

# SANDRA J. HUSTON, PH.D.

Professor, Department of Personal Financial Planning  
College of Human Sciences, Texas Tech University  
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TEXAS TECH UNIVERSITY  
Personal Finance™

## **EDUCATION:**

Professional Certificate in Online Education Administration, 2017, University of Wisconsin

Professional Certificate in Online Education, 2014, University of Wisconsin

Ph.D. (Consumer Economics), 2001, University of Missouri-Columbia, Columbia, Missouri (*Major Advisor: Dr. Ed Metzen*)

M.S., (Consumer Policy), 1993, University of Guelph, Guelph, Ontario, Canada

B.H.Ecol., 1990 (with honors), University of Manitoba, Winnipeg, Manitoba, Canada

## **ACADEMIC EXPERIENCE:**

Texas Tech University, Lubbock, TX (2017—Present). Professor, Personal Finance Program. Department of Personal Financial Planning, College of Human Sciences.

Texas Tech University, Lubbock, TX (2013—Present). Director, Personal Finance Program. Department of Personal Financial Planning, College of Human Sciences.

Texas Tech University, Lubbock, TX (2007—Present). Associate Professor. Department of Personal Financial Planning, College of Human Sciences.

Texas Tech University, Lubbock, TX (2006—2007). Visiting Assistant Professor. Division of Personal Financial Planning, Department of Applied and Professional Studies, College of Human Sciences.

University of Missouri, Columbia, MO (2003—2006). Assistant Professor and State Extension Specialist. Department of Personal Financial Planning (*formerly the Department of Consumer and Family Economics*), College of Human Environmental Sciences.

University of Missouri, Columbia, MO (2001—2003). Visiting Assistant Professor. Department of Consumer & Family Economics, College of Human Environmental Sciences.

## **HONORS/AWARDS:**

- 2019 Bernie E. Rushing, Jr. Faculty Outstanding Researcher Award, TTU
- 2019 Lawrence Schovanec Teaching Development Scholarship
- 2018 Outstanding Educational Program, Personal Finance Program, AFCPE
- 2018 Bernie E. Rushing, Jr. Faculty Distinguished Research Nominee, COHS
- 2018 Integrated Scholar at TTU
- 2017 JFCP Award for Best Paper, AFCPE
- 2017 RMIR Award for Best Paper, ARIA
- 2017 Shauna Schullo Award for Best Distance Teaching Practices, UW-DTL
- 2017 Spencer A. Wells Award for Creativity in Teaching Nominee, COHS
- 2017 Service Learning Scholar, TTU
- 2016 Outstanding Conference Paper Award, AFCPE
- 2016 Service Learning Fellow, TTU
- 2015 Outstanding Conference Paper Award, AFCPE
- 2015 COHS President's Mid-Career Award
- 2014 Outstanding Conference Paper Award, AFCPE
- 2013 The Chancellor's Council Distinguished Research Award Recipient, TTU
- 2013 The Chancellor's Council Distinguished Research Award Nominee, COHS
- 2012 Best Article of the Year Award, Journal of Consumer Affairs
- 2012 Advisor of Robert O. Hermann Outstanding Dissertation Award winner (*Danielle Winchester*) from American Council on Consumer Interests Association
- 2011 First Place, ACCI Poster Award
- 2009 Best Paper Award, Academy of Financial Services
- 2009 National Longitudinal Surveys (NLS) Users Workshop Award
- 2009 The Chancellor's Council Distinguished Research Award Nominee, COHS
- 2008 Nominated for Chancellor's Distinguished Research Award
- 2006 Association for Financial Counseling and Planning Education Outstanding Journal Article Award.
- 2006 National Extension Leadership Development Program
- 2005 Certified Financial Planning Board's American Council on Consumer Interests' Financial Planning Paper Award
- 2005 HES Extension Excellence Award (Missouri Taxpayer Education Initiative)

## **RESEARCH GRANTS:**

- 2015 Supporting Investigator. InFRE – Retirement Readiness Assessment (\$10,000)
- 2014 Principal Investigator. Granum Center for Financial Security - Millennials and Financial Literacy (\$10,000)
- 2011 Co-Investigator. Fi360 Corporation and private donations - Assessing the Impact of Stricter Fiduciary Standards on Broker-Dealers Project (\$30,017)
- 2010 Co-Principal Investigator. Certified Financial Planning Board Research Grant – Value of Financial Planners Research Project (\$41,613)
- 2010 Principal Investigator. Schwab Research Grant – Financial Literacy Assessment Project (\$50,000)
- 2010 Co-Principal Investigator. Advisor Impact - Economics of Client Loyalty Project (\$7,500)

- 2009 Principal Investigator. Center for Financial Responsibility – Consumer Monthly Finance Survey supplement for Financial Literacy Instrument (\$20,000)
- 2008 Principal Investigator. Research Enrichment Funds Grant – Financial Literacy Assessment Project (\$33,500)
- 2007/8 COHS – Seed Grant Funds (2007 & 2008) – assist funding of the Financial Literacy Assessment Project, Expert Panel Review Process. (\$9,500)
- 2007 Principal Investigator. Vice Provost for Research Start-up Funds Grant – Financial Literacy Assessment Project\* (\$85,000)

\* From 2007 through 2010, **Sandra J. Huston** was the principal investigator on the **Financial Literacy Assessment Project at Texas Tech University**. She led a team of researchers (including 3 PFP faculty and several graduate students) to develop and test a theory-based financial literacy assessment instrument. The process included three separate data collections (CATI) using the Earl Survey Research Lab on the TTU campus. The process also included a review by an expert panel (including Ph.D.s, practitioners, and financial educators). In 2010, a financial literacy module was added to a national data set (Consumer Finance Monthly) which has been supporting current research projects by faculty and doctoral students in the PFP department.

