Texas Tech University (806) 834-2143

Box 41210, Lubbock, Texas 79409-1210 john.salter@ttu.edu

**EDUCATION**

***Doctor of Philosophy***, Personal Financial Planning (2006)

Texas Tech University, Lubbock, Texas

***Master of Science***, Personal Financial Planning (2003)

Texas Tech University, Lubbock, Texas

***Master of Business Administration*** (2001)

Texas Tech University, Lubbock, Texas

***Bachelor of Science***, Chemical Engineering (2000)

Texas Tech University, Lubbock, Texas

**ACADEMIC EXPERIENCE**

***Department of Personal Financial Planning, Texas Tech University, Lubbock, Texas.***

**Associate Professor, August 2006 to Present**

Responsibilities include teaching graduate and undergraduate courses, mentoring and serving on dissertation committees, and outreach. [Appointment altered from 75% Teaching/25% Research to 100% Teaching appointment in 2016.]

**Visiting Professor, 2005 to 2006**

Responsibilities included teaching graduate and undergraduate courses and conducting research in Personal Financial Planning.

Administrative

**Associate Department Chair, 2016-2019**

Responsibilities include course scheduling for the entire department including PFP and PFI courses, reporting for Student Managed Portfolios and CH Foundation professorship, attending department chair meetings, and sanding in for the Department Chair as needed.

**Director/Co-Director of Undergraduate Programs, August 2006 – May 2018**

Responsibilities include curriculum management, course scheduling, course fees, student, student assistant assignments, monitoring and enforcing undergraduate GPA requirements, advising students, and addressing and resolving undergraduate student issues.

**Program Chair, August 2009 to August 2011**

Responsible for all aspects of the academic program including 11 full-time faculty, 2 adjunct instructors, 300 students in BS, MS, and PhD programs; over 70 actively taught courses including 11 designated for non-majors, and over 20 graduate student assistant positions. Duties include curriculum management and development of new courses and programs, course scheduling, course fee management, budgeting, space, assessment, reporting, program certification, interaction with reporters and visitors, and responding to faculty and student issues. Direct responsibility for undergraduate programs and oversight of MS and PhD program coordinators.

**GRANTS**

**External Funding**

**Financial Planning Academy National Expansion**

Funding granted by Charles Schwab Foundation to expand the summer Financial Planning Academy to other universities nationwide.

2018 - $254,000

2019 - $406,400

2020 - $300,000

**Barron’s (Funded 2018)**

**$15,000** Funding granted by Charles Schwab Foundation to participate in Barron’s educational program for two years.

**Reverse Mortgages in Financial Planning. Salter, J. (PI), Evensky, H., Pfeiffer, S. (Funded 2013)**

($44,000) Noncompetitive grant from Liberty Home Equity Solutions to analyze the use of HECM lines of credit to increase the sustainable withdrawal rate of a portfolio and analyze the use of the lifetime tenure payments.

**Reverse Mortgages in Retirement Income. Salter, J. (PI), Evensky, H., Pfeiffer, S. (Funded 2011)**

($7,500) Noncompetitive grant from Metropolitan Life Insurance Company (MetLife) to analyze the use of reverse mortgages for use in creating retirement income plans under the new legislative rules creating the HECM Saver product.

**Best Practices in Financial Planning Capstone Courses. Katz, D (PI)., Salter, J. (Funded 2010)**

($18,800) Noncompetitive grant from Pie Technologies to study the best practices and use of professional software in financial planning capstone courses.

**Project RETIRE (Funded) Salter, J.R. (PI), Gustafson, A, Shumway, S. (Funded 2008)**

($100,000) Noncompetitive grant from the International Foundation of Retirement Education (InFRE) to study the growth and future direction of the retirement industry, determine the knowledge and skills needed by the retirement industry in entry-level positions, and development of a retirement industry career guide model curriculum for retirement professionals to implement in a college/university setting.

