

About the Authors

Ivan F. Beutler, *Money Aspirations about Living Well: Development of Adolescent Aspirations from Middle School to High School*, is a Professor in the School of Family Life at Brigham Young University. Recent publications include “Money Aspirations About Living Well: Middle School Student Perceptions,” *Financial Counseling and Planning* (2008); “Linking Financial Strain to Marital Instability: Examining the Roles of Emotional Distress and Marital Interaction,” *Journal of Family and Economic Issues* (2007); and “Consumer Economic Socialization,” a chapter in the *Handbook of Consumer Financial Behavior Research* (2008). His current research emphasis examines the internal economy of families and the effect of intra-familial resource allocations and human capital investment on money attitudes, values, and spending behaviors of adolescents and emerging adults. He earned a Master’s degree in Economics and a Ph.D. in Family Economics from Purdue University. He has responsibility for upper division coursework in family finance and principles of economy in family life.

Lucy B. Beutler, *Money Aspirations about Living Well: Development of Adolescent Aspirations from Middle School to High School*, is a part-time faculty member in the School of Family Life at Brigham Young University. She directs an undergraduate mentored learning “Money in the Family” class that investigates paths by which teens and early adults come to experience negative outcomes associated with a consumption oriented lifestyle and excessive dependence on consumer credit. Research findings are presented annually at the Mary Lou Fulton Mentored Student Research Conference and at national meetings of the Association for Financial Counseling and Planning Education®.

Sonya Britt, *Environmental and Biopsychosocial Profiling as a Means for Describing Financial Risk-Taking Behavior*, is a doctoral student studying Personal Financial Planning at Texas Tech University. Her research interests include money dynamics within couple relationships, how money influences divorce, and money management of college students and military members. She is the Assistant Director for Red to Black™, a peer-to-peer financial counseling program at Texas Tech. Her job duties include training undergraduate and graduate volunteers to provide client-based and outreach-based financial

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Marsha A. Goetting, *Book Review: You and Your Money: A No-Stress Guide to Becoming Financially Fit*, is a Professor and Extension Family Economics Specialist in the Department of Agricultural Economics and Economics at Montana State University. She presents educational programs throughout the state of Montana on estate planning and financial management. She is the author of more than 40 refereed articles, 15 reviewed conference proceedings, 111 extension publications on financial management and estate planning, 9 study at home courses, and 31 outreach packets. In 2006, she received the Excellence in Outreach Award from Montana State University. She has received numerous national, regional, and state awards for her programs. Her most recent educational programs include the research and writing of 14 fact sheets on the American Indian Probate Reform Act and the development of an interactive Web site, Dying Without a Will in Montana: Who Receives Your Property. Her B.S. and M.S. are from Kansas State University, and her Ph.D. is from Iowa State University.

John Grable, *Environmental and Biopsychosocial Profiling as a Means for Describing Financial Risk-Taking Behavior*, received his undergraduate degree in economics and business from the University of Nevada, a MBA from Clarkson University, and a Ph.D. from Virginia Tech. He is the Certified Financial Planner Board of Standards Inc. and International Association of Registered Financial Consultants registered undergraduate and graduate program director at Kansas State University. Dr. Grable also serves as the Director of The Institute of Personal Financial Planning and the Financial Therapy Clinic at Kansas State. He served as the founding Editor for the *Journal of Personal Finance*. His research interests include financial risk-tolerance assessment, financial planning

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Suzanne Lindamood, *The Decrease in Stock Ownership by Minority Households*, is a research attorney with the Ohio Legislative Service Commission, the nonpartisan research and legal staff for the Ohio General Assembly. She is a member of the commerce and labor group. As a hobby, she works on research related to family finance. She received the Certified Financial Planner Board Award for a paper presented at the Academy of Financial Services (AFS) in 2004 and the Thomson Publishing Award for a paper presented at AFS in 2005. She also received a Certified Financial Planner Research grant in 2004 and was a collaborator on a project funded by the NASD (now FINRA) Research Foundation in 2005. She was an Associate Professor at Kansas State University and served as a city commissioner and mayor of Manhattan, Kansas. Her other experiences include membership on the executive committee and vice-chair of the Research and Committee Staff Section of the National Conference of State Legislatures (NCSL), a member of the steering committee of the International Section of NCSL, Associate Editor of *Financial Counseling and Planning*, Editor of *Housing and Society*, primary author of the textbook *Housing, Society and Consumers*, a consultant conducting cost-benefit research for the Center for Special Needs Populations at Ohio State University, chair of the National Institute of Building Sciences committee on HUD research priorities, and a consumer member of HUD's National Manufactured Housing Advisory Committee. She received a National Science Foundation grant for research related to consumer housing issues and is the recipient of several teaching awards and other recognitions. She received a JD from The Ohio State University, a Ph.D. in consumer economics from Cornell University, and a B.S. from Carnegie-Mellon University.

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