## **PUBLICATIONS:**

### **PUBLISHED REFEREED JOURNAL ARTICLES:**

- 3 1. **Winchester, D.D.** and **Huston S.J.** 2020. An Exploratory Study Identifying Who Worries and the Associated Stressors. *Journal of Financial Service Professionals*, 74(1).
- 4 2. **Ricaldi, L.** and **Huston, S.J.** 2019. The Role of Dual-Self Constructs in Determining Payment Card Choice: Insights for Working with Credit Card Borrowers. *Journal of Financial Therapy*, 10(1), 64-87.
- 5 3. **Bi, Q.**, Finke, M.S., and **Huston, S.J.** 2017. Financial Software Use and Retirement Planning, *Journal of Financial Counseling and Planning*, 28(1), 107-128. **This article won "Outstanding Article of the Year Award, Journal of Financial Counseling and Planning", awarded at AFCPE conference in November, 2017.**
- 3 4. **Winchester, D.D.** and **Huston S.J.** 2017. Trust Reduces Costs Associated with Consumer-Financial Planner Relationship. *Journal of Financial Service Professionals*, 71(4), 80-91.
- 5 5. Finke, M.S., **Huston, S.J.**, and Howe, J.S. 2017. Old Age and the Decline in Financial Literacy, *Management Science*, 63(1), 213-230.
- 5 6. **Browning, C.**, **Huston, S.J.**, and Finke, M.S. 2016. Cognitive Ability and Post-Retirement Asset Decumulation. *Journal of Family and Economic Issues*, 37(2), 242-253.
- 4 7. **Mulholland, B.**, Finke, M.S., and **Huston S.J.** 2016. Understanding the Shift in Demand for Cash Value Life Insurance. *Risk Management and Insurance Review*, April (2<sup>nd</sup> Quarter Spring), 7-36. **This article won "Best Paper of the Year Award, Risk Management and Insurance Review", awarded at ARIA conference in August, 2017.**
- 5 8. **Huston S.J.** 2015. Using a Financial Health Model to Provide Context for Financial Literacy Education Research. *Journal of Financial Counseling and Planning*, 26(1), 102-104.
- 4 9. **Winchester, D.D.** and **Huston S.J.** 2015. All Financial Advice for the Middle Class is Not Equal. *Journal of Consumer Policy*, DOI 10.1007/s10603-015-9290-8.
- 4 10. **Winchester, D.D.** and **Huston S.J.** 2014. Does a Relationship with a Financial Service Professional Overcome a Client's Sense of Not Being in Control of Achieving their Goals? *Financial Services Review*, 23(1), 1-23.
- 3 11. **Ricaldi, L.**, Finke, M.S., and **Huston, S.J.** 2013. Financial Literacy and Shrouded Credit Card Rewards. *Journal of Financial Services Marketing*, 18, 177-187.
- 5 12. Finke, M.S. and **Huston, S.J.** 2013. Time Preference and the Importance of Saving for Retirement. *Journal of Economic Behavior and Organization*, 89, 23-34.

- 3 13. [Winchester, Danielle D.](#) and [Huston, S.J.](#) 2013. Keeping Your Financial Planner to Yourself: Racial and Cultural Differences in Financial Planner Referrals. *The Review of Black Political Economy*, 40(2), 165-184.
- 3 14. Lauderdale, M. and [Huston, S.J.](#) 2013. The Financial Planning Process for Families with Special Needs Dependents. *Journal of Financial Planning*, March, 44-50.
- 3 15. [Smith, H.](#), Finke, M.S., and [Huston, S.J.](#), 2012. The Influence of Financial Sophistication and Financial Planners of Roth IRA Ownership. *Journal of Financial Services Professionals*, 66(6), 1-13.
- 5 16. [Browning, C.](#), Finke, M.S., and [Huston, S.J.](#) 2012. Rational Choice with Complex Products: Consumer Valuation Annuities. *Journal of Financial Counseling and Planning*, 23(2), 32-45.
- 5 17. [Huston, S.J.](#), 2012. Financial Literacy and the Cost of Borrowing. *International Journal of Consumer Studies*, 36(5), 566-572.
- 4 18. [Britt, S.L.](#) and [Huston, S.J.](#) 2012. The Role of Money Arguments in Marriage. *Journal of Family and Economic Issues*, 33(4), 464-476.
- 4 19. Lauderdale, M. and [Huston, S.J.](#) 2012. Financial Therapy and Planning for Families with Special Needs. *Journal of Financial Therapy*, 3(1), 62-81.
- 4 20. [Smith, H.](#), Finke, M.S. and [Huston, S.J.](#) 2012. The Role of Financial Sophistication in Determining Housing Leverage Among Older Households. *Journal of Family and Economic Issues*, 33(3) 315-327.
- 5 21. Dew, J., [Britt, S.L.](#), and [Huston, S.J.](#) 2012. Examining the Relationship between Financial Issues and Divorce. *Family Relations*, 61(4), 615-628.
- 4 22. [Huston, S.J.](#), Finke, M.S., and [Smith, H.](#) 2012. A Financial Sophistication Proxy for the Survey of Consumer Finances, *Applied Economic Letters*, 19(13), 1275-1278.
- 5 23. [Smith, H.](#), Finke, M.S., and [Huston, S.J.](#) 2011. The Impact of Financial Sophistication on Adjustable-rate Mortgage Ownership. *Journal of Financial Counseling and Planning*, 22(2), 3-15.
- 3 24. [Winchester, D.](#), [Huston, S.J.](#) and Finke, M.S. 2011. Investor Prudence and the Role of Financial Advice, *Journal of Financial Services Professionals*, 65(4), 43-51.
- 5 25. Finke, M.S., [Huston, S.J.](#), and [Winchester, D.](#) 2011. Financial Advice: Who Pays?. *Journal of Financial Counseling and Planning*, 22(1), 18-26.
- 4 26. [Britt, S.L.](#), [Huston, S.J.](#), and Durband, D. L. 2010. The Determinants of Money Arguments between Spouses. *Journal of Financial Therapy*, 1(1), 42-60.
- 5 27. [Huston, S.J.](#) 2010. Measuring Financial Literacy. *Journal of Consumer Affairs*, 44(2), 296-316. ***This article won "Best Article of the Year Award, Journal of Consumer Affairs", awarded at ACCI conference in April, 2012.***
- 3 28. Finke, M.S., Belasco, M. and [Huston, S.J.](#) 2010. Individual property risk management, *Journal of Probability and Statistics*, vol. 2010, Article ID 805309, 11 pages, doi:10.1155/2010/805309.
- 4 29. Finke, M.S., [Huston, S.J.](#) and [Waller, W.](#) 2009. Do Contracts Impact Comprehensive Financial Advice? *Financial Services Review*, 18(2), 177-193.
- 5 30. [Robb, C.](#), [Huston, S.J.](#) and Finke, M.S. 2008. The Mitigating Influence of Time Preference on the Relation between Smoking and BMI Scores. *International Journal of Obesity*, 32, 1670-1677.
- 5 31. [Huston, S.J.](#) 2007. Commentary on Using the Survey of Consumer Finances: Some Methodological Considerations and Issues. *Journal of Consumer Affairs*, 41 (Winter): 195-219.
- 4 32. Finke, M.S., Sharpe, D.L. and [Huston, S.J.](#) 2006. Balance Sheets of Early Boomers: Are they Different from Pre-boomers? *Journal of Family and Economic Issues*, 27(3), 542-561.
- 3 33. [Huston, S.J.](#) & Procter, B. 2006. Missouri Extension Provides Tax Assistance to Rural Families, *Journal of Family and Consumer Sciences*, 98(1), 67-68.
- 5 34. Finke, M.S., [Huston, S.J.](#), [Siman, E.](#) and [Corlija, M.](#) 2005. Characteristics of Recent Adjustable-rate Mortgage Borrowers, *Financial Counseling and Planning*, 16(2), 17-28.
- 4 35. Finke, M.S., and [Huston, S.J.](#) 2004. Risk and Myopic Financial Decisions. *Journal of Personal Finance*, 3(3): 99-112.