**PEER REVIEWED PUBLICATIONS**

Tomlinson, J, Pfeiffer, S, Salter, J. (2015). Reverse Mortgages, Annuities, and Investments: Sorting Out the Options to Generate Sustainable Retirement Income. Submitted to *Journal of Financial Planning.*

Pfeiffer, Shaun, C. Angus Schaal, and John Salter. 2014. “HECM Reverse Mortgages: Now or Last Resort?” *Journal of Financial Planning*. 27(5). 44–51.

Harness, Nathaniel, Swarn Chatterjee, and John Salter. 2014. “Financial Planning for the Middle Market.” *Journal of Financial Planning*. 27(4). 48-54.

Pfeiffer, S., Salter, J., Evensky, H. (2013). Increasing the sustainable withdrawal rate using the standby reverse mortgage. *Journal of Financial Planning*. 26(12). 55-62.

Pfeiffer, S., Salter, J., Evensky, H. (2013). Benefits of a cash reserve strategy in retirement distribution planning. *Journal of Financial Planning.* 26(9). 49-55.

Salter, J., Pfeiffer, S., Evensky, H. (2012). Standby Reverse Mortgage: A risk management tool for retirement distributions. *Journal of Financial Planning.* 25(8). 40-48.

Loving, A.C., Finke, M.S. & Salter, J. (2012). Explaining the 2004 Decrease in Minority Stock Ownership. *The Review of Black Political Economy*. 39(4). 403-425.

Loving, A.C., Finke, M.S. & Salter, J. (2012). Does Home Equity Explain the Black Wealth Gap? *The Journal of Housing and the Built Environment*. 27(4). 427-451.

Salter, J., Hampton, V., Winchester, D., Katz, D., Evensky, H. (2011). Entry level financial planning practice analysis: Preparing students to hit the ground running. *Financial Services Review*.

Goetz, J., Zhu, D., Hampton, V., Chatterjee, S., & Salter, J. (2011). Integration of professional certification examinations with the financial planning curriculum: Increasing efficiency, motivation, and professional success. *American Journal of Business Education.* 4(3). 35-46.

Salter, J., Harness, N., & Chatterjee, S. (2011). Value of financial advisors to retirees. Journal of *Financial Services Professionals*. 65(3). 60-68.

Chatterjee, S., Salter, J. & Harness, N. (2011). Financial confidence among retirees: The role of financial advice and planning duration. *Economics Bulletin*. 31(1). 315-323.

Salter, J., Harness, N., & Chatterjee, S. (2011). How retirees pay for current health care and future long-term care expenses. *Journal of Financial Services Professionals.* 65(1). 88-92.

Salter, J., Harness, N., & Chatterjee, S. (2010). Utilization of financial advisors by affluent retirees. *Financial Services Review*. 19(3). 245-263.

Meredith, B. & Salter, J. (2008). How prepared is the retirement industry for meeting the needs of retiring American workers? *Financial Services Review.* 17(2). 87-103.

Salter, J. & Evensky, H. (2007). Sustainable Withdrawals: Review of the Literature. *Journal of Personal Finance*. 6(4). 118-127.

**OTHER ACADEMIC PUBLICATIONS**

Salter, J. (2014-2016). Column in *Journal of Financial Services Professionals*.

Salter, J., Griesdorn, T. (2010). Guide to Retirement Careers.

Gardner, R., Welch, J., & Salter, J. (2008). Recent Developments in Long-Term Care Expenses. *Journal of Financial Planning*. 21(2). 34-37.

Salter, J. (2008). Investment Research Column: A Fresh View. *Journal of Financial Planning*. 21(10). 40-42.

