20-1182, submitted August 2020, $756,947.

**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]](#footnote-2)

## Peer Reviewed Research Conference Presentations

Archuleta, K. L., **Asebedo, S. D.**, Durband, D. B., Fife, S. T., Ford, M. R., Gray, B. T.\*, Lawson, D. R., Lurtz, M. R., McCoy, M. A., Pickens, J. C., & Sheridan, J. (2020). Facilitating *virtual* client meetings for money conversations: Skills, strategies, and outcomes. (Equal authorship contribution in alphabetical order.) Paper presented at the 2020 Financial Planning Association (FPA) annual conference academic track (virtual).

Quadria, T. H.\*, & **Asebedo, S. D**.(2020). The connection between personality, well-being, and risk aversion. Paper presented at the 2020 Financial Planning Association (FPA) annual conference academic track (virtual).

Quadria, T. H.\*, & **Asebedo, S. D**.(2020). The role of social, psychological, and financial capital in perceived financial well-being. Paper presented at the 2020 Association for Financial Counseling and Planning (AFCPE) annual conference (virtual).

Liu, Y., James, R., & **Asebedo, S. D.** (2020). Gratitude, money, and generosity. When naming good things leads to doing good. Paper presented at the 2020 Academy for Financial Services (AFS) annual conference (virtual).

Olajide, O., Sun, Qi, & **Asebedo, S. D.** (2020). Financial self-efficacy and debt behavior: The difference between men and women. Paper presented at the 2020 Academy for Financial Services (AFS) annual conference (virtual).

**Asebedo, S. D.\***, Chen, Y.\*, & Quadria, T. H\*. (2020). *The role of personality in the relationship between happiness and money.* Paper presented at the 2020 American Council on Consumer Interests Annual Conference, Arlington, VA.

 Quadria, T. H.\*, **Asebedo, S. D**., & Montenegro, E. (2020). *Discrimination, Mistreatment, and the Well-Being of Older Minority Adults.* Paper presented at the 2020 American Council on Consumer Interests Annual Conference, Arlington, VA.

Pearson, B., Quadria, T. H, & **Asebedo, S. D**. (2020). *The association between personality traits and consumer residential preferences.* Paper presented at the 2020 American Council on Consumer Interests Annual Conference, Arlington, VA.

Quadria, T. H.\* **Asebedo, S. D.** (2020). *Personality, well-being, and risk-aversion of older adults.* Poster presented at the 2020 19th Annual Graduate Student Research Poster Competition, Texas Tech University, Lubbock, TX. **Third place award winner**.

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.

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 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.\*** (2020). *Client relationships*. Presentation delivered for the Financial Planning Spectacular 2020.

**Asebedo, S. D.\*** (2020). *Providing value to clients in volatile markets.* Presentation delivered for theLife20 Virtual Summit.

**Asebedo, S. D.\*** (2020). *The consumer well-being fishbowl*. American Council on Consumer Interests (ACCI) annual conference in partnership with the *Journal of Consumer Affairs*.

**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]](#footnote-3)

**Asebedo, S. D.\*** (2020). *Communication skills: For work, clients, and personal relationships*. Training delivered to Texas Tech Institutional Advancement.

**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.

**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

**CNBC** *Shopping too much online? Here’s how to cut back*, by Annie Nova, October 10, 2020: https://www.cnbc.com/2020/10/10/how-to-cut-back-on-your-online-shopping-during-coronavirus.html

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

**Everything Lubbock** *TTU Analysis: Most people spent CARES Act funds on needs, not wants.* News Release, January 9, 2021: https://www.everythinglubbock.com/news/local-news/ttu-analysis-most-people-spent-cares-act-funds-on-needs-not-wants/

**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

**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>

**TIME: Next Advisor** *4 Financial Therapists on How to Plan for a Less Anxious 2021*. By Ryan Haar, January 4, 2021: https://time.com/nextadvisor/in-the-news/financial-therapist-2021-outlook/

# Dissertation Committees[[4]](#footnote-4)

Lamide Olajide, *Three Essays on Retiree’s Financial Satisfaction*, Texas Tech University, Dissertation Chair