- 4 36. Finke, M.S., and **Huston, S.J.** 2003. The Brighter Side of Financial Risk: Financial Risk Tolerance and Wealth. *Journal of Family and Economic Issues*, 24(3): 233-256.
- 3 37. Sharpe, D.L., **Huston, S.J.**, and Finke, M.S. 2003. Factors Affecting Nutrition Adequacy in Single Elderly Women. *Family Economics and Nutrition Review*, 15(1): 74-82.
- 3 38. Finke, M.S., and **Huston, S.J.** 2003. Healthy Eating Index Scores and the Elderly. *Family Economics and Nutrition Review*, 15(1): 67-73.
- 4 39. Finke, M.S., and **Huston, S.J.** 2003. Factors Affecting the Probability of Choosing a Risky diet. *Journal of Family and Economic Issues*, 24(3): 291-303.
- 5 40. **Huston, S.J.**, and Finke, M.S. 2003. Diet Choice and the Role of Time Preference. *Journal of Consumer Affairs*, 37(1): 143-160.
- 5 41. **Huston, S.J.** and Chang, Y. R. 1997. Adequate Emergency Fund Holdings and Household Type, *Financial Counseling and Planning*, 8(1), 37-46.

*\*Blue font indicates current and former graduate students*

*Numbers on the left margin represent journal rankings from our PFP department publishing guidelines (5 represents top journals down to 1=lesser ranked journals).*

#### **BOOK CHAPTERS:**

1. Finke, M.S. & **Huston S.J.**, (forthcoming). Old Age and the Decline in Investment Performance, in *Behavioral Financial Regulation and Policy (BEFAIRLY) Series*, Riccardo Viale, Umberto Filotto, Barbara Alemanni, and Shabnam Mousavi (eds.), Edward Elgar Publishing, UK.
2. **Huston, S.J.** & Finke, M.S., 2013. Financial Literacy, in *Investor Behavior: The Psychology of Financial Planning and Investing*, Kent Baker and Victor Ricciardi (eds.), John Wiley & Sons, Inc., New Jersey.
3. **Huston, S.J.** 2012. Assessing Financial Literacy, in *Student Financial Literacy: Campus-Based Program Development*, Dottie Durband and Sonya Britt (Eds.). Springer, New York.
4. Finke, M.S. & **Huston, S.J.** 2007. Low Cost Obesity Interventions: The Market for Foods, in *Handbook of Low-cost Interventions to Promote Physical and Mental Health: Theory, Research, and Practice*, Lucian L'Abate, Dennis Embry and Margaret Baggett (Eds.). Springer, New York.
5. Chang, Y.R. & **Huston, S.J.** 2000. Personal Finance and the Computer, in *The Mathematics of Personal Financial Planning: Using Calculators and Computers*, 2nd Edition, Garman E.T., Xiao, J.J., & Brunson, B.H. (eds). Dame Thomson Learning Publishers.
6. Chang, Y R. & **Huston, S.J.** 1997. Personal Finance and the Computer, in *The Mathematics of Personal Financial Planning: Using Calculators and Computers*, Garman E.T., & Xiao, J.J. (eds). Dame Publishing.

#### **REFEREED CONFERENCE PRESENTATIONS & PROCEEDINGS:**

1. **Huston, S.J.**, & **Law, R.** 2019. Navigating Financial Professional Designations. Presented at the *Association for Financial Counseling and Planning Education* conference in November.
2. **Huston, S.J.**, & **Wilson, J.** 2019. The 7 R's to Successful Community Engagement through Service Learning. *Engagement Scholarship Consortium*, Denver, CO.
3. **Huston, S.J.** 2019. Using Project-Based Course Design to Encourage Quality Student Discourse. Presented at the *Advancing Teaching & Learning Conference*.
4. **Olajide, L.** & **Huston, S.J.** 2019. Avoiding Pain to Realize Gain: Using Cognitive Biases to Students' Advantage. Presented at the *Advancing Teaching & Learning Conference*.
5. **Murray, T.**, **Pandey, S.** **Salehi, H.** & **Huston, S.J.** 2019. Do to Learn vs. Learn to Do: Using Service Learning to Enhance Student Learning. Presented at the *Advancing Teaching & Learning Conference*.