**PEER REVIEWED RESEARCH PRESENTATIONS/PROCEEDINGS**

Hampton, V., Salter, J., Katz, D., Evensky, H., & Winchester, D. (2010). Entry-level financial planning practice analysis. *Academy of Financial Services*. Denver, CO. (Published in Conference Proceedings)

Salter, J., & Griesdorn, T. (2010). Retirement industry career analysis. *Academy of Financial Services*. Denver, CO. (Published in Conference Proceedings)

Salter, J.R., Hampton, V.L., Katz, D.B., Evensky, H.E. & Winchester, D. (2009). Financial Planning Entry-Level Career Analysis. Academy of Financial Services Meeting, Anaheim, CA. (Published in Conference Proceedings)

Salter, J.R. (2007). *Determinants of Success for Examinees Retaking the CFP® Certification Examination.* Academy of Financial Services Annual Meeting, Orlando, FL. (Published in Conference Proceedings)

Salter, J.R. (2005). *Determinants of Success on the CFP® Certification Examination: Differences Based on Level of Intellectual Aptitude.* Academy of Financial Services Annual Meeting, Chicago, IL. (Published in Conference Proceedings)

**PROFESSIONAL AND RESEARCH PRESENTATIONS**

Salter, J. Hiring the Next Generation of Financial Planners: Spotlight on University Degreed Programs. Financial Planning Association Annual Conference, Minneapolis, MN. October 2019.

Salter, J. Hiring the Next Generation of Financial Planners: Spotlight on University Degreed Programs. FPA of South Florida Annual Symposium, Key Biscayne, FL. November 2019.

Salter, J. Panel. Developing the Next Generation through Internships. Commonwealth Financial Annual Conference, Austin, TX, November 2018.

Salter, J. Panel. Role of Annuities in Wealth Management. Financial Planning Association National Webinar, October 2018.

Salter, J. Panel. Role of Annuities in Wealth Management. Financial Planning Association Annual Conference, Chicago, IL, October 2018.

Salter, J. Reverse Mortgages in Financial Planning

(2018) FPA of South Florida.

Salter, J. Panel. Developing the Next Generation through Internships. Schwab IMPACT, Chicago, IL, November 2017.

Salter, J., Adams, K. NexGen Perspectives Media Panel. Schwab IMPACT, Chicago, IL, November 2017.

Satler, J. Panel. Investment Management Media Panel. Schwab IMPACT, Chicago, IL, November 2017.

Salter, J. Reverse Mortgage Insights from a Fellow Financial Planner. Alliance of Comprehensive Planners Annual Meeting, San Antonio, November 2017.

Salter, J, Pfau, W. A New Look at Reverse Mortgages. 8th Annual Inside Retirement Conference, Dallas, TX, May 2017.

Salter, J. 2017. Four Webinars on Reverse Mortgages in Financial Planning for FPA, NAPFA, MoneyGuide Pro, and Reverse Mortgage Funding.

Salter, J. 2017. Two Presentations on Reverse Mortgages in Financial Planning for FPA of Southwest Florida (Ft. Myers), RMF Partner Summit (Las Vegas).

Salter, J. Reverse Mortgages in Financial Planning

* (2016) Three National Webinars

Salter, J. Reverse Mortgages in Financial Planning

* (2016) FPA of Nebraska.

Salter, J., Zimitowski, M. Reverse Mortgages: New Terms and New Uses Inside Retirement Conference, 2016

Salter, J. Reverse Mortgages in Financial Planning

* (2015) FPA NexGen Conference.

Salter, J. Reverse Mortgages in Retirement Income Planning.

* (2014) Two Presentations: FPA Chapters of Phoenix and Ventura County, CA.

Salter, J. Finding Income in a Low Yield Environment.

* (2014) Two Presentations: FPA Chapters of Oregon and Puget Sound.

Salter, J. Mortgages in Retirement (2013). National Reverse Mortgage Lenders’ Association.

Salter, J. The Role of Cash in Retirement Income Planning (2013). Retirement Income Industry Association Conference.

Salter, J. Increasing the Sustainable Withdrawal Rate using a Standby Reverse Mortgage.

* (2013) FPA of Denver, Three national webinars.

Salter, J. Standby Reverse Mortgages: A risk management tool for retirement distributions.

* (2013) Eight Presentations: FPA Chapters of National Capitol Area, Austin, Dallas, Houston, Washington DC, Raleigh, and South Florida; Texas A&M Financial Planning Symposium, two national webinars.
* (2012) Ten Presentations: FPA Chapters of Oregon and Southwest Washington, Los Angeles, Tampa Bay, Orange County, New Jersey, Illinois, Nebraska, Northern Colorado, and Central Virginia; Investment News Retirement Income Summit.

