

**A. William “Bill” Gustafson**, Ph.D., serves as Senior Director of the Center for Financial Responsibility at Texas Tech University and as a faculty member in the Division of Personal Financial Planning. He is starting his thirty-second year of involvement with family and personal finance research and education at Texas Tech.

Gustafson has B.S. and M.S. degrees in Agricultural Economics from Southern Illinois University at Carbondale and the Doctor of Philosophy in Family and Consumption Economics from the University of Illinois at Urbana-Champaign. He was a faculty member at the University of Alabama before moving to Texas Tech in 1978. He served as Program Director of one of the original 20 CFP Board registered programs from its establishment in 1987 until 2001. He has been a member of the Industry/Educator Forum of the International Association for Financial Planning (now Financial Planning Association), the first IBCFP Board (now CFP Board) of Examiners, the first Board of Directors of the Association for Financial Counseling and Planning Education. He currently serves as Vice President for Marketing and Public Relations for the Academy for Financial Services. He also serves as a member of the board for the New Mexico Project for Financial Literacy and the International Foundation for Retirement Education ([www.infre.org](http://www.infre.org)) and served on the Texas Tech Federal Credit Union Board of Directors for eight years. He also served as President and Chapter Administrator of the West Texas Chapter of the IAFP. He served as President of the Board of Directors of the National Ranching Heritage Association and as Chairman of the Endowment for the Preservation of Ranching History. He has appeared in over 150 television and radio presentations concerning financial planning topics and industry. He has been quoted in The Wall Street Journal Online, The Christian Science Monitor, Baltimore Sun, Houston Chronicle, San Antonio News Express, Dallas Morning News, U.S. News and World Reports, USA Today, Accounting Today, Dow Jones Investment Advisor and Financial Planning magazine.

He is still operating the farms that have been in his family for three generations with his son, Mike. He has a daughter-in-law, Dana and two semi-spoiled grandchildren, Brooks and Savannah.