6. [Chen, Y.](#), [Sun, Q.](#) & [Huston, S.J.](#) 2019. “The Domino Effect”: Using a Game-Based Approach to Enhance Student Success. Presented at the *Advancing Teaching & Learning Conference*.
7. [Quadria, T.H.](#), [Moutusi, D.S.](#), [Shen, L.](#) & [Huston, S.J.](#) 2019. From “Zero to Hero”: Using a Practice Unit to Enhance Learner Success. Presented at the *Advancing Teaching & Learning Conference*.
8. [Huston, S.J.](#) & De La Rosa, W. 2018. Financial Capability Programs & Services within the Context of Financial Health. Presented at the RAISE Texas Summit of 2018, Federal Reserve Bank of Dallas.
9. [Huston, S.J.](#), [Ho, N.](#) & Finke, M.S. 2018. Maximizing Retirement Satisfaction: Guiding Clients in Making Optimal Resource Decisions. Presented at the *Association for Financial Counseling and Planning Education* conference in November.
10. [Huston, S.J.](#), 2018. Making Assessment Work for Everyone. Presented at the *Association for Financial Counseling and Planning Education* conference in November.
11. [Huston, S.J.](#), & [Wilson, J.](#) 2018. The 7 R’s to Successful Community Engagement through Service Learning. *Engagement Scholarship Consortium*, Minneapolis, MN.
12. [Huston, S.J.](#), 2018. A “How To” for Online Teaching Evaluation to Improve Student Learning. *Distance Teaching & Learning Conference*, University of Wisconsin.
13. [Ho, N.](#), [Huston, S.J.](#), & [Finke, M.S.](#) 2018. Spending, Relationship Quality, and Life Satisfaction in Retirement. *CFP Board 2018 Academic Research Colloquium*.
14. [Huston S.J.](#) 2017. Encouraging Quality Online Discussions using a Project-Based Course Design, *Distance Teaching & Learning Conference*, University of Wisconsin. ***This article won the Shauna Schullo Award for Best Distance Teaching Practices, 2017.***
15. [Huston S.J.](#) & [Ricaldi, L.](#) 2017. The Role of Dual-Self Constructs in Determining Payment Choice. Presented at the *Association for Financial Counseling and Planning Education* conference in November.
16. [Huston S.J.](#) & [Britt, S.](#) 2017. Bridging the Gap Between Research and Practice. Presented as a Keynote Address at the *Association for Financial Counseling and Planning Education* conference in November.
17. [Mattia, L.](#), [Huston, S.J.](#), & [Finke, M.S.](#) 2017. Marriage and the Financial Knowledge Gap. *CFP Board 2017 Academic Research Colloquium*.
18. [Huston S.J.](#), & [Abbott, D.M.](#) 2016. Examining the Community of Inquiry (COI) Model for Guiding Online Learning Related to Personal Finance. Presented at the *Association for Financial Counseling and Planning Education* conference in November. ***This article won the Outstanding Conference Paper Award, 2016.***
19. [Huston S.J.](#), [Britt, S.](#), [Bi, R.](#), [Asebedo, S.](#), [Xiao, J.](#), [VanZutphen, N.](#), [Steuve, C.](#), & [Abbott, D.](#) 2016. Building the Practitioner-Researcher Bridge...with “Broccoli”. Presented at the *Association for Financial Counseling and Planning Education* conference in November
20. [Huston S.J.](#), [Britt, S.](#), [Bi, R.](#), [Asebedo, S.](#), [Xiao, J.](#), [VanZutphen, N.](#), [Steuve, C.](#), & [Abbott, D.](#) 2016. Introducing “The Broccoli Banter” – The Launching of a New Webinar Series Developed by the AFCPE Research Task Force. Presented at the *Association for Financial Counseling and Planning Education* conference in November.
21. [Huston S.J.](#) and [Abbott, D.M.](#) 2016. A Five-Step Design and Delivery Approach for Quality Student Discussions in Online Courses, *Distance Teaching & Learning Conference*, University of Wisconsin.
22. [Mattia, L.](#), [Huston, S.J.](#), and [Finke M.](#) 2016. Which Women are Financially Literate? *Consumer Interests Annual*.
23. [Ricaldi, R.](#), and [Huston, S.J.](#) 2015. Financial Sophistication and the Credit Card Debt Puzzle, *Proceedings of the Association for Financial Counseling and Planning Education*. ***This article won the Outstanding Conference Paper Award, 2015.***