Salter, J. (2011). Reverse mortgages in retirement distribution planning. National Reverse Mortgage Lenders Association. Boston, MA. (Professional Conference).

Salter, J. (2010). The market crash and retirees. *Retirement Industry Conference*. Washington, DC. (Professional Conference)

Burge, W., Gilliam, J. & Salter, J. (2009). *Long Term Care Annuities: A comparison of long term care financing alternatives*. Society of Financial Services Professionals, Phoenix, AZ. (Professional Conference)

Durband, D., Salter, J., Luman, E., & Sprague, J. (2009) *Creating a Pro Bono Financial Planning Practicum*. Academy of Financial Services, Anaheim, CA.

Salter, J.R., Hampton, V.L., & Grange, E.V. (2006). *Determinants of Success on the CFP® Certification Examination.* CFP Board Program Directors Conference, Santa Monica, CA.

Salter, J.R. (2004). *Determinants of Success on the CFP® Certification Examination: Differences in Determinants for Young Test Takers.* CFP Board Program Directors Conference, Denver, CO.

**OTHER RESEARCH ACTIVITIES**

**Retirement Risk Survey Development Committee (2011**). Development of biannual survey by administered by LIMRA and the Society of Actuaries.

**Schwab Student Job Expectation Survey (2008).** Created and administered questionnaire to PFP undergraduate and master’s students surveying various expectations in entering the job market. Results were disseminated to media through a press release by Schwab.

**PUBLICATION REVIEWS**

**Journal of Financial Services Professionals (2014 - present)**

*Member of journal review committee, review 2-3 articles per year.*

**Financial Services Review (2014-present)**

*Review article submitted for publication (1 per year).*

**Retirement Management Journal (2013, 2014)**

*Reviewed article submitted for publication.*

**Journal of Financial Counseling and Planning Education. (2008, 2011, 2013, 2014).**

*Reviewed article submitted for publication.*

**Academy of Financial Services. (2007).**

*Reviewed articles submitted for presentation at 2007 Annual meeting.*

**Journal of Family Economic Issues. (2007).**

*Reviewed articles submitted for publication.*

**GRADUATE STUDENT RESEARCH ADVISING**

**Doctoral Students Project Advising Role Status**

Leobardo Diosdado Dissertation Committee Member Graduated

Cagla Yildirim Dissertation Committee Member Graduated

Jacob Lumby Dissertation Committee Member Graduated

Jacob Williams Dissertation Committee Member Graduated

David Blanchett Dissertation Committee Member Graduated

Luke Dean Dissertation Committee Member Graduated

Philip Gibson Dissertation Committee Member Graduated

Tim Griesdorn Dissertation Committee Member Graduated

Nathan Harness Dissertation Committee Member Graduated

Craig Lemoine Dissertation Chair Graduated

Ajamu Loving Dissertation Committee Member Graduated

David Nanigian Dissertation Committee Member Graduated

Shaun Pfeiffer Dissertation Chair Graduated

Hyrum Smith Dissertation Committee Member Graduated

Oscar Solis Dissertation Committee Member Graduated

Jacob Sybrowsky Dissertation Committee Member Graduated

**DEVELOPMENT**

Endowed Chair of Personal Financial Planning – Endowment of $1,000,000 from CH Foundation.

Gifts in Kind – Morningstar Office, Direct, and EnCorr annual licenses for student use.

