

About the Authors

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Vickie L. Hampton, *The Role of Assertiveness in Portfolio Risk and Financial Risk Tolerance Among Married Couples*, is a Professor of Personal Financial Planning and Chair of the Department of Applied and Professional Studies at Texas Tech University. She has authored numerous articles on career development and related issues in the financial planning profession, determinants of success on the CFP® Certification Examination, and financial planning guidelines and benchmarks for measuring financial well being of families. Dr. Hampton teaches Personal Financial Planning classes at the undergraduate and graduate levels. Currently, Dr. Hampton is Past President of the Academy of Financial Services and a member of the NEFE Academic Advisory Council. Over the past 10 years, she has been active on national boards, serving on the Certified Financial Planner Board of Governors, the CFP Board of Examiners, the Board of Trustees for the American College, and the Academy of Financial Services Board. She chaired the 1999 CFP Board Job Analysis Committee and was on the steering committee for the AFS and CFP Board Model Financial Planning Curriculum Project. Dr. Hampton joined the Texas Tech faculty and the Center for Financial Responsibility in 1999. She received her M.S. and Ph.D. degrees in Family and Consumption

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Sherman D. Hanna, *Two Decades of the Journal of Financial Counseling and Planning*, is a Professor in the Department of Consumer Sciences at The Ohio State University. He has published in *Financial Services Review*, the *Journal of Consumer Research*, the *Journal of Consumer Affairs*, *Family and Consumer Sciences Research Journal*, the *Journal of Consumer Studies and Home Economics*, *Housing and Society*, *AJAI Journal*, *Asia Pacific Advances in Consumer Research*, the *International Journal of Human Ecology*, the *Journal of Personal Finance*, and the *Journal of Family and Economic Issues*. He received a B.S. in economics from the Massachusetts Institute of Technology and a Ph.D. in consumer economics from Cornell University.

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Jason Johnson, *Online Investment Education: Listening to Learners to Develop an Effective Financial Literacy Program for Farm Households*, is an Associate Professor and Extension Economist with Texas A&M University and Texas AgriLife Extension. Over the past 13 years, his scholarly activities include participating as the principal investigator on 25 grants totaling over \$2.8 million, 10

refereed journal articles, 35 Extension publications, and 25 published abstracts and proceedings. Additionally, Dr. Johnson has made over 150 professional presentations at the national, regional, and state levels and over 550 multi-county and county level educational presentations. His areas of programming expertise include farm and ranch management and production, price risk management, range and natural resource management and marketing, and family financial planning. Dr. Johnson is a fourth generation rancher and has also completed the Series 65 Uniform Investment Adviser Law Exam and is registered with the Texas State Securities Board as a Registered Investment Advisor. He has discretionary authority for managing over \$20 million in client assets which has allowed him to develop and deliver relevant and timely financial literacy education programs, give support and instruction to investment clubs, and present extensive seminars relating to asset allocation, retirement, and financial considerations through the family life cycle for both farm and non-farm families. Dr. Johnson received his Ph.D. and B.S. in agricultural economics from Texas Tech University and holds a Master's degree in agricultural economics from Louisiana State University.

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Rebecca Miller, *Two Decades of the Journal of Financial Counseling and Planning*, is the Science Librarian at University Libraries at Virginia Tech. She received a Master's degree in Library Science from the University of North Carolina at Chapel Hill. Her research interests include library use of emerging technologies, library history, and online instruction in higher education. Miller has held a variety of leadership roles in local and national library organizations. Courses that she has taught include basic information literacy instruction for undergraduate students and advanced research assistance for graduate students.

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Program for Farm Households and Book Review - Striving to Save: Creating Policies for Financial Security of Low-Income Families, holds the rank of Professor II in the School of Environmental and Biological Sciences at Rutgers University and is Rutgers Cooperative Extension's Extension Specialist in Financial Resource Management. Previously, she was a Family and Consumer Sciences Educator in Sussex County, NJ and taught over 1,100 classes to over 24,000 adult learners. She also provides national leadership for the Cooperative Extension financial program *Small Steps to Health and Wealth™* and directed the 5-year MONEY 2000™ savings and debt reduction campaign in the 1990s that resulted in over \$20 million of economic impact nationwide. Dr. O'Neill has written over 1,500 consumer newspaper articles and over 120 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), certified housing counselor (CHC), and is certified in family and consumer sciences (CFCS). Dr. O'Neill has also held various leadership roles in state and national professional associations and served as president of the Association for Financial Counseling and Planning Education (AFCPE) in 2003. Dr. O'Neill is the author of two trade books, *Saving on a Shoestring* and *Investing on a Shoestring*, and co-author of *Money Talk: A Financial Guide for Women*. She has also written three financial case study textbooks and six book chapters. Dr. O'Neill received her Ph.D. in family financial management in 1995 from Virginia Tech and holds a M.S. in consumer economics from Cornell University and a B.S. in home economics education from the State University of New York at Oneonta. She has received over two dozen awards for program excellence from national professional organizations and over \$450,000 in funding to support her financial education programs.

Debra Pankow, *Online Investment Education: Listening to Learners to Develop an Effective Financial Literacy Program for Farm Households*, is an Associate Professor with the NDSU Extension Service and is the Family Economics Specialist for North Dakota State University, a position she has held for over 21 years. She has degrees in Home Economics and Family Economics from NDSU and Rural Sociology from SDSU. Dr. Pankow provided national leadership when serving as the first chair of the eXtension Financial Security for All Community of Practice. She is Past President of the Upsilon Chapter of Epsilon Sigma Phi, president of the local Dollars for Scholars organization, and is a member of the North Da-

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Nancy Porter, *Online Investment Education: Listening to Learners to Develop an Effective Financial Literacy Program for Farm Households*, holds the rank of Professor in the College of Health, Education, and Human Development, Clemson University, and is Clemson Cooperative Extension's Specialist in Family Resource Management. Previously, she has provided national leadership for the Cooperative Extension National Initiative, Financial Security in Later Life, and is currently on the leadership teams of the Managing in Tough Times National Initiative and eXtension's Financial Security for All Community of Practice. Dr. Porter has written articles for academic journals, conference proceedings, and other professional publications as well as articles for the popular press. She is certified in family and consumer sciences (CFCS) and is a Registered Financial Gerontologist (RFG®). Dr. Porter has held various leadership roles in state and national professional associations including Treasurer of the Association of Financial Counseling and Planning Education (AFCPE) and two terms as President of the South Carolina Association of Family and Consumer Sciences (SCAFCS). Dr. Porter received her Ph.D. in family resource management in 1990 from Virginia Tech and holds Bachelor's and Master's degrees in home economics education from Mansfield University in Pennsylvania. She has received a dozen awards for program excellence from national, regional, state, and university groups and has managed over \$1 million in funding from grants and generated funds to support her financial education programs.

Jane Schuchardt, *Online Investment Education: Listening to Learners to Develop an Effective Financial Literacy Program for Farm Households*, is engaged in personal finance program consulting following a 30-year career with the Land-grant University and Cooperative Extension Systems. As National Program Leader for the USDA National Institute of Food and Agriculture in Washington, DC, she managed the Financial Security Program. Recent involvement includes leading Extension's national initiative Managing in Tough Times, representing the USDA on the Financial Literacy and Education Commission where

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