

About the Authors

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Barbara O'Neill, *Book Review, You Can Do It: The Boomers Guide to a Great Retirement and The Citi Commonsense Money Guide for Real People*, holds the rank of Professor II at Rutgers University and is Rutgers Cooperative Extension's Specialist in Financial Resource Management. She also provides national leadership for two Cooperative Extension financial programs, Investing for Your Future and Small Steps to Health and Wealth™, and directed the 5-year MONEY 2000™ savings and debt reduction campaign in the 1990s. O'Neill has written over 1,500 consumer newspaper articles and over 100 articles for academic journals, conference proceedings, and other professional publications. She is a certified financial planner (CFP®), chartered retirement planning counselor (CRPC®), accredited financial counselor (AFC), and certified housing counselor (CHC). O'Neill has held various leadership roles in state and national professional associations and served as President of the Association for Financial Counseling and Planning Education® in 2003. O'Neill is the author of two trade books, *Saving On a Shoestring* and *Investing On a Shoestring*. She has also written three financial case study textbooks and six book chapters and co-authored three books. O'Neill received her Ph.D. in Family Financial Management from Virginia Tech and holds a Master's degree in consumer economics from Cornell University. She has received over two dozen awards from national professional organizations and over \$325,000 in funding to support her financial education programs.

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