**COURSES TAUGHT**

*Texas Tech University, Division of Personal Financial Planning, Lubbock, Texas.*

**Courses Taught**

**PFP 1115, Introduction to Personal Financial Planning**

**PFP 2310, Technological Applications in Personal Financial Planning**

**PFP 2315, Fundamentals of Personal Financial Planning**

**PFP 3210/5210, Professional Field Experience**

**PFP 3376/5394, Wealth Management**

**PFP 3374/5394, Retirement Planning**

**PFP 4370/5373, Personal Financial Planning Capstone**

**PFP 4175/5175, Special Topics in Personal Financial Planning**

**PFP 4380, Professional Technology in Personal Financial Planning**

**PFP 5374, Advanced Retirement Planning (Executive MS Program)**

**PFP 6101, Research Seminar in Personal Financial Planning**

**PFP 6383, Regulatory Policy**

**UNIVERSITY SERVICE**

**Grade Appeals Committee,** Fall 2020 to present.

**Department of Personal Financial Planning Executive Committee,** Fall 2009 to Fall 2019.

**PFP PhD Program Qualifying Exam Committee,** Fall 2009 to Present

**PFP Undergraduate GPA Committee** (Chair), Division of Personal Financial Planning, Fall 2009 to Spring 2018.

**COHS Teaching Effectiveness Committee,** 2014-Present

**COHS Grade Appeals Committee,** (Member), 2019-Present

**Faculty Search Committee Chair, Division of Personal Financial Planning,** 2015-Present

**COHS Curriculum Committee,** Fall 2009 to 2018.

**Director of Undergraduate Programs**, Division of Personal Financial Planning, Fall 2006 to May 2018.

**COHS Tenure and Promotion Committee,** Fall 2012 to 2018.

**PFP Undergraduate Recruiting Committee,** (Member), Fall 2013 to 2018.

**Rotaract Club of Lubbock, Founding Faculty Advisor, Fall 2015 to present.**

**Department of Applied and Professional Studies Transition Committee,** Summer 2011

**Program Chair, Division of Personal Financial Planning,** Fall 2009 to 2011.

**Faculty Search Committee Chair, Division of Personal Financial Planning,** 2009-2010

**Faculty Search Committee**, Division of Personal Financial Planning, Fall 2006 to present.

**Technology Committee**, College of Human Sciences, Fall 2007 to Summer 2009.

**Division of Personal Financial Planning Scholarship Committee,** 2009

**PROFESSIONAL SERVICE ACTIVITIES**

**Editorial Advisory Board, Retirement Management Journal, IMCA,** 2017 to present.

**Funding Longevity Task Force,** Security One Lending, 2013 to present.

**Rotary Club of Lubbock,** Membership Committee Chair, 2013-2014

**Financial Planning Association of West Texas,** President, 2008 to 2010, Chairman, 2011 Lubbock, Texas.

**Financial Planning Association,** Government Relations Tax Sub-Committee, 2005 to 2008,

Washington, DC.

**MEMBERSHIP IN PROFESSIONAL ASSOCIATIONS**

Financial Planning Association 2004 to Present

National Reverse Mortgage Lender’s Association 2012 to 2017

American Institute of Certified Public Accountants 2013 to 2017

Academy of Financial Services 2004 to 2010

Financial Management Association 2007 to 2010

Society of Financial Services Professionals 2010

**CONFERENCES ATTENDED**

* Financial Planning Association Annual Conference; 2004, 2006-2014, 2016-2019
* Schwab Impact; 2011, 2013 – 2019
* TD Ameritrade LINC, 2014-2019
* Insider’s Forum; 2018-2019
* Commonwealth Financial Annual Conference; 2018
* National Reverse Mortgage Lenders’ Association; 2011-2013
* Academy of Financial Services Annual Conference; 2004, 2005, 2007-2010
* CFP Board Program Directors Conference; 2004, 2006, 2007
* Financial Management Association; 2007
* Financial Planning Association Leadership Development Conference; 2005
* Financial Planning Association NexGen; 2006, 2009
* Financial Planning Association Retreat; 2009
* International Foundation of Employee Benefit Plans; 2008
* National Association of Government Defined Contribution Administrators; 2007-2010
* Retirement Industry Conference, 2010

**PROFESSIONAL SERVICE PRESENTATIONS**

Salter, J. (2018). WTWCPA Annuities and FP Process

Salter, J. (2015). Social Security Strategies and Strategies using Reverse Mortgages, Money Magazine, Inaugural Money Cruise, Crystal Cruises.

Salter, J. (2015). Providing financial support to your children and grandchildren. Invited presentation as part of the Osher Lifelong Learning Series, Texas Tech University, Lubbock Texas.