24. **Huston, S.J.** 2015. Financial Literacy and Changes in Perceived Financial Stress: An Example from a Freshman-level College Course. *Proceedings of the Association for Financial Counseling and Planning Education.*
25. **Huston S.J.** 2015. The Value of Connecting Research and Practice. *Association for Financial Counseling and Planning Education*, opening keynote session.
26. **Huston S.J.** and **Abbott, D.M.** 2015. Three Strategies for Connecting With Your Online Students, *Distance Teaching & Learning Conference*, University of Wisconsin.
27. **Huston S.J.** 2015. The “Big Picture” of Financial Health: Building a Student-Centered Financial Wellness Strategy. *National Summit for Collegiate Financial Wellness*, Indiana University.
28. **Ricaldi, L.** and **Huston S. J.** 2015. Debit or Credit? The Impact of Self-Control Behaviors on Payment Choice, *Financial Therapy Association Annual Conference.*
29. **Huston, S.J.** 2014. Motivating College Students to Get Financially Literate, *Proceedings of the Association for Financial Counseling and Planning Education.*
30. **Huston, S.J.** 2014. College Student Financial Health: Building Effective Campus Initiatives, *Proceedings of the Association for Financial Counseling and Planning Education.*
31. **Bi, Q., Huston, S.J., & Finke, M.** 2014. Retirement Saving and the Use of Financial Software, *Proceedings of the Association for Financial Counseling and Planning Education.* **This article won the Outstanding Conference Paper Award, 2014.**
32. **Huston S.J.** 2014. Financial Health: From “IT” to “LIT” to “FIT”, *National Summit for Collegiate Financial Wellness*, The Ohio State University.
33. **Huston, S.J.** 2014. Using a Financial Therapy Approach to Motivate Financial Literacy among College Students, *Proceedings of the Financial Therapy Association Annual Conference.*
34. **Britt, S. & Huston, S.J.** 2014. Money Management and Associations with Marital Happiness, *Proceedings of the Financial Therapy Association Annual Conference.*
35. **Bi, Q., & Huston, S.J.** 2014. The Impact of Using Financial Technology on Positive Financial Behaviors, *Consumer Interests Annual*, 59.
36. **Browning, C., Finke, M., & Huston, S.J.** 2014. Did Cognitive Ability Affect the Stock Reallocation of Older Investors During the Great Recession? *Consumer Interests Annual*, 59.
37. **Winchester, Danielle D.** and **Huston, S.J.** 2013. The Role of Trust in Valuing Consumer-Financial Planner Relationships, *Academy of Financial Services Proceeding.*
38. **Mattia, L.** and **Huston, S.J.** 2013. Gender and Financial Advisor Client Satisfaction, *Proceedings of the Financial Therapy Association Annual Conference.*
39. **Huston, S.J.** and James III, R. N. 2013. An fMRI Analysis of Financial Literacy Assessment, *Consumer Interests Annual*, 58.
40. **O'Malley, T.** and **Huston, S.J.** 2012. Student Loan Debt and Personal Bankruptcy. *Proceedings of the Association for Financial Counseling and Planning Education.*
41. **Winchester, D.** and **Huston S.J.** 2012. The Importance of Trust When Purchasing Financial Advice. *Proceedings of the Association for Financial Counseling and Planning Education.*
42. **Ricaldi, L.** and **Huston, S.J.** 2012. Financial Sophistication and the Credit Card Debt Puzzle. *Proceedings of the Association for Financial Counseling and Planning Education.*
43. **Lauderdale, M.** and **Huston, S.J.** 2012. Special Needs Caregivers: An Increased Need for Support and Professional Guidance. *Academy of Financial Services Proceedings.*
44. **Ricaldi, L., Finke, M.S., and Huston, S.J.** 2012. Financial Literacy and Naive Consumer Choice. *Academy of Financial Services Proceedings.*
45. **Browning, C., Finke, M.S., and Huston, S.J.** 2012. The Impact of Market Sentiment on the Stock Trading Behavior of Individuals: Evidence from the HRS. *Academy of Financial Services Proceedings.*
46. **Huston, S.J.** 2012. The Financial Literacy - Financial Therapy Connection. *Proceedings of the Financial Therapy Association Annual Conference.*

47. Lauderdale, M. and **Huston, S.J.** 2012. Letter of Intent: How to Help Special Needs Caregivers Initiate a Plan. *Proceedings of the Financial Therapy Association Annual Conference.*
48. **Huston, S.J.** 2012. Financial Literacy and the Cost of Borrowing. 2012. *Consumer Interests Annual, 57.*
49. **Huston, S.J.**, Finke, M.S., and **Guo, T.** 2012. Financial Literacy Overconfidence. *Consumer Interests Annual, 57.*
50. **Winchester, D.** and **Huston, S.J.** 2012. The Impact of Financial Advice on Middle-Class Households. *Consumer Interests Annual, 57.*
51. **Huston, S.J.** 2011. The Relation Between Education Level and Financial Literacy. *Proceedings of the Association for Financial Counseling and Planning Education.*
52. **Winchester, D.**, and **Huston, S.J.** 2011. Bridging the Gender Gap: Financial Advice and Worry. *Proceedings of the Association for Financial Counseling and Planning Education.*
53. **Garrett, S.** and **Huston, S.J.** 2011. Determinants of Payday Loan Users. *Proceedings of the Association for Financial Counseling and Planning Education.*
54. Lauderdale, M. and **Huston, S.J.** 2011. What's the Plan? An Examination of Families with Special Needs Children. *Proceedings of the Financial Therapy Association Annual Conference.*
55. **Mulholland, B.**, Finke, M.S., and **Huston, S.J.** 2011. Understanding the Shift in Demand for Cash Value Life Insurance. *Academy of Financial Services Proceedings.*
56. **Huston, S.J.** 2011. Financial Literacy Profiles of American Adults. *Consumer Interests Annual, 57.*
57. **Britt, S.** and **Huston, S.J.** 2011. The Role of Money Arguments in Marriage. *Consumer Interests Annual, 57.*
58. **Winchester, D.**, **Huston, S.J.**, and Finke, M.S. 2011. Investor Prudence and the Role of Financial Advice. *Consumer Interests Annual, 57.*
59. Finke, M.S., **Huston, S.J.**, and **Winchester, D.** 2010. Staying the Course: Does Financial Advice Improve Investor Patience? *Academy of Financial Services Proceedings.*
60. **Smith, H.**, Finke, M.S., and **Huston, S.J.** 2010. Does Financial Sophistication Impact the Effective Use of Back-Loaded IRAs? *Academy of Financial Services Proceedings.*
61. **Huston, S.J.** 2010. Determining Who is Financially Literate: Evidence from the 2009 Financial Literacy Assessment Survey. *Academy of Financial Services Proceedings.*
62. **Huston, S.J.**, **Britt, S.L.**, Durband, D.L., and Grable, J. 2010. Retaining Clients through Improved Marital Satisfaction. *Academy of Financial Services Proceedings.*
63. **Huston, S.J.** 2010. Determining Financial Literacy: Developing and Refining a Financial Literacy Assessment Instrument. *Consumer Interests Annual, 56.*
64. **Loving, A.**, Finke, M.S. and **Huston, S.J.** 2010. The Impact of Conspicuous Vehicle Consumption on Black Income and Wealth. *Consumer Interests Annual, 56.*
65. **Britt, S.**, **Huston, S.J.**, Finke, M.S., and Durband, D. 2010. The Determinants of Money Arguments Between Married Couples. *Consumer Interests Annual, 56.*
66. **Huston, S.J.** 2009. The Concept and Measurement of Financial Literacy: Preliminary Results from a New Survey on Financial Literacy Assessment. *Academy of Financial Services Proceedings.*
67. **Huston, S.J.** 2009. Measuring Financial Literacy: Establishing Guidelines for Instrument Development. *Proceedings from Improving Financial Literacy and Reshaping Financial Behavior: Research Papers and Perspectives.* Networks Financial Institute.
68. **Winchester, D.**, **Huston, S.J.**, & Finke, M.S. 2009. Who Pays for Financial Advice? *Academy of Financial Services Proceedings.*
69. **Bridges, K.**, Finke, M.S. and **Huston, S.J.** 2009. Can Gender Differences in Financial Risk Tolerance Be Explained by Human Wealth? *Academy of Financial Services Proceedings.*
70. Finke, M.S., **Huston, S.J.** and **Cummings, B.** 2009. Do Comprehensive Planners Provide Better Retirement Advice? *Academy of Financial Services Proceedings.*