Ying Chen, *Three Essays on Financial Technology and Financial Behavior*, Texas Tech University, Dissertation Chair

Lamya Alsaadi, Ph.D. Candidate, *Three Essays on Financial Well-Being and Retirement Planning Behaviors*, Texas Tech University, Dissertation Chair

Ghirass Abualshamat, Ph.D. Candidate, *Three Essays on Retirees' Psychological and Financial Well-Being: Investigating Spousal Effects and Investment Literacy with Retirement Outcomes*, Texas Tech University, Dissertation Chair

Colin Slabach, Ph.D. Candidate, *Three Essays on the Retirement Decision and Mental Health of Retirees,* Texas Tech University, Dissertation Co-Chair (Proposal completed)

Catherine Michalka, Ph.D. Candidate, Texas Tech University, Dissertation Committee Member

Heather Gbadamosi, Texas Tech University, Dissertation Chair

Blake Gray, Texas Tech University, Dissertation Chair

Giovani Rodriguez-Martinez, Texas Tech University, Dissertation Chair

Shane Enete, Fall 2020, *Three Essays on the Relationship Between Emotions and Financial Resources*, Kansas State University, Dissertation Committee Member

Yi Liu, Summer 2020, *Three Essays about Behavioral Factors on Investing and Spending*, Texas Tech University, Dissertation Committee Member (Proposal completed)

Preston Cherry, Spring 2020, *Personality Traits and Financial Risks Among Older Americans: Living Too Long, Dying Too Early, and Living Too Sick*, Texas Tech University, Dissertation Co-Chair

Reem Hussein, Spring 2020, *Three Essays on End-of-Life Planning,* Texas Tech University, Dissertation Committee Member

Robert Pagliarini, Summer 2019, *The Role of Parent-Provided Financial Education on Financial Beliefs, Financial Behaviors, and Financial Satisfaction*, The American College, Dissertation Committee Member

Somer Anderson, Spring 2019, *Mortgage Debt and Retirement Transition Decisions*, Kansas State University, Dissertation Committee Member

Jennifer Lehman, Spring 2018, *Three Essays on Special Donation Types,* 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 – Fall 2019

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

Graduate School Professional Development Advisory Committee 2020 – Current

Textbook Affordability Committee 2019 – 2019

## College Service, College of Human Sciences, Texas Tech

Curriculum Committee 2020 – Current

Doctoral Defense Representative Committee 2019

Faculty Council 2018 – 2019

Technology Users Committee 2016 – 2018

## Departmental Service, Personal Financial Planning, Texas Tech

Advisor to the Personal Financial Planning Association (PFPA) student group 2016 – Current

Doctoral Scholarship Committee (Chair) 2020 – Current

Chair Search Committee (member) 2020 – 2021

Retirement Planning and Living Research Cluster 2016 – 2019

NAGDCA Retirement Planning Competition Team Advisor 2017 – 2018

T3 Technology Competition Team Advisor 2019

Communication Literacy Plan Committee 2017

## External Service

Article/Paper/Abstract Reviewer Ongoing

American Council on Consumer Interests Annual Conference

Association for Financial Counseling and Planning Annual Conference

Family and Consumer Sciences Research Journal

Financial Therapy Association Annual Conference

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

Psychology and Aging

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 – 2019

Journal of Financial Therapy

 Editor 2020

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

Association for Financial Counseling, Planning, and Education 2020 – 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

1. Authors are ordered according to their contribution. Student contributors are highlighted in gray. Publications are ranked by the PFP Publications Committee as 1 (Non-ISI ranked with poor characteristics in other journal ranking factors) through 5 (ISI ranked and in the top 50% of all impact factors within a discipline) according to pre-determined guidelines. Student contributors are highlighted in gray. [↑](#footnote-ref-1)
2. Authors are ordered according to their contribution. An asterisk (\*) denotes presenter where multiple presenters/authors are listed. Student authors are highlighted. [↑](#footnote-ref-2)
3. Student contributors are highlighted. [↑](#footnote-ref-3)
4. Students that have completed their degree are highlighted. [↑](#footnote-ref-4)