Salter, J. (2015). Personal Finance. Invited presentation for the TTU HSC Medical School Business Elective Course.

Salter, J. (2014). Defined Benefit vs. Defined Contribution Plans. Invited presentation for West Texas Women’s CPA Society, Lubbock, Texas.

Salter, J. (2014). What are you investing for, returns or your goals? Invited presentation as part of the Osher Lifelong Learning Series, Texas Tech University, Lubbock Texas.

Salter, J. (2014). Personal Finance. Invited presentation for the TTU HSC Medical School Business Elective Course.

Salter, J. (2013). Behavioral Finance. Invited presentation for West Texas Women’s CPA Society, Lubbock, Texas.

Salter, J. (2013). Behavioral Finance. Invited presentation for the Estate Planning and Trust Council, Lubbock, Texas.

Salter, J. (2013). Making Your Peanut Butter and Jelly Last Life’s Sandwich. Invited presentation as part of the Osher Lifelong Learning Series, Texas Tech University, Lubbock Texas.

Salter, J. (2013). Social Security Strategies. Monthly personal finance seminar series for Texas Tech faculty and staff.

Salter, J. (2013). Social Security Strategies. Invited presentation as part of the Osher Lifelong Learning Series, Texas Tech University, Lubbock, Texas.

Salter, J. (2013). Social Security Strategies. Invited presentation for West Texas Women’s CPA Society, Lubbock, Texas.

Salter, J. (2013). Financial Planning. Invited presentation for Texas Society of CPAs, Lubbock, Texas.

Salter, J. (2012). Reverse Mortgages. Invited presentation as part of the Osher Lifelong Learning Series, Texas Tech University, Lubbock, Texas.

Salter, J. (2012). Reverse Mortgages. Invited presentation for West Texas Women’s CPA Society, Lubbock, Texas.

Salter, J. (2010). *Retired, Now What?* Invited presentation as part of the Osher Lifelong Learning Series, Texas Tech University, Lubbock, Texas.

Salter, J. (2010). *Developing a Feasible Financial Plan.* Invited presentation as part of the American Association of University Women Seminar, Lubbock, Texas.

Salter, J. (2009). *Case Studies in Retirement Planning.* Invited presentation as part of the Annual West Texas Women CPA Seminar, Lubbock, Texas.

Garrett, S., Guyton, J., & Salter, J. (2009). *The Future of Financial Planning.* Invited panelist at the Financial Planning Association (FPA) Retreat Conference, Rancho Mirage, CA.

Salter, J. (2008). *Retirement Plans in the Current Market Environment.* Invited presentation as part of the Annual West Texas Women CPA Seminar, Lubbock, Texas.

Evensky, H.E., Salter, J., Korb, B. (2008). *Spooked About Retirement?* Seminar for Texas Tech University faculty and Staff, Texas Tech University, Lubbock, Texas.

Farley, J., Salter, J., Tombs, J. (2008). *In the Market or Out – Stick it out or bury it all in the backyard?* Invitedpanelist as part of the South Plains Advocates for Financial Education (SAFE) Conference, Lubbock, Texas.

Salter, J. (2007). *Preparing for Retirement.* Invited workshop as part of the Osher Lifelong Learning Series, Texas Tech University, Lubbock, Texas.

**MEDIA CONTRIBUTIONS**

# Lubbock Avalanche Journal “What’s your time horizon”

# CNBC – Interviewed and quoted by Andrew Osterland in “Cash-Strapped Seniors: Weigh Reverse Mortgage Pros, Cons”, April 21, 2017.

# New York Times – Interviewed and quoted by John Wasik in “The Quiet Comeback of Reverse Mortgages,” July 22, 2016.

# Consumer Reports – Interviewed by Donna Rosato in Reforms Come to Reverse Mortgages. April 4, 2016.

# Time Magazine - Interviewed by Donna Rosato in New Rules for Reverse Mortgages, January 21, 2016

# Wall Street Journal – Interviewed and quoted by Robert Powell in “New Math on Reverse Mortgages.

# New York Times – Interviewed and quoted by Tara Siegel Bernard in “Six Strategies to Extend Savings Without Working Longer” August 7, 2015. Online and pring.