71. **Huston, S.J.** 2009. Who is Financially Literate? Results from the Financial Literacy Assessment Project. *Consumer Interests Annual*, 55.
72. Finke, M.S., **Huston, S.J.** and **Waller, W.** 2009. Does Fiduciary Status Improve the Quality of Financial Advice? *Consumer Interests Annual*, 55.
73. **Britt, S.** and **Huston, S.J.** 2009. Household Saving Behavior as Predicted by Behavioral Life Cycle Hypothesis. *Consumer Interests Annual*, 55.
74. **Smith, H.**, Finke, M.S. and **Huston, S.J.** 2009. Do taxes explain rising mortgage debt among older households? *American Council on Consumer Interests Annual Conference*.
75. **Winchester, D.** and **Huston S. J.** 2009. Risk Aversion and Female-headed Households. *American Council on Consumer Interests Annual Conference*.
76. **Huston, S.J.**, Finke, M.S., Durband, D., Hampton, V., **Smith, H.** and **Britt, S.** 2008. Assessing Financial Literacy: From Concept to Measurement. *Academy of Financial Services Proceedings*.
77. **Smith, H.**, **Huston, S.J.** and Finke, M.S. 2008. Housing Leverage Among Older Households: Is it Something to Worry About? *Academy of Financial Services Proceedings*.
78. **Bridges, K.**, **Huston, S.J.** and Finke, M.S. 2008. Is Human Capital an Insurance Policy for Women Who Experience Divorce? *Consumer Interests Annual*, 54.
79. **Huston, S.J.**, Durband, D.B., Finke, M.S., Hampton, V.L., **Smith, H.L.**, and **Britt, S.L.** 2008. Financial Literacy Assessment Project: Introducing a Framework and Developing an Instrument. *Proceedings of the Association for Financial Counseling and Planning Education*.
80. Finke, M.S., **Huston, S.J.** and **Zumwalt, A.** 2007. Wealth and the Role of Time Preference. *Consumer Interests Annual*, 53.
81. Finke, M.S. and **Huston, S.J.** 2007. Do Blacks Invest More in Life Insurance? *Consumer Interests Annual*, 53.
82. **Harness, N.**, Finke, M.S., and **Huston, S.J.** 2007. The Effect of Capital Accumulation Ratio on Wealth. *Consumer Interests Annual*, 52.
83. **Zumwalt, A.**, **Huston, S.J.**, and Finke, M.S. 2006. Academic Persistence and the Role of Revolving Credit Card Debt. *Consumer Interests Annual*, 52.
84. **Robb, C.**, **Huston, S.J.** and Finke, M.S. 2006. Re-evaluating the Relation Between Smoking and BMI: The Impact of Time Preference. *Consumer Interests Annual*, 52.
85. Sharpe, D.L. & **Huston, S.J.** 2006. Wealth Status of Single Women: A 12-year Comparison. *Consumer Interests Annual*, 52.
86. Finke, M.S., **Huston, S.J.**, and Sharpe, D.L. 2005. Balance Sheet Changes Among Pre-Retirement Cohorts During the 1990s: How do Boomers Compare?, in Sherman Hanna (ed.). *Consumer Interests Annual*, 51.
87. Finke, M.S., **Huston, S.J.**, and Gutter, M. 2005. Comparing Boomer and Pre-boomer Wealth: Are Black and Hispanic Households Better Off? *Academy of Financial Services Conference, October, Chicago, Ill.*
88. **Huston, S.J.**, and Finke, M.S. 2004. An Additive Scale of Time Preference, in Mohamed Abdel-Ghany (ed.). *Consumer Interests Annual*, 50.
89. Finke, M.S. and **Huston, S.J.** 2003. Time Preference and Intertemporal Decision Making: Evidence from the Health and Retirement Study, in Jinkook Lee (ed.). *Consumer Interests Annual*, 49.
90. Finke, M.S., and **Huston, S.J.** 2003. The Components of Nutrition Knowledge, in Jinkook Lee (ed.). *Consumer Interests Annual*, 49.
91. Finke, M.S., and **Huston, S.J.** 2002. A New Look at Perceived Retirement Income Adequacy, *Proceedings of the Association for Financial Counseling and Planning Education conference, Scottsdale, Arizona.*
92. Finke, M.S., **Weaver, D.**, and **Huston, S.J.** 2002. Who Eats Too Much Sugar?, *Proceedings of the Eastern Family Economics and Resource Management Association Conference, Athens, GA.*

93. **Huston, S.J.**, Finke, M.S, and **Bhargava, V.** 2002. The Motivations Behind Nutrition Knowledge, *Proceedings of the Eastern Family Economics and Resource Management Association conference, Athens, GA.*
94. **Huston, S.J.** 2001. Examining Global Life Satisfaction of Married Males using an Economic Approach, in *Proceedings of the 4<sup>th</sup> International Society of Quality of Life Studies Conference*, 3.
95. **Huston, S.J.** 1997. Adequate Emergency Fund Holdings and Family Type, in *Proceedings of the 43<sup>rd</sup> Annual Conference of the American Council on Consumer Interests*, April, Salt Lake City, Utah.
96. **Huston, S.J.** & Chang, Y.R. 1997. Credit and Debt Portfolio by Family Types, in *Proceedings of the 43<sup>rd</sup> Annual Conference of the American Council on Consumer Interests*, April, Salt Lake City, Utah.
97. Bozworth, C. & **Huston, S.J.** 1997. Household Credit and Debt Portfolio, in *Proceedings of the 43<sup>rd</sup> Annual Conference of the American Council on Consumer Interests*, April, Salt Lake City, Utah.
98. Sharpe, D.L. & **Huston, S.J.** 1997. Credit and Debt Use Among Retirees, in *Proceedings of the 43<sup>rd</sup> Annual Conference of the American Council on Consumer Interests*, April, Salt Lake City, Utah.
99. **Huston, S.J.** 1996. An Analysis of Household Expenditure on Educational Goods and Services. *Proceedings of the 42<sup>nd</sup> Annual Conference of the American Council on Consumer Interests*, April, Nashville, TN.

## **COURSES TAUGHT:**

### **TEXAS TECH UNIVERSITY**

PFI 1305	Life, Love & Money (UG)
PFP 2325	Family Financial Counseling (UG for non-PFP majors)
PFI/PFP 3321	Financial Counseling & Consumer Credit (UG, Service Learning)
PFI/PFP 3301	Introduction to Personal Finance (UG, taught both face-to-face and online as a distance learning course)
PFP 4380	Advanced Technology (undergraduate-level)
PFP 6340	Development and Pedagogy for Online Education (Doctoral-level)
PFP 5380	Advanced Technology (Masters-level)
PFP 6305	Introduction to PhD Studies (Doctoral-level)
PFP 6374	Household Economic Theory (Doctoral-level)
PFP 5311	Development and Pedagogy, Distance Education (Doctoral-level)
PFP 5378	Research Methods I (Doctoral-level)
PFP 6377	Research Methods I (Doctoral-level)
PFP 6378	Research Methods II (Doctoral-level)
PFP 6101	Research Seminar (Doctoral-level)
PFP 6101	Academic Leadership in Personal Financial Planning (Doctoral-level)
PFP 7000	Ph.D. Research (Doctoral-level)
PFP 8000	Ph.D. Dissertation Research (Doctoral-level)
CEED 6376	Family and Personal Consumption Behavior (Doctoral-level)
CEED 6101	Research Seminar (Doctoral-level)
CEED 5378	Research Methods I (Doctoral-level)

### **UNIVERSITY OF MISSOURI**

CFE 85	Introduction to Consumer Affairs (undergraduate-level)
CFE 188	Community Agencies and Volunteerism (undergraduate-level)
CFE 283	Financial Planning: Computer Applications (undergraduate-level)

CFE 387	Consumer and Household Economics (undergraduate-level)
CFE 388	Effective Consumer Decision Making (undergraduate-level)
PFP 4387	Consumer and Household Economics (undergraduate-level)
PFP 4188	Community Agencies and Volunteerism (undergraduate-level)
PFP 8001	Special Topics in PFP: Issues in Consumer Sciences (doctoral-level)
PFP 8000	Research in Personal Financial Planning (doctoral-level)

### **COURSES DEVELOPED FOR ONLINE LEARNING:**

#### **TEXAS TECH UNIVERSITY**

PFI 1101	Money for College Students
PFI/PFP 2301	Personal Financial Literacy (custom with McGraw Hill Education)
PFI/PFP 3301	Introduction to Personal Finance (custom BB cartridge with Pearson)
PFI/PFP 3321	Financial Counseling & Consumer Credit
PFI 3341	Personal Finance: Goal Planning Strategies
PFI 3361	Personal Finance: Risk Management
PFI 3381	Personal Finance: Investing
PFI 4361	Personal Finance: Advanced Topics and Case Studies
PFI 4101	Getting Your First Job
PFI/PFP 5322	Personal Finance: Professional and Personal Applications
PFP 6340	Development and Pedagogy for Online Education (Doctoral-level, hybrid course)

### **STUDENT ADVISING:**

#### **DISSERTATION ADVISOR:**

- Hoang-Ho, Nhat. Ph.D. Student, Texas Tech University. Dissertation topic: Wealth and Financial Literacy Impact on Life Satisfaction in Retirement. (2014-present)
- Augustin, Lua. Ph.D. Student, Texas Tech University. Dissertation topic: Financial literacy-related. (2016-2017)
- Mattia, Laura. Ph.D. Student, Texas Tech University. Dissertation topic: The Role of Gender and Financial Literacy in Personal Financial Planning. (2013-2016)
- Bi, Qianwen. Ph.D. Student, Texas Tech University. Dissertation topic: The Role of Technology and Financial Literacy in Personal Financial Planning. (2013-2015)
- Ricaldi, Laura. Ph.D. Student, Texas Tech University. Dissertation topic: Financial Literacy and Credit Card Use. (2012-2015)
- Browning, C., Ph.D. Student, Texas Tech University. Dissertation topic: Product Complexity and Household Financial Choice. (2009-2013)
- O'Malley, Thomas, Ph.D. Student, Texas Tech University. Dissertation topic: Student Loans and (2011-2013)
- Lemoine, C. Ph.D., Student, Texas Tech University. Dissertation topic: Annuity use by Financial Planners. (2009-2013).
- Winchester, D., Ph.D., Texas Tech University. Dissertation topic: Effects of Using a Financial Planner. (2009-2011)
- Britt, S., Ph.D., Texas Tech University. Dissertation topic: Money Arguments, Marriage, and Divorce. (2009-2010)
- Bridges, K., Ph.D. (2008-2009). Texas Tech University. Dissertation topic: The Role of Human Capital as a Financial Safeguard.