# CNBC – Interviewed and quoted by Kelley Holland in “Consumer Watchdog Weighs in on Reverse Mortgages”, June 4, 2015

# Investment News – Interviewed and Quoted by Mary Beth Franklin in “Changes in Reverse Mortgages Give Advisers New Tools in Retirement Planning, June 12, 2016.

# CNBC – Interviewed and quoted by Andrew Osterland in “Rethinking Reverse Mortgages: Bad Move or Bright Idea?” April 2, 2015. Online.

# Huffington Post – Interviewed and quoted by Buck Wargo “Should You Take Advantage of a Reverse Mortgage with Current Low Interest Rates?” April 8, 2015. Online.

# USA Today – Interviewed and quoted by Robert Powell in “When a Reverse Mortgage Can Make Sense” June 27, 2015. Online.

# Lubbock Avalanche Journal – Wrote published Business column titled “Life Expectancy and Your Retirement,” March 25, 2015. Online and print.

# Lubbock Avalanche Journal – Wrote published Business column titled “How Much Can You Spend In Retirement,” March 18, 2015. Online and print.

# Lubbock Avalanche Journal – Wrote published Business column titled “Are You Financially Well?,” March 12, 2015. Online and print.

# Lubbock Avalanche Journal – Wrote published Business column titled “The Long-Term Care Insurance Decision,” February 19, 2015. Online and print.

# Lubbock Avalanche Journal – Wrote published Business column titled “Asset Allocation, the Key to Long-Term Investing,” February 5, 2015. Online and print.

# Lubbock Avalanche Journal – Wrote published Business column titled “Know the Expenses of Active, Passive Mutual Funds,” January 19, 2015. Online and print.

# Lubbock Avalanche Journal – Wrote published Business column titled “Smart Social Security Tips,” December 17, 2014. Online and print.

# Lubbock Avalanche Journal – Wrote published Business column titled “Mind Your Risk Tolerance,” December 11, 2014. Online and print.

# USA Today – Interviewed and quoted by Robert Powell in “personal Finance: Should you get a reverse mortgage?”

# Bloomberg – Interviewed and quoted by Carla Fried in “Reverse Mortgages: Take the Longevity View.”

# Kiplinger’s Retirement Report – Interviewed and quoted by Susan Garland in “Cash Reserves Can Extend Nest Egg’s Life”, January 2014.

# Wall Street Journal – Interviewed and quoted by Kelly Greene in “Reverse Mortgages Can Benefit Retirees, Both Wealthy and Not”, August 2013, Print and Online.

# MarketWatch – Interviewed and quoted by Robert Powell in “How to vet retirement-focused advisers”, June 2013, Online.

# Kiplinger’s Retirement Report – Interviewed and quoted by Rachel Sheedy in “Tap Home Equity when Markets Drop”, November 2012.

# Morningstar.com – Recorded interview with Christine Benz posted to Morningstar’s website.

# MarketWatch – Interviewed and quoted by Robert Powell in “Take a Second Look at Reverse Mortgages”, April 2012, Online.

**HONORS and AWARDS**

* Distinguished Alumni, Department of Personal Financial Planning, Texas Tech University, 2018.
* Investment News “Top 40 under 40” 2014
* Kathryn Burleson Faculty Service Award, College of Human Sciences, 2011
* Nominated by College of Human Sciences for Hemphill-Wells New Faculty Excellence in Teaching Award, 2008-2009 academic year
* Professor of the Year, Personal Financial Planning Student Association (PFPA), 2006

**CERTIFICATIONS and DESIGNATIONS**

* Certified Financial PlannerTM practitioner
* Licensed Life and Health Insurance Counselor

**PROFESSIONAL ACTIVITIES**

**Principal, Wealth Manager, *Evensky & Katz/Foldes Financial Wealth Management*,** 2010 to Present.*Lubbock, Texas and Coral Gables, Florida.*