### **DISSERTATION OR THESIS COMMITTEE MEMBER:**

Tenney, J. Ph.D. Student, 2014-2018, Texas Tech University  
Pedersen, C. Ph.D. Student (FCS), 2016-2017, Texas Tech University  
Guo, T. Ph.D. Student, 2014-2015, Texas Tech University.  
Martin, T. Ph.D. Student, 2012-2013, Texas Tech University.  
Garrett, S., Ph.D. Student, 2011-2012, Texas Tech University.  
Smith, H., Ph.D., 2009– 2010, Texas Tech University.  
Bridges, K. Ph.D., 2009, Texas Tech University  
Gibler, R., Ph.D., 2003 – 2006, University of Missouri.  
Weaver, D., M.S., 2001 – May 2003, University of Missouri.

### **CHAIR OF THE DOCTORAL QUALIFYING EXAM COMMITTEE: 2008-2015**

- Organize the doctoral qualifying exam process – inform students, collect questions from exam committee members
- Create written, conduct oral exams, and evaluate students in the research methods area for all doctoral students who have completed required coursework.

### **SERVICE & OUTREACH:**

#### **COMMITTEES/BOARDS:**

##### *University Service:*

- Faculty Senate, 2019-present
- Faculty Senate Liaison to the eLearning Council, 2019-present
- Faculty Senate Liaison to the Research Advisory Council, 2019-present
- COHS Curriculum Committee, 2019-present
- Tenure & Promotion Committee, COHS, 2018-present
- Online Learning Committee, Chair, COHS College, 2017-present
- KEY Outreach program, 2017-present
- Service-Learning Scholar 2017-2018
- Financial Planning Academy, PFP 2016-2019
- Distance Learning Council, 2015-2019
- Ethics Advisory Board, 2014-present
- Academic Faculty Advisor, Red to Black program, 2014-2018
- COHS Curriculum Committee, 2012 to 2017
- Service-Learning Fellow, TLPDC, 2014-2015
- University Disciplinary Committee, 2013-2015
- Distance Education Advisory Council, Provost's Office, 2013
- Provost's Special Committee on Distance Education, 2013
- COHS Faculty Council, 2013-2015
- Executive Committee for PFP Department, 2011-present.
- Doctoral Exams Coordinator for PFP Department, 2010-2015.
- Co-Graduate Director for PFP Ph.D. Program, 2009-2014.
- Member, Research Generator Concept & Funding Committee, 2008-2011.
- Member, Faculty Search Committee, Personal Financial Planning Department, 2007-present.

- Member, Journal Ranking Committee, Personal Financial Planning Dept, 2007-present.
- Member, COHS Research Committee, Texas Tech University, 2008-2011.
- Member, Parking Advisory Committee, Texas Tech University, 2010-2012.
- Chair, Faculty Council on College Policy Committee, University of Missouri, 2005-2006.
- Member, Faculty Council on College Policy Committee, University of Missouri, 2003-2005.

*Professional Service:*

- Board Member, AFCPE, 2017-present
- FINRA Foundation Ketchum Prize Review Committee, 2017
- Member of JFCP Best Paper Award Committee for AFCPE, 2016
- Chair of AFCPE Research Task Force, 2015-2017
- National Summit on Collegiate Financial Wellness, 2014-present
- Texas Association for College Financial Education Professionals, 2014-present
- Member, Editorial Board for Journal of Consumer Affairs, 2010 to present.
- Member, Editorial Board for Journal of Personal Finance, 2011 to present.
- Member, Editorial Board for Journal of Financial Services Marketing, 2013-present.
- Member, Editorial Board for Journal of Financial Therapy, 2013-present.
- Member, Editorial Board for Journal of Financial Counseling and Planning, 2015 to present.
- Board Member, Financial Therapy Association, 2012-2016.
- Board Member, American Council on Consumer Interests, 2011-2013.
- Thesis Award Committee Chair, American Council on Consumer Interests, 2008-2009.
- Member Thesis Award Committee, American Council on Consumer Interests, 2006-2008.
- Conference Exhibits Chair, American Council on Consumer Interests, 2004-2006.

*Community Service:*

- Advisory Board Member, Coalition of Community Assistance Volunteers, Inc. - Volunteer Income Tax Assistance Program, Lubbock, TX, 2018-present.
- Board Member, Coalition of Community Assistance Volunteers, Inc. – Volunteer Income Tax Assistance Program, Lubbock, TX, 2012-2017.
- Advisory Board Member, Coalition of Community Assistance Volunteers, Inc. - Volunteer Income Tax Assistance Program, Lubbock, TX, 2008-2012.
- Member, Expert Panel on Health Insurance Literacy, 2011-2013.
- Member, Development Panel for Certification in Personal and Family Finance Education, American Association of Family and Consumer Sciences, 2010-2011.

**REVIEWER:**

Academic Peer-Reviewed Journals:

Journal of Consumer Affairs (Editorial Board Member)  
 Journal of Personal Finance (Editorial Board Member)  
 Journal of Financial Therapy (Editorial Board Member)  
 Journal of Financial Services Marketing (Editorial Board Member)  
 Journal of Financial Counseling and Planning (Editorial Board Member)  
 Journal of Family and Economic Issues  
 Consumer Sciences Research Journal  
 Eastern Economic Journal

Academic Conferences:

Association for Financial Counseling and Planning Education  
Financial Therapy Association  
Online Learning Consortium  
Distance Teaching and Learning Conference  
Academy of Financial Services  
American Council on Consumer Interests

**PROFESSIONAL MEMBERSHIPS:**

Association for Financial Counseling and Planning Education (AFCPE)  
Financial Therapy Association (FTA)  
Academy of Financial Services (AFS)  
Online Learning Consortium (OLC)

**CONSULTING:**

*Consultant with WebEd Consulting – various data collection and online course review/design projects. – contracted through WebEd Consulting (2016-present)*

*Consultant with FLG - Various Proprietary Financial Literacy Projects (both research and program development work) - contracted through the Financial Literacy Group (FLG), Washington, DC (2012-present)*

*Health Insurance Literacy Instrument Development Project - sponsored by the Research Institutes of America and Consumer's Union, Washington, DC (2011-2013)*

*Use of Texas Tech's Financial Literacy Assessment Instrument - consulting on the use of this instrument for data collection efforts among researchers in Canada, Germany, India, New Zealand, Australia, Italy, and Ireland. (2010-present)*